

NINETY-THIRD LEGISLATURE

Legislative Document

No. 178

H. P. 252 House of Representatives, January 23, 1947. Referred to Committee on Mercantile Affairs and Insurance. Sent up for concurrence and ordered printed.

HARVEY R. PEASE, Clerk. Presented by Mr. Jordan of Saco.

STATE OF MAINE

IN THE YEAR OF OUR LORD NINETEEN HUNDRED FORTY-SEVEN

AN ACT Requiring the Licensing of Insurance Adjusters.

Be it enacted by the People of the State of Maine, as follows:

R. S., c. 56, § 256, amended. Section 256 of chapter 56 of the revised statutes is hereby amended to read as follows:

'Sec. 256. Adjusters of losses must be licensed; revocation of license; fee. No insurance company transacting insurance business in this state shall permit any representative to adjust a loss until such representative has been licensed in accordance with the provisions of this section; but a license as an adjuster shall not be required of a duly licensed insurance agent residing in this state to adjust losses on his own risks, or of attornevs at law duly licensed to practice by the state, or of licensed life insurance agents. The commissioner may issue a license to any person to act as an adjuster of losses upon receipt of an application in such form as may be required by him. Such license shall continue until the 1st day of the next July. If any person adjusts or fraudulently assumes to be an adjuster, without first receiving such license, he shall be punished by a fine of not more than \$200, or by imprisonment for not more than 60 days for each offense. Before issuing a license to any adjuster Upon the receipt of an application from any person for an adjuster's license the commissioner shall require such person to take an examination and if such person shall pass such examination to the satisfaction of the commissioner and the commissioner shall satisfy himself that the applicant is a suitable person to act as an adjuster, the commissioner shall grant such person a license and such license shall continue in force until the last day of the next December. The commissioner may at any time after the granting of such license, for cause shown and after a hearing, determine that any person so licensed is unsuitable to act as an adjuster and shall thereupon revoke such license and shall notify the adjuster of such revocation. All persons licensed by the commissioner as adjusters shall immediately report to the commissioner all facts in their possession pertaining to any fire of a suspicious, incendiary or fraudulent character. Failure to do so on the part of any adjuster will be grounds for the permanent revocation of such license.

The fee for such examination shall be \$10 and shall be used solely to defray all the expenses of conducting examinations, and said examinations shall be in writing and kept on file with the commissioner for at least 6 months.

Anything to the contrary notwithstanding any person holding an adjuster's license in full force and effect on the effective date of this act will not be required to take such examination.'