

**§1411. License required**

**1. Producer.** A person may not act as or purport to be an insurance producer or limited insurance producer or engage in producer activities with respect to insurance risks resident, located or to be performed in this State or elsewhere for any kind or kinds of insurance unless licensed for such a kind or kinds in accordance with subchapter II-A.

[PL 2001, c. 259, §12 (AMD).]

**2. Consultant; adjuster.** A person may not act as or purport to be a consultant with respect to insurance risks resident, located or to be performed in this State or elsewhere unless licensed as a consultant under this chapter. A person may not act as or purport to be an adjuster unless licensed as an adjuster under this chapter, except as provided in section 1475.

[PL 1997, c. 457, §23 (NEW); PL 1997, c. 457, §55 (AFF).]

**3. Insurance business.** A person may not for a fee or commission engage in the business of offering any advice, counsel, opinion or similar service with respect to the benefits, advantages or disadvantages under any policy of insurance that is issued in this State unless that person is:

A. Engaged or employed as an attorney licensed in this State to practice law; [PL 1997, c. 457, §23 (NEW); PL 1997, c. 457, §55 (AFF).]

B. A licensed insurance producer offering advice concerning a kind of insurance for which the insurance producer is licensed to transact business and does not receive a separate fee for rendering such advice other than commissions or fees for the sale of an insurance or annuity policy, except that this paragraph does not apply to a licensed insurance producer who is also authorized to act as or on behalf of an investment advisor pursuant to section 1402, subsection 4, paragraph D, subparagraph (6); [PL 1999, c. 225, §3 (AMD).]

C. An actuary or a certified public accountant engaged or employed in a consulting capacity, performing duties incidental to that position; [PL 1997, c. 457, §23 (NEW); PL 1997, c. 457, §55 (AFF).]

D. A licensed adjuster acting within the scope of the license; or [PL 1997, c. 457, §23 (NEW); PL 1997, c. 457, §55 (AFF).]

E. A licensed insurance consultant acting within the scope of the license. [PL 1997, c. 457, §23 (NEW); PL 1997, c. 457, §55 (AFF).]

[PL 1999, c. 225, §3 (AMD).]

**4. Liability.** A licensee is personally liable under any insurance contract made by or through the licensee that is outside the scope of the license authority. An insurance contract issued on an application solicited, received or forwarded by an unlicensed person and otherwise valid is not thereby rendered invalid.

[PL 1997, c. 457, §23 (NEW); PL 1997, c. 457, §55 (AFF).]

**SECTION HISTORY**

PL 1997, c. 457, §23 (NEW). PL 1997, c. 457, §55 (AFF). PL 1999, c. 225, §3 (AMD). PL 2001, c. 259, §12 (AMD).

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