

AN ACT AMENDING SECTION ONE HUNDRED NINETY-TWO-A OF THE INSURANCE ACT SO AS TO MAKE ALL ADJUSTERS OF INSURANCE CLAIMS SUBJECT TO THE SUPERVISION OF THE INSURANCE COMMISSIONER.

REPUBLIC ACT NO. 6444, June 17, 1972

Read online (full-text search, related cases, audio case brief): <https://batas.org/library/374c666adba6/>

Be it enacted by the Senate and House of Representatives of the Philippines in Congress assembled:

SECTION. 1. Section one hundred ninety-two-A of the Insurance Act, as amended, is hereby further amended to read as follows:

"ADJUSTERS

"SEC. 192-A. (a) No person, firm, association or corporation shall act as an adjuster, as hereinafter defined, unless authorized so to act by virtue of a license issued or renewed by the Insurance Commissioner pursuant to the provisions of this section: Provided, That in the case of a natural person he must be a Filipino citizen and in the case of a firm, association or corporation, at least sixty per centum of its capital must be owned by citizens of the Philippines, but those already acting as adjusters at the time of the approval of this Act not having this qualification shall, if otherwise qualified, be authorized to continue in business until their death in case of natural persons, or up to the expiration of their term in case of juridical persons, but not more than ten years after the effectivity of this Act. However, nothing contained in this Act shall in any way impair or abridge whatever rights may be granted to citizens and juridical entities of the United States of America under the agreement between the Republic of the Philippines and the United States of America signed July fourth, nineteen hundred and forty-six, as revised on September sixth, nineteen hundred and fifty-five.

"(b) An adjuster may be independent adjuster or a public adjuster.

- The term 'independent adjuster' means any person, firm, association or corporation which, for money, commission or any other thing of value acts for or on behalf of an insurer in the investigation and adjusting of claims under all kinds of insurance contracts or policies issued by such insurer, or which perform such duties required by such insurer as are incidental to such claims.

- The term 'public adjuster' means any persons firm, association or corporation which, for money, commission or any other thing of value, acts on behalf of an insured in negotiating for, or effecting the settlement of a claim or claims of the said insured arising under all kinds of insurance contracts or policies, or which advertises for, or solicits employment as an adjuster of such claims.

"(c) Adjusters shall be licensed as independent adjusters or public adjusters. No adjuster shall act on behalf of an insurer unless said adjuster is licensed as an independent adjuster. And no adjuster shall act on behalf of an insured unless said adjuster is licensed as a public adjuster: Provided, however, That when a firm or person has been licensed as public adjuster, he shall not be granted another license as independent adjuster, and vice-versa.

"(d) Before any such license or any renewal thereof may be issued by the Insurance Commissioner there shall be filed by the person interested a written application in the form or forms prescribed by the Insurance Commissioner which shall contain such information as he may require.

"(e) Every adjuster's license issued hereunder shall expire on the thirtieth of June of the year following the issuing of such license and may be renewed within sixty days before its expiration date.

"For issuing an independent adjuster's license, or a public adjuster's license, the Insurance Commissioner shall collect and receive a fee of fifty pesos: Provided, That for renewing any such license, the fee shall be twenty-five pesos.

"(f) Nothing contained in this section shall apply to any duly licensed attorney-at-law who acts or aids in adjusting insurance claims as an incident to the practice of his profession and who does not advertise himself as an adjuster.

"(g) The Insurance Commissioner may suspend or revoke any adjuster's license if, after giving notice and hearing to the adjuster concerned, the Insurance Commissioner determines that the said adjuster (1) has violated any provisions of the insurance law and of the circulars, rulings and instructions of the Office of the Insurance Commissioner or has violated any law in the course of his dealings as an adjuster; or (2) has made a material misstatement in the application for such license; or (3) has been guilty of fraudulent or dishonest practices or (4) has demonstrated his incompetency or untrustworthiness to act as an adjuster; or who in any manner connives or compromises with carnappers of motor vehicles covered by insurance against theft; (5) has made patently unjust valuation of loss; or (6) has failed to make a report of the adjustment he proposed not more than sixty days from the date of the filing of the claim by the insured with the insurer, unless prevented not to do so by reasons beyond his control; or (7) has refused to allow an examination to be made into his affairs or method of doing business as hereinafter Provided.

"(h) Every adjuster shall submit to the Office of the insurance Commissioner a quarterly report of all losses which are the subject of adjustment effected by him during each month in the form prescribed by the Insurance Commissioner. The report shall be filed within one month after the end of each quarter.

"(i) Every adjuster shall keep his books, records, reports, accounts, and vouchers in such manner that the Insurance Commissioner or his duly authorized representatives may readily verify the quarterly reports of the said adjuster and ascertain whether the said adjuster had complied with the provisions of law or regulations obligatory upon it or whether the method of doing business of the said adjuster has been fair, just and honest.

"(j) The Insurance Commissioner shall, at least once a year and whenever he considers the public interest so demands, cause an examination to be made into the affairs and method of doing business of every adjuster."

SEC. 2. The Insurance Commissioner may prescribe rules and regulations and issue instructions and orders to carry out the purposes of this Act.

SEC. 3. Any violation of any provision of this Act shall be punished by a fine of not more than five hundred pesos or by imprisonment not exceeding five months or by both such fine and imprisonment in the discretion of the court: Provided, That, in case of a firm, association or corporation, the said penalty shall be imposed upon the president, manager, managing director, director or person in charge of its business responsible for the violation.

SEC. 4. This Act shall take effect upon its approval.

Approved, June 17, 1972.

ABOUT BATAS.ORG

Study smarter at BATAS.org

The Philippine bar review and law-school companion built around how your brain actually remembers.

The complete Philippine law library - free for everyone.

More than 100,000 Supreme Court decisions, Republic Acts, and executive issuances - full-text searchable, browsable by category and year, and always free. No paywall, no login. This PDF came from it.

Audio case-brief lectures.

Any decision becomes a podcast-style lecture - facts, issues, ruling, and doctrine - with read-along highlighting and a hands-free presentation mode. Study while commuting, working out, or resting your eyes.

Bar review built on the science of memory.

Complete, sequenced courses for all eight bar subjects, narrated like podcasts and reinforced with retrieval practice and spaced review - the study techniques with the strongest evidence behind them.

The full law-school curriculum.

One subscription unlocks the entire J.D. curriculum - every subject, every lesson, with your progress tracked down to the paragraph so you can pick up exactly where you left off, on any device.

Mock exams that tell you where you stand.

Timed multiple-choice exams graded instantly, with per-subject score breakdowns and focus suggestions that point you at your weakest topics first.

A study planner that keeps you on pace.

Set your schedule and BATAS tells you every day whether you are on track for bar day - and exactly which lesson to take next.

Start free at <https://batas.org>

The law library is free forever - and your first lesson is one click away.

The text of this document is an official public record and remains in the public domain. Formatting, presentation, and compilation © 2026 batas.org.

Downloaded free from the batas.org Law Library. Share it freely - the library is free for every law student, bar reviewee, and practitioner.