

with full regard for representation of insurers engaged in the writing of specialized kinds of insurance, three (3) insurance agents or brokers, at least one of which shall be an agent for a stock insurer and at least one (1) of which shall be an agent for a mutual insurer and one (1) representative of the State Department of Education. The six (6) industry representatives shall be appointed to serve terms of three (3) years each.

(b) With respect to the education, qualifications and examinations of agents, brokers and solicitors as to life and health insurance the Commissioner shall appoint an advisory board of eight (8) persons. This advisory board shall consist of individuals experienced in the life and health insurance business, and may include agents, officers and employees of insurers, and brokers. Members shall be appointed for terms of four years, except that any person appointed to fill a vacancy shall serve only for the unexpired term. Any member of the advisory board shall be eligible for reappointment.

(c) The present advisory boards are continued and appointments of members made prior to the effective date of this article shall continue in effect.

(d) The members of the advisory boards shall serve without pay but, upon authorization of the Commissioner, shall be reimbursed for their reasonable expenses in attending meetings of the advisory board.

12. PUBLIC ADJUSTERS AND ADVISERS

180. [Reserved]

181. Public Adjusters; Qualification and Licensing.

(a) Definitions.

The term "public adjuster" shall include every person who solicits business or holds himself or itself out to the public as an adjuster of claims for losses or damages arising out of policies of fire and allied lines insurance, or who receives 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, 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" 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) License Required.

No person 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