

1 ENGROSSED SENATE  
2 BILL NO. 539

By: Montgomery of the Senate

3 and

4 Sneed of the House

5  
6 An Act relating to insurance licensure; amending 36  
7 O.S. 2021, Sections 1435.13, 1435.29, as amended by  
8 Section 7, Chapter 225, O.S.L. 2022 (36 O.S. Supp.  
9 2022, Section 1435.29), 6206, 6217, and 6220, which  
10 relate to power over licensure, continuing education,  
11 license evidence, license expiration and renewal, and  
12 causes for disbarring licensure; removing certain  
parameters for license termination; modifying time  
period for review of certain continuing education  
courses; removing minimum fine amount; requiring  
licensee maintain updated information with the  
Insurance Commissioner; clarifying and conforming  
language; and providing an effective date.

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15 BE IT ENACTED BY THE PEOPLE OF THE STATE OF OKLAHOMA:

16 SECTION 1. AMENDATORY 36 O.S. 2021, Section 1435.13, is  
17 amended to read as follows:

18 Section 1435.13. A. The Insurance Commissioner may place on  
19 probation, censure, suspend, revoke or refuse to issue or renew a  
20 license issued pursuant to the Oklahoma Producer Licensing Act or  
21 may levy a civil penalty in accordance with subsection D of this  
22 section or any combination of actions, for any one or more of the  
23 following causes:  
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- 1        1. Providing incorrect, misleading, incomplete or materially  
2 untrue information in the license application;
- 3        2. Violating any insurance laws, or violating any regulation,  
4 subpoena or order of the Insurance Commissioner or of another  
5 state's Insurance Commissioner;
- 6        3. Obtaining or attempting to obtain a license through  
7 misrepresentation or fraud;
- 8        4. Improperly withholding, misappropriating or converting any  
9 monies or properties received in the course of doing insurance  
10 business;
- 11       5. Intentionally misrepresenting the terms of an actual or  
12 proposed insurance contract or application for insurance;
- 13       6. Having been convicted of a felony;
- 14       7. Having admitted or been found to have committed any  
15 insurance unfair trade practice or fraud;
- 16       8. Using fraudulent, coercive or dishonest practices, or  
17 demonstrating incompetence, untrustworthiness or financial  
18 irresponsibility in the conduct of business in this state or  
19 elsewhere;
- 20       9. Having an insurance producer license, or its equivalent,  
21 denied, suspended, censured, placed on probation or revoked in any  
22 other state, province, district or territory;
- 23       10. Forging another's name to an application for insurance or  
24 to any document related to an insurance transaction;

1        11. Improperly using notes or any other reference material to  
2 complete an examination for an insurance license;

3        12. Knowingly accepting insurance business from an individual  
4 who is not licensed;

5        13. Failing to comply with an administrative or court order  
6 imposing a child support obligation;

7        14. Failing to pay state income tax or comply with any  
8 administrative or court order directing payment of state income tax;

9        15. Failing to respond to an inquiry from the Department as  
10 required in Section 1250.4 of this title; or

11       16. Any cause for which an original issuance of a license could  
12 have been refused.

13       B. ~~1-~~ In the event that the action by the Insurance  
14 Commissioner is to nonrenew or to deny an application for a license,  
15 the Insurance Commissioner shall notify the applicant or licensee  
16 and advise the applicant or licensee, in writing, of the reason for  
17 the denial or nonrenewal of the applicant's or licensee's license.  
18 The applicant or licensee may make written demand upon the Insurance  
19 Commissioner within thirty (30) days of the date of notification of  
20 the notification by the Insurance Commissioner for a hearing before  
21 the Insurance Commissioner or an independent hearing examiner to  
22 determine the reasonableness of the Insurance Commissioner's action.  
23 The hearing shall be heard within a reasonable time period and shall  
24 be held pursuant to the Oklahoma Administrative Procedures Act.

1       ~~2. The Insurance Department shall only terminate a license~~  
2 ~~issued pursuant to the Oklahoma Producer Licensing Act that failed~~  
3 ~~to renew after a twelve month inactive period upon notification by~~  
4 ~~first class mail ninety (90) days prior to termination of the~~  
5 ~~license. The provisions of this subsection shall not apply to a~~  
6 ~~licensee that willfully and knowingly violates any provision of this~~  
7 ~~Code as to which refusal, suspension or revocation is mandatory.~~

8       C. The license of a business entity may be suspended, revoked  
9 or refused if the Insurance Commissioner finds, after opportunity  
10 for hearing, that an individual licensee's violation was known or  
11 should have been known by one or more of the partners, officers or  
12 managers acting on behalf of the partnership or corporation and the  
13 violation was neither reported to the Insurance Commissioner nor  
14 corrective action taken.

15       D. In addition to or in lieu of any applicable denial,  
16 probation, censure, suspension or revocation of a license, a person  
17 may, after opportunity for hearing, be subject to a civil fine of  
18 not ~~less than One Hundred Dollars (\$100.00) nor~~ more than One  
19 Thousand Dollars (\$1,000.00) for each occurrence. The penalty may  
20 be enforced in the same manner in which civil judgments may be  
21 enforced.

22       E. Every licensee licensed pursuant to the provisions of the  
23 Oklahoma Producer Licensing Act shall keep at the licensee's place  
24 of business the usual and customary records pertaining to

1 transactions authorized by the license. All records as to any  
2 particular transactions shall be kept available and open to the  
3 inspection of the Commissioner at any time during business hours  
4 during the three (3) years immediately following the date of  
5 completion of the transaction. The Commissioner may require a  
6 financial or market conduct examination during any investigation of  
7 a licensee. The cost of such examination shall be apportioned among  
8 all of the appointing insurers of the licensee.

9 F. The Insurance Commissioner shall retain the authority to  
10 enforce the provisions of and impose any penalty or remedy  
11 authorized by the Oklahoma Producer Licensing Act and this title  
12 against any person who is under investigation for or charged with a  
13 violation of the Oklahoma Producer Licensing Act or this title even  
14 if the person's license or registration has been surrendered or has  
15 lapsed by operation of law.

16 G. Files pertaining to investigations or legal matters which  
17 contain information concurring a current and ongoing investigation  
18 of allegations of violations of the Oklahoma Insurance Code by a  
19 licensed agent shall not be available for public inspection without  
20 proper judicial authorization; however, a licensee under  
21 investigation for alleged violations of the Oklahoma Insurance Code,  
22 or against whom an action for alleged violations of the Oklahoma  
23 Insurance Code has been commenced, may view evidence and complaints  
24 pertaining to the investigation, other than privileged information,

1 at reasonable times at the Commissioner's office. All qualification  
2 examination materials, booklets and answers for any license  
3 authorized to be issued by the Commissioner under any statute shall  
4 not be available for public inspection. The residence address,  
5 residence telephone number, birth date and Social Security number of  
6 a licensee shall not be available for public inspection. A separate  
7 business or mailing address provided by the licensee shall be  
8 considered a public record. If the residence and business addresses  
9 or residence and business telephone numbers are the same, such  
10 addresses or telephone numbers shall be considered a public record.

11 H. The Commissioner shall promptly notify all appointing  
12 insurers, where applicable, and the licensee regarding any censure,  
13 suspension, revocation or termination of license by the  
14 Commissioner.

15 I. Upon suspension, revocation or termination of the license of  
16 a resident or nonresident of this state, the Commissioner shall  
17 notify the Central Office of the National Association of Insurance  
18 Commissioners, or its appropriate nonprofit affiliates and the  
19 Insurance Commissioner of each state for whom the Commissioner has  
20 executed a certificate of licensure status.

21 J. The Commissioner may issue a duplicate license for any lost,  
22 stolen or destroyed license issued pursuant to the Oklahoma Producer  
23 Licensing Act upon an affidavit of the licensee prescribed by the  
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1 Commissioner concerning the facts of such loss, theft or  
2 destruction.

3 SECTION 2. AMENDATORY 36 O.S. 2021, Section 1435.29, as  
4 amended by Section 7, Chapter 225, O.S.L. 2022 (36 O.S. Supp. 2022,  
5 Section 1435.29), is amended to read as follows:

6 Section 1435.29. A. 1. Each insurance producer, with the  
7 exception of title producers and aircraft title producers or any  
8 other producer exempt by rule, shall, biennially, complete not less  
9 than twenty-one (21) clock hours of continuing insurance education.  
10 Such education may include a written or oral examination.

11 2. Licensees, with the exception of title producers and  
12 aircraft title producers or any other producer exempt by rule, shall  
13 complete, in addition to the foregoing, three (3) clock hours of  
14 ethics course work in this same period.

15 3. Each title producer and aircraft title producer shall,  
16 biennially, complete not less than sixteen (16) clock hours of  
17 continuing insurance education, two (2) hours of which shall be  
18 ethics course work, which shall cover the line for which the  
19 producer is licensed. Such education may include a written or oral  
20 examination.

21 B. 1. The Insurance Commissioner shall approve courses and  
22 providers of continuing education. The Insurance Department may use  
23 one or more of the following to review and provide a nonbinding  
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1 recommendation to the Insurance Commissioner on approval or  
2 disapproval of courses and providers of continuing education:

- 3 a. employees of the Insurance Commissioner,
- 4 b. a continuing education advisory committee, or
- 5 c. an independent service whose normal business  
6 activities include the review and approval of  
7 continuing education courses and providers. The  
8 Commissioner may negotiate agreements with such  
9 independent service to review documents and other  
10 materials submitted for approval of courses and  
11 providers and provide the Commissioner with its  
12 nonbinding recommendation. The Commissioner may  
13 require such independent service to collect the fee  
14 charged by the independent service for reviewing  
15 materials provided for review directly from the course  
16 providers.

17 The Insurance Commissioner has sole authority to approve courses  
18 and providers of continuing education. If the Insurance  
19 Commissioner uses one of the entities listed above to provide a  
20 nonbinding recommendation, the Commissioner shall adopt or decline  
21 to adopt the recommendation within thirty (30) days of receipt of  
22 the recommendation. In the event the Insurance Commissioner takes  
23 no action within said thirty-day period, the recommendation made to  
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1 the Commissioner will be deemed to have been adopted by the  
2 Commissioner.

3 The Insurance Commissioner may certify providers and courses  
4 offered for license examination study. The Insurance Department  
5 shall use employees of the Insurance Commissioner to review and  
6 certify license examination study program providers and courses.

7 2. Each insurance company shall be allowed to provide  
8 continuing education to insurance producers as required by this  
9 section; provided that such continuing education meets the general  
10 standards for education otherwise established by the Insurance  
11 Commissioner.

12 3. An insurance producer who, during the time period prior to  
13 renewal, participates in a professional designation program,  
14 approved by the Insurance Commissioner, shall be deemed to have met  
15 the biennial requirement for continuing education.

16 The curriculum for the program shall total a minimum of twenty-  
17 four (24) hours within a twenty-four-month period. Each approved  
18 professional designation program included in this section shall be  
19 reviewed for quality and compliance every ~~three (3)~~ two (2) years in  
20 accordance with standardized criteria promulgated by rule.  
21 Continuation of approved status is contingent upon the findings of  
22 the review. The list of professional designation programs approved  
23 under this paragraph shall be made available to producers and  
24 providers annually.

1        4. The Insurance Department may promulgate rules providing that  
2 courses or programs offered by professional associations shall  
3 qualify for presumptive continuing education credit approval. The  
4 rules shall include standardized criteria for reviewing the  
5 professional associations' mission, membership, and other relevant  
6 information, and shall provide a procedure for the Department to  
7 disallow all or part of a presumptively approved course.  
8 Professional association courses approved in accordance with this  
9 paragraph shall be reviewed every ~~three (3)~~ two (2) years to  
10 determine whether they continue to qualify for continuing education  
11 credit.

12        5. Subject to approval by the Commissioner, the active  
13 membership of the licensed producer or broker in local, regional,  
14 state, or national professional insurance organizations or  
15 associations may be approved for up to one (1) annual hour of  
16 instruction. The hour shall be credited upon timely filing with the  
17 Commissioner, or designee of the Commissioner, and appropriate  
18 written evidence acceptable to the Commissioner of such active  
19 membership in the organization or association.

20        6. The active service of a licensed producer as a member of a  
21 continuing education advisory committee, as described in paragraph 1  
22 of this subsection, shall be deemed to qualify for continuing  
23 education credit on an hour-for-hour basis.  
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1 C. 1. Annual fees and course submission fees shall be set  
2 forth as a rule by the Commissioner. The fees are payable to the  
3 Insurance Commissioner. Provided, public-funded educational  
4 institutions, federal agencies, nonprofit organizations, not-for-  
5 profit organizations, and state agencies shall be exempt from this  
6 subsection.

7 2. The Commissioner may assess a civil penalty, after notice  
8 and opportunity for hearing, against a continuing education provider  
9 who fails to comply with the requirements of the Oklahoma Producer  
10 Licensing Act, of not less than One Hundred Dollars (\$100.00) nor  
11 more than Five Hundred Dollars (\$500.00), for each occurrence. The  
12 civil penalty may be enforced in the same manner in which civil  
13 judgments may be enforced.

14 ~~D. Failure of an insurance producer to comply with the~~  
15 ~~requirements of the Oklahoma Producer Licensing Act may, after~~  
16 ~~notice and opportunity for hearing, result in censure, suspension,~~  
17 ~~nonrenewal of license or a civil penalty of up to Five Hundred~~  
18 ~~Dollars (\$500.00) or by both such penalty and civil penalty. Said~~  
19 ~~civil penalty may be enforced in the same manner in which civil~~  
20 ~~judgments may be enforced.~~

21 ~~E.~~ Limited lines producers and nonresident agents who have  
22 successfully completed an equivalent or greater requirement shall be  
23 exempt from the provisions of this section.

1       ~~F.~~ E. Members of the Legislature shall be exempt from this  
2 section.

3       ~~G.~~ F. The Commissioner shall adopt and promulgate such rules as  
4 are necessary for effective administration of this section.

5       SECTION 3.       AMENDATORY       36 O.S. 2021, Section 6206, is  
6 amended to read as follows:

7       Section 6206. A. The Insurance Commissioner shall license as  
8 an adjuster only an individual who has fully complied with the  
9 provisions of the Insurance Adjusters Licensing Act, including the  
10 furnishing of evidence satisfactory to the Commissioner that the  
11 applicant:

12       1. Is at least eighteen (18) years of age;

13       2. Is a bona fide resident of this state or is a resident of a  
14 state or country which permits adjusters who are residents of this  
15 state to act as adjusters in such other state or country;

16       3. If a nonresident of the United States, has complied with all  
17 federal laws pertaining to employment and the transaction of  
18 business in the United States;

19       4. Is a trustworthy person;

20       5. Has had experience or special education or training of  
21 sufficient duration and extent with reference to the handling of  
22 loss claims pursuant to insurance contracts to make the applicant  
23 competent to fulfill the responsibilities of an adjuster;

1       6. Has successfully passed an examination as required by the  
2 Commissioner within two (2) years prior to date of application, or  
3 has been exempted from examination, in accordance with the  
4 provisions of Section 6208 of this title; and

5       7. If the application is for a public adjuster's license, the  
6 applicant has filed the bond required by Section 6214 of this title.

7       B. Residence addresses and telephone listings, birth dates, and  
8 social security numbers for insurance adjusters and public adjusters  
9 on file with the Insurance Department are exempt from disclosure as  
10 public records. A separate business or mailing address as provided  
11 by the adjuster shall be considered a public record and upon request  
12 shall be disclosed. If an adjuster's residence and business address  
13 or residence and business telephone number are the same, such  
14 address or telephone number shall be considered a public record.

15       C. The mailing address shall appear on all licenses of the  
16 licensee, and the licensee shall promptly notify the Insurance  
17 Commissioner within thirty (30) days of any change in legal name or  
18 preferred mailing address, physical business address, e-mail  
19 address, or physical residential address of the licensee. A change  
20 in legal name or address thirty (30) days after the change must  
21 include an administrative fee of Fifty Dollars (\$50.00). Failure to  
22 provide acceptable notification of a change of legal name or address  
23 to the Insurance Commissioner within forty-five (45) days of the  
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1 date the administrative fee is assessed will result in penalties  
2 pursuant to Section 6220 of this title.

3 D. An adjuster doing business in this state under any name  
4 other than the adjuster's legal name shall notify the Insurance  
5 Commissioner and submit any payment necessary electronically and in  
6 the form and manner prescribed by the Commissioner prior to using  
7 the assumed name.

8 SECTION 4. AMENDATORY 36 O.S. 2021, Section 6217, is  
9 amended to read as follows:

10 Section 6217. A. All licenses issued pursuant to the  
11 provisions of the Insurance Adjusters Licensing Act shall continue  
12 in force not longer than twenty-four (24) months. The renewal dates  
13 for the licenses may be staggered throughout the year by notifying  
14 licensees in writing of the expiration and renewal date being  
15 assigned to the licensees by the Insurance Commissioner and by  
16 making appropriate adjustments in the biennial licensing fee.

17 B. Any licensee applying for renewal of a license as an  
18 adjuster shall have completed not less than twenty-four (24) clock  
19 hours of continuing insurance education, of which three (3) hours  
20 shall be in ethics, within the previous twenty-four (24) months  
21 prior to renewal of the license. The Insurance Commissioner shall  
22 approve courses and providers of continuing education for insurance  
23 adjusters as required by this section.

1       The Insurance Department may use one or more of the following to  
2 review and provide a nonbinding recommendation to the Insurance  
3 Commissioner on approval or disapproval of courses and providers of  
4 continuing education:

5       1. Employees of the Insurance Commissioner;

6       2. A continuing education advisory committee;

7       3. An independent service whose normal business activities  
8 include the review and approval of continuing education courses and  
9 providers. The Commissioner may negotiate agreements with such  
10 independent service to review documents and other materials  
11 submitted for approval of courses and providers and present the  
12 Commissioner with its nonbinding recommendation. The Commissioner  
13 may require such independent service to collect the fee charged by  
14 the independent service for reviewing materials provided for review  
15 directly from the course providers.

16       C. An adjuster who, during the time period prior to renewal,  
17 participates in an approved professional designation program shall  
18 be deemed to have met the biennial requirement for continuing  
19 education. Each course in the curriculum for the program shall  
20 total a minimum of twenty-four (24) hours. Each approved  
21 professional designation program included in this section shall be  
22 reviewed for quality and compliance every ~~three (3)~~ two (2) years in  
23 accordance with standardized criteria promulgated by rule.  
24 Continuation of approved status is contingent upon the findings of

1 the review. The list of professional designation programs approved  
2 under this subsection shall be made available to producers and  
3 providers annually.

4 D. The Insurance Department may promulgate rules providing that  
5 courses or programs offered by professional associations shall  
6 qualify for presumptive continuing education credit approval. The  
7 rules shall include standardized criteria for reviewing the  
8 professional associations' mission, membership, and other relevant  
9 information, and shall provide a procedure for the Department to  
10 disallow a presumptively approved course. Professional association  
11 courses approved in accordance with this subsection shall be  
12 reviewed every ~~three (3)~~ two (2) years to determine whether they  
13 continue to qualify for continuing education credit.

14 E. The active service of a licensed adjuster as a member of a  
15 continuing education advisory committee, as described in paragraph 2  
16 of subsection B of this section, shall be deemed to qualify for  
17 continuing education credit on an hour-for-hour basis.

18 F. 1. Each provider of continuing education shall, after  
19 approval by the Commissioner, submit an annual fee. A fee may be  
20 assessed for each course submission at the time it is first  
21 submitted for review and upon submission for renewal at expiration.  
22 Annual fees and course submission fees shall be set forth as a rule  
23 by the Commissioner. The fees are payable to the Insurance  
24 Commissioner and shall be deposited in the State Insurance



1 Commissioner Revolving Fund, created in Section 307.3 of this title,  
2 for the purposes of fulfilling and accomplishing the conditions and  
3 purposes of the Oklahoma Producer Licensing Act and the Insurance  
4 Adjusters Licensing Act. Public-funded educational institutions,  
5 federal agencies, nonprofit organizations, not-for-profit  
6 organizations and Oklahoma state agencies shall be exempt from this  
7 subsection.

8       2. The Commissioner may assess a civil penalty, after notice  
9 and opportunity for hearing, against a continuing education provider  
10 who fails to comply with the requirements of the Insurance Adjusters  
11 Licensing Act, of not ~~less than One Hundred Dollars (\$100.00) nor~~  
12 more than Five Hundred Dollars (\$500.00), for each occurrence. The  
13 civil penalty may be enforced in the same manner in which civil  
14 judgments may be enforced.

15       G. Subject to the right of the Commissioner to suspend, revoke,  
16 or refuse to renew a license of an adjuster, any such license may be  
17 renewed by filing on the form prescribed by the Commissioner on or  
18 before the expiration date a written request by or on behalf of the  
19 licensee for such renewal and proof of completion of the continuing  
20 education requirement set forth in subsection B of this section,  
21 accompanied by payment of the renewal fee.

22       H. If the request, proof of compliance with the continuing  
23 education requirement and fee for renewal of a license as an  
24 adjuster are filed with the Commissioner prior to the expiration of

1 the existing license, the licensee may continue to act pursuant to  
2 said license, unless revoked or suspended prior to the expiration  
3 date, until the issuance of a renewal license or until the  
4 expiration of ten (10) days after the Commissioner has refused to  
5 renew the license and has mailed notice of said refusal to the  
6 licensee. Any request for renewal filed after the date of  
7 expiration may be considered by the Commissioner as an application  
8 for a new license.

9 SECTION 5. AMENDATORY 36 O.S. 2021, Section 6220, is  
10 amended to read as follows:

11 Section 6220. A. The Commissioner may censure, suspend,  
12 revoke, or refuse to issue or renew a license ~~after hearing~~ pursuant  
13 to the Insurance Adjusters Licensing Act, levy a civil penalty in  
14 accordance with subsection B of this section, or any combination of  
15 actions for any of the following causes:

16 1. Material misrepresentation or fraud in obtaining an  
17 adjuster's license;

18 2. Any cause for which original issuance of a license could  
19 have been refused;

20 3. Misappropriation, conversion to the personal use of the  
21 licensee, or illegal withholding of monies required to be held by  
22 the licensee in a fiduciary capacity;

23 4. Material misrepresentation of the terms and effect of any  
24 insurance contract, with intent to deceive, or engaging in, or

1 attempting to engage in, any fraudulent transaction with respect to  
2 a claim or loss that the licensee or the trainee is adjusting and,  
3 in the case of a public adjuster, misrepresentation of the services  
4 offered or the fees or commission to be charged;

5 5. Conviction of or pleading guilty or nolo contendere to a  
6 felony pursuant to the laws of this state, any other state, the  
7 United States, or any foreign country;

8 6. If in the conduct of business affairs, the licensee or  
9 trainee has shown himself to be, and is so deemed by the  
10 Commissioner, incompetent, untrustworthy or a source of injury to  
11 the public;

12 7. Refusal to comply with any lawful order of the Commissioner;

13 8. Violation of any provision of the Insurance Adjusters  
14 Licensing Act;

15 9. Adjusting losses or negotiating claim settlements arising  
16 pursuant to provisions of insurance contracts on behalf of an  
17 insurer or insured without proper licensing from the Commissioner  
18 and authority from the licensed insurer or the insured party;

19 10. Failing to respond to any inquiry (including electronic  
20 communications) from the Department within thirty (30) calendar days  
21 of receipt of such inquiry;

22 11. Forging another's name to any document;

23 12. Improperly using notes or any other reference material to  
24 complete an examination for an insurance license;

1        13. Having admitted or been found to have committed any  
2 insurance unfair trade practice or insurance fraud;

3        14. Having an insurance adjuster license or its equivalent  
4 denied, suspended, censured, placed on probation or revoked in any  
5 other state, province, district or territory;

6        15. Failing to inform the Department, by any means acceptable  
7 to the Department, of a change of address, change of legal name or  
8 change of information submitted on the application within thirty  
9 (30) days of the change; or

10       16. Providing services as a public adjuster, company adjuster  
11 or independent adjuster on the same claim.

12       B. In addition to or in lieu of any applicable denial,  
13 suspension, or revocation of a license, any person violating the  
14 provisions of the Insurance Adjusters Licensing Act may be subject  
15 to a civil fine of not more than One Thousand Dollars (\$1,000.00)  
16 for each violation. This fine may be enforced in the same manner in  
17 which civil judgment may be enforced.

18       C. ~~If the license of an adjuster is suspended, revoked, or not~~  
19 ~~renewed, the licensee shall surrender the license to the~~  
20 ~~Commissioner.~~

21       ~~D.~~ The Commissioner shall not reinstate a license to any person  
22 whose license has been suspended, revoked, or refused renewal until  
23 the Commissioner determines that the cause or causes for the  
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1 suspension, revocation, or nonrenewal of the license no longer  
2 exist.

3 ~~E.~~ D. The Department shall retain the authority to enforce the  
4 provisions of and impose any penalty or remedy authorized by this  
5 title against any person who is under investigation for or charged  
6 with a violation even if the person's license or registration has  
7 been surrendered or has lapsed by operation of law.

8 ~~F.~~ E. It shall be unlawful for any person, firm, association,  
9 company or corporation to act as an adjuster without first obtaining  
10 a license pursuant to the Insurance Adjusters Licensing Act. Any  
11 person convicted of violating the provisions of this subsection  
12 shall be guilty of a misdemeanor and shall be punished as set forth  
13 in Section 10 of Title 21 of the Oklahoma Statutes. The restriction  
14 set forth in this subsection shall apply regardless of whether the  
15 person, firm, association, company or corporation has obtained power  
16 of attorney from an insurance claimant or has entered into any other  
17 agreement with an insurance claimant to act on the behalf of the  
18 claimant.

19 SECTION 6. This act shall become effective November 1, 2023.  
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1 Passed the Senate the 13th day of February, 2023.

2  
3 \_\_\_\_\_  
4 Presiding Officer of the Senate

5 Passed the House of Representatives the \_\_\_\_ day of \_\_\_\_\_,  
6 2023.

7  
8 \_\_\_\_\_  
9 Presiding Officer of the House  
10 of Representatives