

1 **HOUSE OF REPRESENTATIVES - FLOOR VERSION**

2 STATE OF OKLAHOMA

3 1st Session of the 59th Legislature (2023)

4 ENGROSSED SENATE
5 BILL NO. 539

By: Montgomery of the Senate

and

Sneed of the House

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8
9 An Act relating to insurance licensure; amending 36
10 O.S. 2021, Sections 1435.13, 1435.29, as amended by
11 Section 7, Chapter 225, O.S.L. 2022 (36 O.S. Supp.
12 2022, Section 1435.29), 6206, 6217, and 6220, which
13 relate to power over licensure, continuing education,
14 license evidence, license expiration and renewal, and
15 causes for disbarring licensure; removing certain
16 parameters for license termination; modifying time
17 period for review of certain continuing education
18 courses; removing minimum fine amount; requiring
19 licensee maintain updated information with the
20 Insurance Commissioner; clarifying and conforming
21 language; and providing an effective date.

22 BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

23 SECTION 1. AMENDATORY 36 O.S. 2021, Section 1435.13, is
24 amended to read as follows:

25 Section 1435.13. A. The Insurance Commissioner may place on
26 probation, censure, suspend, revoke or refuse to issue or renew a
27 license issued pursuant to the Oklahoma Producer Licensing Act or
28 may levy a civil penalty in accordance with subsection D of this

1 section or any combination of actions, for any one or more of the
2 following causes:

3 1. Providing incorrect, misleading, incomplete or materially
4 untrue information in the license application;

5 2. Violating any insurance laws, or violating any regulation,
6 subpoena or order of the Insurance Commissioner or of another
7 state's Insurance Commissioner;

8 3. Obtaining or attempting to obtain a license through
9 misrepresentation or fraud;

10 4. Improperly withholding, misappropriating or converting any
11 monies or properties received in the course of doing insurance
12 business;

13 5. Intentionally misrepresenting the terms of an actual or
14 proposed insurance contract or application for insurance;

15 6. Having been convicted of a felony;

16 7. Having admitted or been found to have committed any
17 insurance unfair trade practice or fraud;

18 8. Using fraudulent, coercive or dishonest practices, or
19 demonstrating incompetence, untrustworthiness or financial
20 irresponsibility in the conduct of business in this state or
21 elsewhere;

22 9. Having an insurance producer license, or its equivalent,
23 denied, suspended, censured, placed on probation or revoked in any
24 other state, province, district or territory;

1 10. Forging another's name to an application for insurance or
2 to any document related to an insurance transaction;

3 11. Improperly using notes or any other reference material to
4 complete an examination for an insurance license;

5 12. Knowingly accepting insurance business from an individual
6 who is not licensed;

7 13. Failing to comply with an administrative or court order
8 imposing a child support obligation;

9 14. Failing to pay state income tax or comply with any
10 administrative or court order directing payment of state income tax;

11 15. Failing to respond to an inquiry from the Department as
12 required in Section 1250.4 of this title; or

13 16. Any cause for which an original issuance of a license could
14 have been refused.

15 B. ~~1-~~ In the event that the action by the Insurance
16 Commissioner is to nonrenew or to deny an application for a license,
17 the Insurance Commissioner shall notify the applicant or licensee
18 and advise the applicant or licensee, in writing, of the reason for
19 the denial or nonrenewal of the applicant's or licensee's license.
20 The applicant or licensee may make written demand upon the Insurance
21 Commissioner within thirty (30) days of the date of notification of
22 the notification by the Insurance Commissioner for a hearing before
23 the Insurance Commissioner or an independent hearing examiner to
24 determine the reasonableness of the Insurance Commissioner's action.

1 The hearing shall be heard within a reasonable time period and shall
2 be held pursuant to the Oklahoma Administrative Procedures Act.

3 ~~2. The Insurance Department shall only terminate a license~~
4 ~~issued pursuant to the Oklahoma Producer Licensing Act that failed~~
5 ~~to renew after a twelve-month inactive period upon notification by~~
6 ~~first-class mail ninety (90) days prior to termination of the~~
7 ~~license. The provisions of this subsection shall not apply to a~~
8 ~~licensee that willfully and knowingly violates any provision of this~~
9 ~~Code as to which refusal, suspension or revocation is mandatory.~~

10 C. The license of a business entity may be suspended, revoked
11 or refused if the Insurance Commissioner finds, after opportunity
12 for hearing, that an individual licensee's violation was known or
13 should have been known by one or more of the partners, officers or
14 managers acting on behalf of the partnership or corporation and the
15 violation was neither reported to the Insurance Commissioner nor
16 corrective action taken.

17 D. In addition to or in lieu of any applicable denial,
18 probation, censure, suspension or revocation of a license, a person
19 may, after opportunity for hearing, be subject to a civil fine of
20 ~~not less than One Hundred Dollars (\$100.00) nor more than One~~
21 ~~Thousand Dollars (\$1,000.00) for each occurrence.~~ The penalty may
22 be enforced in the same manner in which civil judgments may be
23 enforced.

1 E. Every licensee licensed pursuant to the provisions of the
2 Oklahoma Producer Licensing Act shall keep at the licensee's place
3 of business the usual and customary records pertaining to
4 transactions authorized by the license. All records as to any
5 particular transactions shall be kept available and open to the
6 inspection of the Commissioner at any time during business hours
7 during the three (3) years immediately following the date of
8 completion of the transaction. The Commissioner may require a
9 financial or market conduct examination during any investigation of
10 a licensee. The cost of such examination shall be apportioned among
11 all of the appointing insurers of the licensee.

12 F. The Insurance Commissioner shall retain the authority to
13 enforce the provisions of and impose any penalty or remedy
14 authorized by the Oklahoma Producer Licensing Act and this title
15 against any person who is under investigation for or charged with a
16 violation of the Oklahoma Producer Licensing Act or this title even
17 if the person's license or registration has been surrendered or has
18 lapsed by operation of law.

19 G. Files pertaining to investigations or legal matters which
20 contain information concurring a current and ongoing investigation
21 of allegations of violations of the Oklahoma Insurance Code by a
22 licensed agent shall not be available for public inspection without
23 proper judicial authorization; however, a licensee under
24 investigation for alleged violations of the Oklahoma Insurance Code,

1 or against whom an action for alleged violations of the Oklahoma
2 Insurance Code has been commenced, may view evidence and complaints
3 pertaining to the investigation, other than privileged information,
4 at reasonable times at the Commissioner's office. All qualification
5 examination materials, booklets and answers for any license
6 authorized to be issued by the Commissioner under any statute shall
7 not be available for public inspection. The residence address,
8 residence telephone number, birth date and Social Security number of
9 a licensee shall not be available for public inspection. A separate
10 business or mailing address provided by the licensee shall be
11 considered a public record. If the residence and business addresses
12 or residence and business telephone numbers are the same, such
13 addresses or telephone numbers shall be considered a public record.

14 H. The Commissioner shall promptly notify all appointing
15 insurers, where applicable, and the licensee regarding any censure,
16 suspension, revocation or termination of license by the
17 Commissioner.

18 I. Upon suspension, revocation or termination of the license of
19 a resident or nonresident of this state, the Commissioner shall
20 notify the Central Office of the National Association of Insurance
21 Commissioners, or its appropriate nonprofit affiliates and the
22 Insurance Commissioner of each state for whom the Commissioner has
23 executed a certificate of licensure status.

24

1 J. The Commissioner may issue a duplicate license for any lost,
2 stolen or destroyed license issued pursuant to the Oklahoma Producer
3 Licensing Act upon an affidavit of the licensee prescribed by the
4 Commissioner concerning the facts of such loss, theft or
5 destruction.

6 SECTION 2. AMENDATORY 36 O.S. 2021, Section 1435.29, as
7 amended by Section 7, Chapter 225, O.S.L. 2022 (36 O.S. Supp. 2022,
8 Section 1435.29), is amended to read as follows:

9 Section 1435.29. A. 1. Each insurance producer, with the
10 exception of title producers and aircraft title producers or any
11 other producer exempt by rule, shall, biennially, complete not less
12 than twenty-one (21) clock hours of continuing insurance education.
13 Such education may include a written or oral examination.

14 2. Licensees, with the exception of title producers and
15 aircraft title producers or any other producer exempt by rule, shall
16 complete, in addition to the foregoing, three (3) clock hours of
17 ethics course work in this same period.

18 3. Each title producer and aircraft title producer shall,
19 biennially, complete not less than sixteen (16) clock hours of
20 continuing insurance education, two (2) hours of which shall be
21 ethics course work, which shall cover the line for which the
22 producer is licensed. Such education may include a written or oral
23 examination.
24

1 B. 1. The Insurance Commissioner shall approve courses and
2 providers of continuing education. The Insurance Department may use
3 one or more of the following to review and provide a nonbinding
4 recommendation to the Insurance Commissioner on approval or
5 disapproval of courses and providers of continuing education:

- 6 a. employees of the Insurance Commissioner,
- 7 b. a continuing education advisory committee, or
- 8 c. an independent service whose normal business
9 activities include the review and approval of
10 continuing education courses and providers. The
11 Commissioner may negotiate agreements with such
12 independent service to review documents and other
13 materials submitted for approval of courses and
14 providers and provide the Commissioner with its
15 nonbinding recommendation. The Commissioner may
16 require such independent service to collect the fee
17 charged by the independent service for reviewing
18 materials provided for review directly from the course
19 providers.

20 The Insurance Commissioner has sole authority to approve courses
21 and providers of continuing education. If the Insurance
22 Commissioner uses one of the entities listed above to provide a
23 nonbinding recommendation, the Commissioner shall adopt or decline
24 to adopt the recommendation within thirty (30) days of receipt of

1 the recommendation. In the event the Insurance Commissioner takes
2 no action within said thirty-day period, the recommendation made to
3 the Commissioner will be deemed to have been adopted by the
4 Commissioner.

5 The Insurance Commissioner may certify providers and courses
6 offered for license examination study. The Insurance Department
7 shall use employees of the Insurance Commissioner to review and
8 certify license examination study program providers and courses.

9 2. Each insurance company shall be allowed to provide
10 continuing education to insurance producers as required by this
11 section; provided that such continuing education meets the general
12 standards for education otherwise established by the Insurance
13 Commissioner.

14 3. An insurance producer who, during the time period prior to
15 renewal, participates in a professional designation program,
16 approved by the Insurance Commissioner, shall be deemed to have met
17 the biennial requirement for continuing education.

18 The curriculum for the program shall total a minimum of twenty-
19 four (24) hours within a twenty-four-month period. Each approved
20 professional designation program included in this section shall be
21 reviewed for quality and compliance every ~~three (3)~~ two (2) years in
22 accordance with standardized criteria promulgated by rule.
23 Continuation of approved status is contingent upon the findings of
24 the review. The list of professional designation programs approved

1 under this paragraph shall be made available to producers and
2 providers annually.

3 4. The Insurance Department may promulgate rules providing that
4 courses or programs offered by professional associations shall
5 qualify for presumptive continuing education credit approval. The
6 rules shall include standardized criteria for reviewing the
7 professional associations' mission, membership, and other relevant
8 information, and shall provide a procedure for the Department to
9 disallow all or part of a presumptively approved course.

10 Professional association courses approved in accordance with this
11 paragraph shall be reviewed every ~~three (3)~~ two (2) years to
12 determine whether they continue to qualify for continuing education
13 credit.

14 5. Subject to approval by the Commissioner, the active
15 membership of the licensed producer or broker in local, regional,
16 state, or national professional insurance organizations or
17 associations may be approved for up to one (1) annual hour of
18 instruction. The hour shall be credited upon timely filing with the
19 Commissioner, or designee of the Commissioner, and appropriate
20 written evidence acceptable to the Commissioner of such active
21 membership in the organization or association.

22 6. The active service of a licensed producer as a member of a
23 continuing education advisory committee, as described in paragraph 1
24

1 of this subsection, shall be deemed to qualify for continuing
2 education credit on an hour-for-hour basis.

3 C. 1. Annual fees and course submission fees shall be set
4 forth as a rule by the Commissioner. The fees are payable to the
5 Insurance Commissioner. Provided, public-funded educational
6 institutions, federal agencies, nonprofit organizations, not-for-
7 profit organizations, and state agencies shall be exempt from this
8 subsection.

9 2. The Commissioner may assess a civil penalty, after notice
10 and opportunity for hearing, against a continuing education provider
11 who fails to comply with the requirements of the Oklahoma Producer
12 Licensing Act, of not ~~less than One Hundred Dollars (\$100.00)~~ nor
13 more than Five Hundred Dollars (\$500.00), for each occurrence. The
14 civil penalty may be enforced in the same manner in which civil
15 judgments may be enforced.

16 ~~D. Failure of an insurance producer to comply with the~~
17 ~~requirements of the Oklahoma Producer Licensing Act may, after~~
18 ~~notice and opportunity for hearing, result in censure, suspension,~~
19 ~~nonrenewal of license or a civil penalty of up to Five Hundred~~
20 ~~Dollars (\$500.00) or by both such penalty and civil penalty. Said~~
21 ~~civil penalty may be enforced in the same manner in which civil~~
22 ~~judgments may be enforced.~~

1 ~~E.~~ Limited lines producers and nonresident agents who have
2 successfully completed an equivalent or greater requirement shall be
3 exempt from the provisions of this section.

4 ~~F.~~ E. Members of the Legislature shall be exempt from this
5 section.

6 ~~G.~~ F. The Commissioner shall adopt and promulgate such rules as
7 are necessary for effective administration of this section.

8 SECTION 3. AMENDATORY 36 O.S. 2021, Section 6206, is
9 amended to read as follows:

10 Section 6206. A. The Insurance Commissioner shall license as
11 an adjuster only an individual who has fully complied with the
12 provisions of the Insurance Adjusters Licensing Act, including the
13 furnishing of evidence satisfactory to the Commissioner that the
14 applicant:

15 1. Is at least eighteen (18) years of age;

16 2. Is a bona fide resident of this state or is a resident of a
17 state or country which permits adjusters who are residents of this
18 state to act as adjusters in such other state or country;

19 3. If a nonresident of the United States, has complied with all
20 federal laws pertaining to employment and the transaction of
21 business in the United States;

22 4. Is a trustworthy person;

23 5. Has had experience or special education or training of
24 sufficient duration and extent with reference to the handling of

1 loss claims pursuant to insurance contracts to make the applicant
2 competent to fulfill the responsibilities of an adjuster;

3 6. Has successfully passed an examination as required by the
4 Commissioner within two (2) years prior to date of application, or
5 has been exempted from examination, in accordance with the
6 provisions of Section 6208 of this title; and

7 7. If the application is for a public adjuster's license, the
8 applicant has filed the bond required by Section 6214 of this title.

9 B. Residence addresses and telephone listings, birth dates, and
10 social security numbers for insurance adjusters and public adjusters
11 on file with the Insurance Department are exempt from disclosure as
12 public records. A separate business or mailing address as provided
13 by the adjuster shall be considered a public record and upon request
14 shall be disclosed. If an adjuster's residence and business address
15 or residence and business telephone number are the same, such
16 address or telephone number shall be considered a public record.

17 C. The mailing address shall appear on all licenses of the
18 licensee, and the licensee shall promptly notify the Insurance
19 Commissioner within thirty (30) days of any change in legal name or
20 preferred mailing address, physical business address, e-mail
21 address, or physical residential address of the licensee. A change
22 in legal name or address thirty (30) days after the change must
23 include an administrative fee of Fifty Dollars (\$50.00). Failure to
24 provide acceptable notification of a change of legal name or address

1 to the Insurance Commissioner within forty-five (45) days of the
2 date the administrative fee is assessed will result in penalties
3 pursuant to Section 6220 of this title.

4 D. An adjuster doing business in this state under any name
5 other than the adjuster's legal name shall notify the Insurance
6 Commissioner and submit any payment necessary electronically and in
7 the form and manner prescribed by the Commissioner prior to using
8 the assumed name.

9 SECTION 4. AMENDATORY 36 O.S. 2021, Section 6217, is
10 amended to read as follows:

11 Section 6217. A. All licenses issued pursuant to the
12 provisions of the Insurance Adjusters Licensing Act shall continue
13 in force not longer than twenty-four (24) months. The renewal dates
14 for the licenses may be staggered throughout the year by notifying
15 licensees in writing of the expiration and renewal date being
16 assigned to the licensees by the Insurance Commissioner and by
17 making appropriate adjustments in the biennial licensing fee.

18 B. Any licensee applying for renewal of a license as an
19 adjuster shall have completed not less than twenty-four (24) clock
20 hours of continuing insurance education, of which three (3) hours
21 shall be in ethics, within the previous twenty-four (24) months
22 prior to renewal of the license. The Insurance Commissioner shall
23 approve courses and providers of continuing education for insurance
24 adjusters as required by this section.

1 The Insurance Department may use one or more of the following to
2 review and provide a nonbinding recommendation to the Insurance
3 Commissioner on approval or disapproval of courses and providers of
4 continuing education:

5 1. Employees of the Insurance Commissioner;

6 2. A continuing education advisory committee;

7 3. An independent service whose normal business activities
8 include the review and approval of continuing education courses and
9 providers. The Commissioner may negotiate agreements with such
10 independent service to review documents and other materials
11 submitted for approval of courses and providers and present the
12 Commissioner with its nonbinding recommendation. The Commissioner
13 may require such independent service to collect the fee charged by
14 the independent service for reviewing materials provided for review
15 directly from the course providers.

16 C. An adjuster who, during the time period prior to renewal,
17 participates in an approved professional designation program shall
18 be deemed to have met the biennial requirement for continuing
19 education. Each course in the curriculum for the program shall
20 total a minimum of twenty-four (24) hours. Each approved
21 professional designation program included in this section shall be
22 reviewed for quality and compliance every ~~three (3)~~ two (2) years in
23 accordance with standardized criteria promulgated by rule.
24 Continuation of approved status is contingent upon the findings of

1 the review. The list of professional designation programs approved
2 under this subsection shall be made available to producers and
3 providers annually.

4 D. The Insurance Department may promulgate rules providing that
5 courses or programs offered by professional associations shall
6 qualify for presumptive continuing education credit approval. The
7 rules shall include standardized criteria for reviewing the
8 professional associations' mission, membership, and other relevant
9 information, and shall provide a procedure for the Department to
10 disallow a presumptively approved course. Professional association
11 courses approved in accordance with this subsection shall be
12 reviewed every ~~three (3)~~ two (2) years to determine whether they
13 continue to qualify for continuing education credit.

14 E. The active service of a licensed adjuster as a member of a
15 continuing education advisory committee, as described in paragraph 2
16 of subsection B of this section, shall be deemed to qualify for
17 continuing education credit on an hour-for-hour basis.

18 F. 1. Each provider of continuing education shall, after
19 approval by the Commissioner, submit an annual fee. A fee may be
20 assessed for each course submission at the time it is first
21 submitted for review and upon submission for renewal at expiration.
22 Annual fees and course submission fees shall be set forth as a rule
23 by the Commissioner. The fees are payable to the Insurance
24 Commissioner and shall be deposited in the State Insurance

1 Commissioner Revolving Fund, created in Section 307.3 of this title,
2 for the purposes of fulfilling and accomplishing the conditions and
3 purposes of the Oklahoma Producer Licensing Act and the Insurance
4 Adjusters Licensing Act. Public-funded educational institutions,
5 federal agencies, nonprofit organizations, not-for-profit
6 organizations and Oklahoma state agencies shall be exempt from this
7 subsection.

8 2. The Commissioner may assess a civil penalty, after notice
9 and opportunity for hearing, against a continuing education provider
10 who fails to comply with the requirements of the Insurance Adjusters
11 Licensing Act, of not ~~less than One Hundred Dollars (\$100.00) nor~~
12 more than Five Hundred Dollars (\$500.00), for each occurrence. The
13 civil penalty may be enforced in the same manner in which civil
14 judgments may be enforced.

15 G. Subject to the right of the Commissioner to suspend, revoke,
16 or refuse to renew a license of an adjuster, any such license may be
17 renewed by filing on the form prescribed by the Commissioner on or
18 before the expiration date a written request by or on behalf of the
19 licensee for such renewal and proof of completion of the continuing
20 education requirement set forth in subsection B of this section,
21 accompanied by payment of the renewal fee.

22 H. If the request, proof of compliance with the continuing
23 education requirement and fee for renewal of a license as an
24 adjuster are filed with the Commissioner prior to the expiration of

1 the existing license, the licensee may continue to act pursuant to
2 said license, unless revoked or suspended prior to the expiration
3 date, until the issuance of a renewal license or until the
4 expiration of ten (10) days after the Commissioner has refused to
5 renew the license and has mailed notice of said refusal to the
6 licensee. Any request for renewal filed after the date of
7 expiration may be considered by the Commissioner as an application
8 for a new license.

9 SECTION 5. AMENDATORY 36 O.S. 2021, Section 6220, is
10 amended to read as follows:

11 Section 6220. A. The Commissioner may censure, suspend,
12 revoke, or refuse to issue or renew a license ~~after hearing~~ pursuant
13 to the Insurance Adjusters Licensing Act, levy a civil penalty in
14 accordance with subsection B of this section, or any combination of
15 actions for any of the following causes:

16 1. Material misrepresentation or fraud in obtaining an
17 adjuster's license;

18 2. Any cause for which original issuance of a license could
19 have been refused;

20 3. Misappropriation, conversion to the personal use of the
21 licensee, or illegal withholding of monies required to be held by
22 the licensee in a fiduciary capacity;

23 4. Material misrepresentation of the terms and effect of any
24 insurance contract, with intent to deceive, or engaging in, or

1 attempting to engage in, any fraudulent transaction with respect to
2 a claim or loss that the licensee or the trainee is adjusting and,
3 in the case of a public adjuster, misrepresentation of the services
4 offered or the fees or commission to be charged;

5 5. Conviction of or pleading guilty or nolo contendere to a
6 felony pursuant to the laws of this state, any other state, the
7 United States, or any foreign country;

8 6. If in the conduct of business affairs, the licensee or
9 trainee has shown himself to be, and is so deemed by the
10 Commissioner, incompetent, untrustworthy or a source of injury to
11 the public;

12 7. Refusal to comply with any lawful order of the Commissioner;

13 8. Violation of any provision of the Insurance Adjusters
14 Licensing Act;

15 9. Adjusting losses or negotiating claim settlements arising
16 pursuant to provisions of insurance contracts on behalf of an
17 insurer or insured without proper licensing from the Commissioner
18 and authority from the licensed insurer or the insured party;

19 10. Failing to respond to any inquiry (including electronic
20 communications) from the Department within thirty (30) calendar days
21 of receipt of such inquiry;

22 11. Forging another's name to any document;

23 12. Improperly using notes or any other reference material to
24 complete an examination for an insurance license;

1 13. Having admitted or been found to have committed any
2 insurance unfair trade practice or insurance fraud;

3 14. Having an insurance adjuster license or its equivalent
4 denied, suspended, censured, placed on probation or revoked in any
5 other state, province, district or territory;

6 15. Failing to inform the Department, by any means acceptable
7 to the Department, of a change of address, change of legal name or
8 change of information submitted on the application within thirty
9 (30) days of the change; or

10 16. Providing services as a public adjuster, company adjuster
11 or independent adjuster on the same claim.

12 B. In addition to or in lieu of any applicable denial,
13 suspension, or revocation of a license, any person violating the
14 provisions of the Insurance Adjusters Licensing Act may be subject
15 to a civil fine of not more than One Thousand Dollars (\$1,000.00)
16 for each violation. This fine may be enforced in the same manner in
17 which civil judgment may be enforced.

18 C. ~~If the license of an adjuster is suspended, revoked, or not~~
19 ~~renewed, the licensee shall surrender the license to the~~
20 ~~Commissioner.~~

21 ~~D.~~ The Commissioner shall not reinstate a license to any person
22 whose license has been suspended, revoked, or refused renewal until
23 the Commissioner determines that the cause or causes for the
24

1 suspension, revocation, or nonrenewal of the license no longer
2 exist.

3 ~~E.~~ D. The Department shall retain the authority to enforce the
4 provisions of and impose any penalty or remedy authorized by this
5 title against any person who is under investigation for or charged
6 with a violation even if the person's license or registration has
7 been surrendered or has lapsed by operation of law.

8 ~~F.~~ E. It shall be unlawful for any person, firm, association,
9 company or corporation to act as an adjuster without first obtaining
10 a license pursuant to the Insurance Adjusters Licensing Act. Any
11 person convicted of violating the provisions of this subsection
12 shall be guilty of a misdemeanor and shall be punished as set forth
13 in Section 10 of Title 21 of the Oklahoma Statutes. The restriction
14 set forth in this subsection shall apply regardless of whether the
15 person, firm, association, company or corporation has obtained power
16 of attorney from an insurance claimant or has entered into any other
17 agreement with an insurance claimant to act on the behalf of the
18 claimant.

19 SECTION 6. This act shall become effective November 1, 2023.
20

21 COMMITTEE REPORT BY: COMMITTEE ON INSURANCE, dated 04/04/2023 - DO
22 PASS.
23
24