

STATE OF NEW YORK

5322

2025-2026 Regular Sessions

IN SENATE

February 20, 2025

Introduced by Sen. BAILEY -- read twice and ordered printed, and when printed to be committed to the Committee on Insurance

AN ACT to amend the insurance law, in relation to claims for loss or damage to real property, continuing education for licensed persons and qualifications for independent adjusters

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

1 Section 1. The insurance law is amended by adding a new section 2619
2 to read as follows:

3 § 2619. Claims for loss or damage to real property; repairs. (a)
4 Unless otherwise prescribed within the insurance policy, whenever an
5 insured suffers a loss or damage to real property, no insurer providing
6 coverage therefor shall require that repairs be completed by a partic-
7 ular entity or individual.

8 (b) Notwithstanding subsection (a) of this section, an insurer, third-
9 party administrator, independent adjuster, or public adjuster may recom-
10 mend or suggest repairs be made by a particular entity or individual,
11 provided that any financial interest in such entity or individual that
12 they recommend or suggest is also disclosed.

13 § 2. Paragraph 1 of subsection (f) of section 2108 of the insurance
14 law is amended to read as follows:

15 (1) The superintendent shall, in order to determine the trustworthi-
16 ness and competency to act as an independent adjuster of each individual
17 applicant for such license, and of each proposed sub-licensee, except in
18 the case of a renewal license, require every such individual to take and
19 pass, to the satisfaction of the superintendent, a personal written
20 examination. An individual shall not be deemed qualified to take the
21 examination without having demonstrated by evidence satisfactory to the
22 superintendent that: (A) the individual possesses a minimum of one
23 year's experience in the insurance business, with involvement in sales,
24 underwriting, claims, or other experience considered sufficient by the

EXPLANATION--Matter in italics (underscored) is new; matter in brackets
[-] is old law to be omitted.

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1 superintendent; or (B) the individual successfully completed forty hours
2 of formal training in a course, program of instruction, or seminars
3 approved by the superintendent. The superintendent may prescribe the
4 types of written examinations according to the kind or kinds of insur-
5 ance claims ~~[which]~~ that the applicant is to be licensed to investigate
6 and adjust.

7 § 3. Subsection (r) of section 2108 of the insurance law, as added by
8 chapter 264 of the laws of 1998, is amended to read as follows:

9 (r) (1) The following continuing education requirements shall apply to
10 resident and non-resident persons licensed as public or independent
11 adjusters.

12 (2) Resident and non-resident persons licensed as public or independ-
13 ent adjusters and any person previously so licensed whose license was
14 not in effect on the effective date of this subsection and who has
15 subsequently been relicensed pursuant to the provisions of this article,
16 shall biennially satisfactorily complete such courses or programs as may
17 be approved by the superintendent, as follows:

18 (A) Any person holding a license as a public or independent adjuster
19 shall, during each full biennial licensing period, satisfactorily
20 complete courses or programs of instruction or attend seminars as may be
21 approved by the superintendent equivalent to fifteen credit hours of
22 instruction.

23 (B) During the same calendar year biennial licensing period, a licen-
24 see may use accumulated continuing education credits to meet the
25 requirements of similar classes of licenses including those authorized
26 by subsection (b) of section two thousand one hundred three, section two
27 thousand one hundred four, section two thousand one hundred seven of
28 this article with respect to general insurance consultants, and this
29 section ~~[two thousand one hundred eight of this article]~~ with respect to
30 public and independent adjusters.

31 (C) Excess credit hours accumulated during any biennial licensing
32 period shall not carry forward to the next biennial licensing period for
33 that same class of license.

34 (3) (A) The courses or programs of instruction successfully completed,
35 which shall be deemed to meet the superintendent's standards for contin-
36 uing education shall be:

37 (i) Courses, programs of instruction or seminars, approved as to meth-
38 od and content by the superintendent, covering portions of the principal
39 branches of insurance related to the kinds of insurance covered by the
40 public or independent adjusting license, and given by a degree confer-
41 ring college or university whose curriculum is registered with the state
42 education department at the time the person takes the course, whether
43 such course be given as part of such curriculum or separately, or by any
44 other institution, association, trade association or insurer, which
45 maintains equivalent standards of instruction and which shall have been
46 approved for such purpose by the superintendent.

47 (ii) Continuing education as required by the state in which a non-re-
48 sident licensee resides and maintains an office, provided the super-
49 intendent deems them equivalent to New York continuing education
50 requirements. If the state in which the non-resident licensee resides
51 and maintains an office has no continuing education requirements, or the
52 superintendent does not deem them equivalent, the licensee must satisfy
53 New York continuing education requirements.

54 (B) The number of credit hours assigned to each of the courses or
55 programs of instruction set forth in paragraph one of this subsection
56 shall be determined by the superintendent.

(4) A person who teaches any approved course of instruction or who lectures at any approved seminar, and who is subject to these continuing education requirements shall be granted the same number of credit hours as would be granted to a person taking and successfully completing such course, seminar or program, provided that such credit hours shall be credited only once per approved course during any biennial licensing period.

(5) Every person subject to these continuing education requirements shall furnish, in a form satisfactory to the superintendent, written certification attesting to the course or programs of instruction taken and successfully completed by such person, and executed by the sponsoring organization or its authorizing representative.

(6) (A) Any person failing to meet applicable continuing education requirements shall not be eligible to renew the license.

(B) Any person whose license was not renewed shall not be eligible to become relicensed during the next biennial licensing period until that person has demonstrated to the satisfaction of the superintendent that continuing education requirements for the last biennial licensing period were met.

(C) Any person whose license was not renewed pursuant to subparagraph (A) of this paragraph, who accumulates sufficient credit hours for the prior licensing period to qualify for relicensing in the biennial period following such non-renewal, may not apply those same credit hours toward the continuing education requirements for the current biennial licensing period.

(7) (A) Any entity eligible to provide continuing education courses, programs of instruction, or seminars shall file for approval by the superintendent on a biennial basis, to conform with its areas of instruction, a provider organization application and a course submission application for each course, program, and seminar.

(B) The provider organization application shall include the names of all instructors to be used during the contract period, and instructors may be added during the period by notifying the superintendent and paying the appropriate filing fee.

(C) The completed applications shall be returned in a timely manner, as specified by the superintendent with a non-refundable filing fee of two hundred dollars per organization, fifty dollars per course, program, and seminar, and fifty dollars per instructor.

(D) Approval of the application shall be at the discretion of the superintendent.

(8) Each licensee shall pay a biennial fee of ten dollars per license, for continuing education certificate filing and recording charges, to the superintendent, or, at the direction of the superintendent, directly to an organization under contract to provide continuing education administrative services.

§ 4. The opening paragraph of subsection (a) of section 2110 of the insurance law, as amended by chapter 499 of the laws of 2009, is amended to read as follows:

The superintendent may refuse to renew, revoke, or may suspend for a period the superintendent determines the license of any insurance producer, insurance consultant, public or independent adjuster or life settlement broker, if, after notice and hearing, the superintendent determines that the licensee or any sub-licensee has:

§ 5. Paragraph 2 of subsection (c) of section 2132 of the insurance law, as amended by chapter 264 of the laws of 1998, is amended to read as follows:

1 (2) During the same calendar year biennial licensing period, a licen-
2 see may use accumulated continuing education credits to meet the
3 requirements of similar classes of licenses, as follows: (A) subsection
4 (a) of section two thousand one hundred three and section two thousand
5 one hundred seven of this article with respect to life insurance
6 consultants; or (B) subsection (b) of section two thousand one hundred
7 three, section two thousand one hundred four, section two thousand one
8 hundred seven of this article with respect to general insurance consult-
9 ants, and section two thousand one hundred eight of this article with
10 respect to public and independent adjusters.
11 § 6. This act shall take effect on the first of January next succeed-
12 ing the date on which it shall have become a law.