

sub-title "Agents and Brokers", said new section to be known as Section 92A, and to follow immediately after Section 92, relating to the issuance by the Insurance Commissioner of certificates of authority to public fire insurance adjusters, and public adjuster solicitors, and the suspension and revocation thereof.

SECTION 1. *Be it enacted by the General Assembly of Maryland*, That a new section be and the same is hereby added to Article 48A of Flack's Annotated Code of Maryland (1939 Edition), title "Insurance", sub-title "Agents and Brokers", said section to be known as Section 92A and to follow immediately after Section 92, and to read as follows:

92A. *Public Adjusters; Certificate of Authority.* (a) The term "public adjuster" in this section shall include every person, partnership, association or corporation advertising, soliciting business or holding himself or itself out to the public as an adjuster of claims for losses or damages arising out of policies of fire or allied lines of insurance, or receiving any compensation or reward for the giving of advice or assistance to the assured in the adjustment of claims for such losses, and all persons who for compensation or reward, whether by way of salary or commission or otherwise, directly or indirectly, solicit business, investigate or adjust losses or advise the assured with reference to claims for such losses, on behalf of any other person, partnership, association or corporation engaged in the business of adjusting loss or damage by fire or other contingency covered by a policy of fire and allied lines of insurance. The term "Public Adjuster Solicitor" in this section shall mean any person who is a full time bona fide employee of a public adjuster, who solicits in any manner or aids in securing for a public adjuster any contract for the adjustment of a loss.

(b) No person, partnership, association or corporation shall, directly or indirectly, act as a public adjuster, or as a public adjuster solicitor, or receive for or because of services rendered in the adjustment of any claim or claims for loss or damage by fire or allied coverage under a policy or policies of insurance upon property within this State any money or commission or other thing of value, without first procuring a certificate of authority to act as a public adjuster or public adjuster solicitor from the Insurance Commissioner.

(c) The Insurance Commissioner shall issue such public adjusters' and public adjuster solicitors' certificates of authority to persons, partnerships, associations or corporations, applying therefor, whom he deems to be trustworthy and competent to transact business as public adjusters and public adjuster solicitors in such manner as to safeguard the interests