

1 SB275
2 174351-1
3 By Senator Albritton
4 RFD: Banking and Insurance
5 First Read: 23-FEB-16

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8 SYNOPSIS: Under existing law, an independent insurance
9 adjuster is generally required to be licensed in
10 the state by the Insurance Department with certain
11 reciprocity provisions. An applicant is required to
12 complete a prelicensing course or examination.

13 This bill would provide that an applicant
14 for a license as an independent adjuster who has
15 been employed as an adjuster for 20 years or more
16 with an insurance company in this state may be
17 licensed without completing a prelicensing course
18 or examination.

19
20 A BILL
21 TO BE ENTITLED
22 AN ACT
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24 Relating to the licensing of independent insurance
25 adjusters by the Department of Insurance; to amend Section
26 27-9A-9 of the Code of Alabama 1975, to provide further under
27 certain conditions for the licensing of an applicant without a

1 prelicensing course or examination if the applicant has
2 certain experience as an adjuster with an insurance company in
3 this state.

4 BE IT ENACTED BY THE LEGISLATURE OF ALABAMA:

5 Section 1. Section 27-9A-9 of the Code of Alabama
6 1975, is amended to read as follows:

7 "§27-9A-9.

8 "(a) An individual applicant for an independent
9 adjuster license in this state shall not be required to
10 complete any prelicensing course or examination if the person
11 is currently licensed in another state for the same line or
12 lines of authority based on an independent adjuster
13 examination or if such state license has expired and the
14 application is received by this state within 90 days of
15 expiration. The applicant shall either provide certification
16 from the other state that the applicant's license is currently
17 in good standing or was in good standing at the time of
18 expiration or the state's producer database records maintained
19 by the NAIC must indicate that the applicant is or was
20 licensed in good standing. The certification must be of a
21 license with the same line of authority for which the
22 individual has applied.

23 "(b) A person licensed as an independent adjuster in
24 another state based on an independent adjuster examination
25 who, within 90 days of establishing legal residency in this
26 state, applies to become a resident independent adjuster

1 licensee pursuant to Section 27-9A-6 shall not be required to
2 complete a prelicensing course or an examination.

3 "(c) An individual who applies for an independent
4 adjuster license in this state who was previously licensed as
5 an independent adjuster in this state shall not be required to
6 complete a prelicensing course or examination, but this
7 exemption is only available if the application is received
8 within 12 months of the cancellation of the applicant's
9 previous license in this state and if, at the time of
10 cancellation, the applicant was in good standing in this
11 state.

12 "(d) An individual applicant for an independent
13 adjuster license in this state shall not be required to
14 complete a prelicensing course or examination if the applicant
15 was previously employed for a minimum of 20 years as an
16 adjuster in this state by an insurance company licensed in
17 this state and the applicant submits his or her application
18 within 12 months of leaving the employment of the company. The
19 insurance company upon request shall certify to the department
20 the time period that the applicant was employed by the
21 insurance company."

22 Section 2. This act shall become effective
23 immediately following its passage and approval by the
24 Governor, or its otherwise becoming law.