



# HOUSE OF REPRESENTATIVES

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*Testimony of Rep. Jennifer Poirier introducing*  
**L.D. 881, "An Act to Establish an Apprentice Insurance Producer License"**  
*Before the Joint Standing Committee on Health Coverage, Insurance,  
and Financial Services*

March 13, 2025

Senator Bailey, Representative Gramlich, and esteemed members of the Joint Standing Committee on Health Coverage, Insurance, and Financial Services,

My name is Jennifer Poirier, and I proudly represent House District 70 - Skowhegan. I am pleased to present LD 881, An Act to Establish an Apprentice Insurance Producer License.

Hiring licensed insurance producers in Maine is a longstanding challenge. Agencies often hire employees with little or no experience, hoping they will learn the industry and pass the state licensing exam in a reasonable time. Until they are licensed, these employees perform clerical duties while earning a producer's salary, which creates financial strain on agencies.

I have firsthand experience with this issue. Over a decade ago, I was hired by Donald Skillings at State Farm in Skowhegan after passing my property/casualty license exam. He took a chance on me, knowing I would need time to earn my life/health license. Many agencies face the same dilemma—investing in unlicensed employees without certainty of success.

LD 881 establishes an apprenticeship program for resident insurance producers, allowing agencies to train employees on the job while they work toward full licensure. Apprentices would operate under the oversight of a licensed agent, who would take full fiduciary responsibility for policies sold. This hands-on experience will help develop skilled producers and ease the hiring burden for agencies.

This bill utilizes Maine's existing apprenticeship statutes, which have successfully supported industries such as construction, healthcare, and education. Participating agencies would pay a fee and adhere to guidelines on the number of apprenticeships allowed and the duration of employment in this role. The goal is for apprentices to obtain their resident producer license during their tenure.

Apprenticeships provide numerous benefits, including earning while learning, expert mentorship, skill development, and career advancement. They can also attract a younger workforce, improving retention and industry sustainability.

I welcome collaboration with the committee and stakeholders to refine this bill, including clarifying that the program is for resident producers. Thank you for your time and consideration. I am happy to answer any questions, though Mr. Skillings, as an industry expert, may be better suited to address technical aspects.

Jennifer Poirier  
State Representative