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132<sup>nd</sup> MAINE SENATE

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**Testimony in Support of LD 881 "An Act to Establish an Apprentice  
Insurance Producer License"**  
**Joint Standing Committee on Health Coverage, Insurance, and Financial Services**  
**March 13, 2025**

Senator Ingwersen, Representative Meyer, and Committee Members of the Joint Standing Committee on Health Coverage, Insurance, and Financial Services:

My name is Senator Brad Farrin and I represent the people of Senate District 3. I am here today to testify in support of LD 881 "An Act to Establish an Apprentice Insurance Producer License."

This bill would create an apprenticeship program for insurance producers. Often times, agencies are forced to hire non-licensed staff and invest significant time and resources to help them obtain their licenses. During this process, these employees are limited to clerical tasks and cannot issue policies until they are fully licensed.

This bill represents a significant opportunity for the state of Maine by creating a pathway for individuals to explore a career in the insurance industry. It mirrors the success of apprenticeship programs in other fields such as plumbing, electrical work, and healthcare, where hands-on experience is crucial in developing a skilled workforce. These programs have been successful in attracting talent to professions with a high demand for skilled workers, and insurance can benefit from a similar model.

By allowing apprentices to gain practical experience while being supervised by licensed agents, we're not only helping businesses stay operational but also giving future insurance producers the tools they need to succeed. This approach will provide a wider pool of qualified candidates for agencies to hire, all while easing the financial burden of training new employees.

Expanding access to apprenticeship programs like this will help foster a more dynamic workforce, benefiting not just individual businesses, but the broader Maine economy. With LD 881, we can create more opportunities for people to pursue a rewarding career in insurance here in Maine.

I look forward to seeing the positive impact this legislation will have. Thank you for your time.