

January 28, 1953.
Passed on File.

Referred to Insurance Rec. Passage 7/18

Senate File 124

By BEKMAN, DYKHOUSE, SCOTT and
WATSON of Pottawattamie.

Passed Senate, Date.....
Vote: Ayes..... Nays.....
Passed House, Date.....
Vote: Ayes..... Nays.....
Approved

A BILL FOR

An Act to amend chapter five hundred twenty-two (522), Code
1950, relating to the licensing of insurance agents.

Be It Enacted by the General Assembly of the State of Iowa:

1 Section 1. Chapter five hundred twenty-two (522), Code
2 1950, is hereby amended by adding after section five hundred
3 twenty-two point four (522.4) the following:
4 "522.5. Before issuing the license provided by section
5 522.1, any person not having been issued a license for at
6 least three of the preceding five years to engage in the
7 insurance business in this state as an agent shall apply to
8 the commissioner of insurance on forms prescribed by said
9 commissioner for a license authorizing him to engage in such
10 business or kinds thereof as may be written in this state.
11 The applicant shall make answer to such interrogatories as
12 the commissioner may require, bearing on his moral character,
13 training and fitness to act as an agent. Such application shall
14 be accompanied by a fee of ten dollars.
15 "522.6. After receipt of such application, it shall be the
16 duty of the commissioner to determine, pursuant to standards

17 prescribed by the commission as constituted in section five
18 hundred twenty-one point five (521.5), whether said applicant
19 possesses moral fitness, mental capacity and knowledge of the
20 kind or kinds of insurance business he desires to solicit and
21 write, and the commissioner's action in such respect may, upon
22 application, be reviewed by the commission above referred to.

23 "522.7. The license issued the agent shall state the kind
24 or kinds of insurance the agent is licensed to write, such as
25 life insurance or any of the kinds of insurance authorized in
26 section five hundred fifteen point forty-eight (515.48) which
27 may be described by the commissioner by appropriate descriptive
28 words.

29 "522.8. The formal application and determination of quali-
30 fications as provided in sections five hundred twenty-two point
31 five (522.5) and five hundred twenty-two point six (522.6) shall
32 not apply (1) to county mutual agents, representatives or
33 employees writing fire or fire and concurrent windstorm and
34 hail insurance or to fraternal beneficiary association agents,
35 (2) to agents engaged exclusively in writing insurance on grow-
36 ing crops, (3) to any ticket selling agent of a railroad com any
37 or other common carrier who acts only in reference to the
38 issuance of accident insurance tickets or insurance on personal
39 effects while being carried as baggage, or (4) to the salaried
40 employees of any insurance company who in the solicitation of
41 insurance acts only in conjunction with a duly licensed agent.

42 "522.9. In the event of the death, military service, or

43 disability of an agent licensed as hereinabove provided, the
44 commissioner of insurance may waive the requirements of
45 sections five hundred twenty-two point five (522.5) and five
46 hundred twenty-two point six (522.6), and issue a temporary
47 license for a period of six months and may extend the duration
48 of such temporary licenses for periods of six months each
49 to another person to act in the preservation and servicing of
50 the coverages and business placed by such deceased or disabled
51 agent or one in the military service.

52 "522.10. The commissioner of insurance shall make available
53 to any person requesting same a list of questions covering
54 examinations required in section five hundred twenty-two point
55 six (522.6), together with manual or manuals setting forth
56 the answers to such questions."

1 Sec. 2. Section five hundred twenty-two point five (522.5),
2 Code 1950, is hereby amended by striking therefrom the figures
3 "522.5" and inserting in lieu thereof the figures "522.11".

1 Amend Senate File 124, section 1, by striking the
2 comma at the end of line 12 and further striking
3 in section 1, lines 13, 14, 15, 16, 17, 18, 19, 20,
4 21 and 22 and inserting in lieu thereof: "and
5 fitness to act as an agent. Such application shall
6 be accompanied by a fee of ten dollars (\$10).
7 "522.6. After receipt of such application, it
8 shall be the duty of the commissioner to determine
9 by appropriate written examination, whether said
10 applicant possesses mental capacity and knowledge
11 of the kind or kinds of insurance business he
12 desires to solicit and write, pursuant to standards
13 prescribed by the insurance commission, and the
14 commissioner's action in such respect may, upon
15 application, be reviewed by the commission."

Filed
February 4, 1953.

By BEKMAN.

1 1. Amend Senate File 124, section 1, by striking all
2 after the word "adding" in line 2 to the colon (:) in line 3
3 and substituting in lieu thereof the following. "the following sections
4 thereto."
5 2. Further amend Senate File 124 by striking the figures
6 "522.5, 522.6., 522.7., 522.8., 522.9., 522.10." in lines 4,
7 15, 23, 29, 42 and 52, respectively.
8 3. Further amend Senate File 124, section 1, by striking
9 the comma (,) at the end of line 12 and striking all of lines 13
10 through 22, inclusive, and substituting in lieu thereof the
11 following:
12 "and fitness to act as an agent. Such application
13 shall be accompanied by a fee of ten dollars (\$10).
14 "After receipt of such application, it shall
15 be the duty of the commissioner to determine by
16 appropriate written examination, whether said appli-
17 cant possesses mental capacity and knowledge of the
18 kind or kinds of insurance business he desires to
19 solicit and write, pursuant to standards prescribed
20 by the insurance commission, and the commissioner's
21 action in such respects may, upon application, be re-
22 viewed by the commission."
23 4. Further amend Senate File 124 by striking all of
24 section 2.
25 5. Further amend Senate File 124 by adding after
26 the comma following the word "baggage" in line thirty-nine
27 (39) thereof the following: "(4) to licensed attorneys
28 selling bonds authorized or required by law in conjunction
29 with court proceedings," and by renumbering the present sub-
30 section "(4)" as appearing in line thirty-nine (39) to "(5)".

Filed
March 10, 1953.

By BEKMAN.

1 Amend Senate File 124 by striking the period (.)
2 at the end of line 12 and inserting
3 a comma (,) in lieu thereof and by adding the following:
4 "or (5) to any lawyer writing fiduciary bonds."

March 10, 1953.

By NOLAN.