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JULIANNE M. BOWLER
COMMISSIONER OF INSURANCE

BULLETIN 2005-09

TO: **Renewing Insurance Advisers and Renewing Public Insurance Adjusters**

FROM: **Julianne M. Bowler, Commissioner of Insurance** Julianne M Bowler

DATE: **October 31, 2005**

RE: **Renewal of Adviser & Renewal of Public Insurance Adjuster Licensing Requirements**

The purpose of this bulletin is to remind individuals and business entities who are renewing either an Adviser's license or a Public Insurance Adjuster's license of the following requirements:

Pursuant to M.G.L. c. 175, §177B, an individual Adviser's license is effective for three (3) years from the date of issuance. A business entity Adviser's license is effective for one (1) year from the date of issuance. It expires three years and one day after its issuance for individuals and one year and one day after its issuance for business entities. An individual or business entity may renew his/its license with the commissioner for one successive three (3) year period or one successive one (1) year period, respectively, without having to retake the exam or complete the original application paperwork provided the individual/entity:

- Submits the commissioner's written renewal form to the Licensing Division of the Division of Insurance prior to the expiration of the license, plus an additional thirty (30) day grace period;
- Submits the required fee with such renewal form; and
- Has not had his/its adviser's license revoked or suspended at any time.

If an individual or entity requests renewal of his/its prior Adviser's license any time after it has expired, and after the thirty (30) day grace period, he/it will be required to meet all of the criteria required of individuals or entities who are seeking to obtain an Adviser's license for the first time.

Pursuant to M.G.L. c. 175, §172, an individual Public Insurance Adjuster's license is effective for three (3) years from the date of issuance. A business entity's license is effective for (1) year from the date of issuance. An individual's license expires three years and one day after its issuance and a business entity's license expires one (1) year and one day after its issuance. An individual or business entity may renew his/its license with the commissioner for one successive three (3) year period or one successive one (1) year period, respectively, without having to retake the exam or complete the original application paperwork provided the individual/entity:

- Submits the commissioner's written renewal form to the Producer Licensing Department of the Division of Insurance prior to the expiration of the license, plus an additional thirty (30) day grace period;
- An individual renewing a public insurance adjuster's license shall be certified by the division of insurance as having completed a total of 15 hours of continuing education instruction as approved by the commissioner before the renewal of said license;
- Submits the required fee with such renewal form; and
- Has not had his/its Public Insurance Adjuster's license revoked or suspended at any time.

The commissioner may, at any time, suspend or revoke an individual or business entity Adviser's license or Public Insurance Adjuster's license for cause shown after due notice has been given and a hearing has been conducted.