

# STATE OF NEW YORK

11042

## IN ASSEMBLY

April 23, 2026

Introduced by M. of A. BERGER -- read once and referred to the Committee on Insurance

AN ACT to amend the insurance law, in relation to licensing of independent adjusters

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

- 1 Section 1. Paragraph 1 of subsection (f) of section 2108 of the insurance law is amended to read as follows:
- 2
- 3 (1) The superintendent shall, in order to determine the trustworthi-
- 4 ness and competency to act as an independent adjuster of each individual
- 5 applicant for such license, and of each proposed sub-licensee, except in
- 6 the case of a renewal license, require every such individual to take and
- 7 pass, to the satisfaction of the superintendent, a personal written
- 8 examination. The superintendent may prescribe the types of written exam-
- 9 inations according to the kind or kinds of insurance claims [~~which~~] that
- 10 the applicant is to be licensed to investigate and adjust. The exam
- 11 requirement shall be waived for individuals holding a claims certifi-
- 12 cation issued by a national or state-based claims association with a
- 13 certification program that consists of at least forty hours of pre-exam
- 14 coursework, a proctored exam of sufficient length to adequately deter-
- 15 mine the competency of the individual, and twenty-four hours of continu-
- 16 ing education required for certification renewals on a biennial basis,
- 17 subject to the approval of the superintendent.
- 18 § 2. This act shall take effect immediately.

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

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