



# House of Representatives

General Assembly

**File No. 335**

February Session, 2022

House Bill No. 5387

*House of Representatives, April 6, 2022*

The Committee on Insurance and Real Estate reported through REP. WOOD, K. of the 29th Dist., Chairperson of the Committee on the part of the House, that the bill ought to pass.

## **AN ACT CONCERNING CONTINUING EDUCATION REQUIREMENTS FOR PUBLIC ADJUSTERS.**

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 38a-723 of the general statutes is repealed and the  
2 following is substituted in lieu thereof (*Effective October 1, 2022*):

3 As used in this title and section 2 of this act, unless the context or  
4 subject matter otherwise requires, "public adjuster" means any person,  
5 partnership, association, limited liability company or corporation who  
6 or which:

7 (1) On behalf of an insured and for monetary or other compensation  
8 or anything of value, (A) prepares, documents and submits a first-party  
9 property claim to an insurance company for loss or damage by a covered  
10 peril under a personal or commercial risk insurance policy, as defined  
11 in section 38a-663, issued by such company, or (B) negotiates, adjusts or  
12 effects the settlement of such claim;

13 (2) Advertises or solicits business as a public adjuster; or

14 (3) Holds himself or itself out to the public as engaging in the  
15 activities set forth in subparagraphs (A) and (B) of subdivision (1) of this  
16 section as a business. Lawyers settling claims of clients shall not be  
17 deemed to be public adjusters.

18 Sec. 2. (NEW) (*Effective October 1, 2022*) The Insurance Commissioner  
19 shall adopt regulations, in accordance with the provisions of chapter 54  
20 of the general statutes, to establish continuing education requirements  
21 for public adjusters.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>October 1, 2022</i>	38a-723
Sec. 2	<i>October 1, 2022</i>	New section

**INS**      *Joint Favorable*

*The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.*

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**OFA Fiscal Note****State Impact:** None**Municipal Impact:** None**Explanation**

The bill requires the Insurance Commissioner to establish regulations requiring public adjusters to meet continuing education requirements and has no fiscal impact. It is anticipated that any continuing education program will be structured so that costs associated with the program will be incurred by the licensees.

**The Out Years****State Impact:** None**Municipal Impact:** None

**OLR Bill Analysis**

**HB 5387**

**AN ACT CONCERNING CONTINUING EDUCATION REQUIREMENTS FOR PUBLIC ADJUSTERS.**

**SUMMARY**

This bill requires the insurance commissioner to adopt regulations establishing continuing education requirements for public adjusters.

A public adjuster is any person, partnership, association, limited liability company, or corporation that (1) prepares, submits, or negotiates property insurance claims on behalf of an insured for compensation; (2) advertises or solicits business as a public adjuster; or (3) holds itself out to the public as engaging in these activities.

EFFECTIVE DATE: October 1, 2022

**COMMITTEE ACTION**

Insurance and Real Estate Committee

Joint Favorable

Yea 17    Nay 0    (03/22/2022)