

SENATE No.

The Commonwealth of Massachusetts

PRESENTED BY:

Benjamin B. Downing

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act relative to the licensure of insurance adjusters in the Commonwealth.

PETITION OF:

NAME:

Benjamin B. Downing

DISTRICT/ADDRESS:

Berkshire, Hampshire, and Franklin

SENATE No.

By Mr. Downing, a petition (subject to Joint Rule 12) of Benjamin B. Downing for legislation relative to the licensure of insurance adjusters in the Commonwealth. Financial Services.

The Commonwealth of Massachusetts

In the Year Two Thousand Twelve

An Act relative to the licensure of insurance adjusters in the Commonwealth.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 SECTION 1: Chapter 175 of the General Laws, as appearing in the 2010 official edition
2 is hereby amended in section 14 by inserting at the end thereof the following:-

3 For each license or renewal thereof to an insurance adjuster under section one hundred
4 and seventy-two B;

5 SECTION 2: Said chapter 175 is hereby further amended by inserting, after section 172A
6 the following section:-

7 Section 172B. The commissioner may, upon the payment of the fee prescribed by section
8 14 and after successful completion of a written examination, issue to any suitable person of 18
9 years of age or more a license to act as an insurance adjuster on behalf of an insurer licensed to
10 do business in the commonwealth, if such person files with the commissioner a written
11 application for such license executed on oath by the applicant.

12 If the commissioner is satisfied that the applicant is trustworthy and competent, he shall
13 issue the license which shall expire in 3 years from its date, unless sooner revoked or suspended
14 as provided herein.

15 Upon the payment of the fee prescribed by section 14, the license may be renewed for
16 any succeeding 3 year period without requiring an additional written examination, provided that
17 the applicant shall be certified by the division of insurance as having completed before the
18 renewal of said license a total of 15 hours of continuing education instruction as approved by the
19 commissioner or by any other state or country which requires continuing education instruction as
20 a condition for obtaining a license to act as an insurance adjuster for a licensed insurer.

21 The commissioner shall require that an applicant for a license to act as an insurance
22 adjuster on behalf of a licensed insurer take a written exam prepared and administered by the
23 commissioner or an independent testing service designated by the commissioner under the
24 direction of the commissioner, who shall fix a passing grade which in his judgment indicates the
25 applicant's ability to perform in a satisfactory manner the duties of an insurance adjuster. The
26 test shall examine an applicant's knowledge of building construction techniques and materials, as
27 well as knowledge of relevant insurance principles and coverage. The commissioner shall
28 determine or approve the charges to be paid by applicants for the services of any independent
29 testing service designated by the commissioner. A written examination shall not be required in
30 order to renew said license.