

**[ REPUBLIC ACT NO. 6444, June 17, 1972 ]**

**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.**

*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.

1. 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.
2. 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