ADJUSTER LICENSING AND COMPLIANCE MANUAL

This manual is a set of guidelines to ensure accurate and timely compliance to state by state adjuster licensing requirements.

WORLEY CATASTROPHE RESPONSE
OVERVIEW

In an attempt to provide you with the latest licensing information available, Worley has created this document as a guide for its employees. The document is and will continue to be an ever changing source of information to assist employees navigate through the initial licensing and license renewal processes throughout the United States. Each State has different content available. Where available there will be detailed information and/or hyperlinks to direct you to additional information that should assist you in your licensing quest.

The Table of Contents has been created with links to each state. Simply place the cursor over the name of the state then press and hold the Control Key and Right Click the mouse and you will be directed to the appropriate page.

The Quick Reference Guide is also designed to provide hyperlinks to state specific information through the NIPR site.

As you begin to utilize the information contained in this document, please notify the Training, Regulatory and Compliance Section if you find any information that has changed. Steps will be taken to immediately update the information.

Additionally, the document is meant to be a tool to assist you in the licensing process and is not meant to replace individual licensing processes set up by each state. If you have state specific questions that cannot be answered with the information provided, it is recommended that you contact the Licensing Section of the Department of Insurance in that state.
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**QUICK REFERENCE GUIDE**

**NRL States:** This is an on-line application designed to accelerate the Non-Resident Licensing process. Below are the states that currently accept electronic Non-Resident License applications. You can make application to any or all of the States listed below at one time. Click on the links below to view contact information and state-specific information for each state.

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REQUIREMENTS BY STATE

ALABAMA

Alabama Department of Insurance

201 Monroe St., Ste 1700

Montgomery, AL 36104

Mailing address:

PO Box 303351

Montgomery, AL 36130-3351

334.269.3550

Licensing: 334.241.4126 Option 3 (Specialty Licensing Team)

Main Page: www.insurance.state.al.us

Adjuster Requirements: www.insurance.state.al.us/Licensing/AdjusterReq.aspx

Emergency Adjuster Req: www.insurance.state.al.us/Licensing/EmergencyAdjusterInfo.aspx

**Cat Declaration:** “Emergency Adjuster” registration policies become effective upon the issuance of a Disaster Declaration by the Governor.

**Cat Situation:** Form (AL-EAD-1) to be completed and signed by the insurer. Insurer: Registration of emergency adjusters is needed by the department of issuance of Emergency Adjuster Passes and Emergency Adjuster Access Passes. The insurer will be notified by phone when the Alabama Department of Insurance is in receipt of Form AL-EAD-1.

**Non-Cat Situation:** Alabama license required

**Examination:** None required

**Permanent License/Application:** Non-resident license; apply on line

**Total Initial Fee:** $100

**Renewal Fee:** $80 biennially, every 2 years

**CE Requirements:** Beginning in 2009 all producers and service representatives, hereinafter referred to generally as “licensees”, who do not qualify for an exemption under this act are required to complete CE classes biennially 24 hours of which 3 hours should be in ethics for producers and 12 hours, of which 1.5 hours should be in ethics, for service representatives.

**Expiration:** Biennially, every 2 years
Maintain Office in State: Yes, it is the opinion of the Alabama Department of Insurance that this requirement can be met by a non-resident adjuster by making the necessary arrangement with someone in Alabama to store a copy of such records in a location in Alabama which is accessible to the public during normal business hours.

79 N. Hathaway Rd.
Mobile, AL 36608
Mobile County
Phone #251-605-5950

Comments: Non-residents meeting CE requirements for their home state are exempt from CE requirements.

Adjusters must be acting on behalf of a licensed insurer

Last Updated: July 2009

Additional Information

Adjuster Requirements

Definition

An "adjuster" is an individual or firm (corporation, partnership, or other business entity), who for compensation as an independent contractor, or as the employee of an independent contractor or for fee or commission, investigates and negotiates settlement of claims arising under insurance contracts on behalf of the insurer.

Exemptions

- A licensed attorney who is qualified to practice law in the state of Alabama.
- A salaried employee of an insurer.

Qualifications

Firms and individuals may become licensed adjusters.

Individuals must:

- Be 19 years of age or more.
- Be a full-time salaried employee of a licensed adjuster or a graduate of a recognized law school or must have experience or special education or training in the handling of loss claims under insurance contracts of sufficient duration and reasonable extent to make him or her competent to fulfill the responsibilities of an adjuster.
- Be trustworthy and of good character.
- Have and maintain in this state an office accessible to the public and keep therein the usual and customary records pertaining to transactions under the license. (Section 27-9-8, Code of Alabama, 1975)

NOTE: Non-resident individuals and non-Alabama firms must permit Alabama resident adjusters and Alabama firms to act as adjusters in their home state.

Initial Licensing Process
Alabama Residents:

- Applicant must apply online. Click Here.
- Application fee of $20.00 and application fee of $80.00 will be accessed along with a credit card processing fee of 3.5%. **NIPR FEES ARE NON-REFUNDABLE.**
- No exam required.
- You may print one free license. Click Here.

Non-Residents:

There are **two** different processes. Online and by Paper Application. **Mandatory Online Process** is for those non-resident applicants who hold any type of resident license in their home state. Applicant must apply online. Click Here.

**Paper Application Process** is for those non-resident applicants whose home state does not license adjusters or who do not hold any license in their home state.

Application Form AL-90 must be completed and accompanied with a fee of $100.00 (an application fee of $20.00 and a license fee of $80.00).

- Application for Adjuster's License - Form AL-90
- No examination is required.
- Application and $100.00 fee should be mailed to:

  Alabama Department of Insurance
  Attn: Accounting
  P O Box 303351
  Montgomery, AL 36130-3351

  Please make checks payable to Commissioner of Insurance, State of Alabama.

**Address Change Form**

If your address changes, please complete the Address Change Form.

**Adjuster Renewal Process**

Adjuster licenses are continuous subject to payment of an $80.00 biennial renewal fee. Currently, no continuing education is required for license renewal. One free Renewal License can be printed by clicking here. **FOR LICENSES PREVIOUSLY RENEWED OR NEWLY ISSUED BEFORE OCTOBER 1:**

- Beginning 2009, on or about October 1, a renewal notice is sent to all adjusters subject to biennial renewal.
- Renewal process must be completed online by December 31.
- Renew Your License
- If renewal is not completed online by December 31, a late fee of $20.00 will also be due, for a TOTAL AMOUNT DUE of $100.00.
- Adjuster licenses will expire effective **December 31** if **TOTAL AMOUNT DUE** is not received by **February 15**.
- If your license expires, you must complete the Initial Application Process.

**FOR LICENSES NEWLY ISSUED BETWEEN OCTOBER 1 AND DECEMBER 31:**
Beginning 2009, on or about January 2, a supplemental renewal notice is sent to all adjusters subject to biennial renewal.

- Renewal must be completed online by February 15.
- Renew Your License
- Adjuster licenses will expire effective December 31 if renewal process is not completed by February 15.
- If your license expires, you must apply online by one of the methods above.

**Fees**

- Application Fee - $20.00
- License Fee - $80.00
- TOTAL INITIAL FEE - $100.00
- Biennial License Renewal Fee - $80.00

**Emergency Adjuster Information**

The Alabama Insurance Code, Section 27-9-4, allows adjusters not licensed in the state and acting on behalf of an insurer to conduct business within the state in the event of a catastrophe.

Form AL-EAD-1 (Registration for Emergency Adjusters) and Form AL-EAD-2 (Attachment to Form AL-EAD-1) may be used to register emergency adjusters who will be employed by an insurer in the state of Alabama.

You can also register emergency adjusters online by completing our online form. Click here to register online.

Registration of emergency adjusters is needed by the department for issuance of Disaster Emergency Adjuster Passes and Disaster Emergency Adjuster Access Passes.

The insurer will be notified by phone when the Alabama Department of Insurance is in receipt of Form AL-EAD-1 OR the online registration is reviewed.

If you need additional information, please contact the Specialty Licensing Team at 334-241-4126, option 3.
ALASKA

Alaska Division of Insurance

Juneau Office

9th Floor State Office Building

333 Willoughby Ave.

Juneau, AK 99801

Mailing address:

PO Box 110805

Juneau, AK 99811-0805

907.465.2515 or 907.465.2816

Fax: 907.465.3422

Anchorage Office

Robert B. Atwood Building

550 W. 7th Ave., Ste 1560

Anchorage, AK 99501-3567

907.269.7910

Fax: 907.269.7910

Main Page:  www.commerce.state.ak.us/insurance

Cat Declaration:  Must be declared by Director of Insurance.

Cat Situation:  Cat form to be completed by adjuster, licensed in their home state, within 10 days after start of adjustment and submitted to Director.

www.commerce.state.ak.us/insurance/pub/08-227.pdf

Non-Cat Situation:  Must have Alaska license. However, an adjuster may work a single loss in a calendar year by completing same form as necessary for a Cat within 10 days after adjustment begins.

Examination:  Residents yes; non-residents, exam not required if licensed in home state.

Permanent License/Application:  Non-resident license apply on line – (NIPR)

Total Initial Fee:  Varies

Renewal Fee:  $50 Resident, $100 non-resident.
CE Requirements: Non-residents comply with home state requirements.

License Expiration: Biennial renewal, every 2 years.

Maintain Office in State: No

Comments: None

Last Updated: July 2009
American Samoa Government

Insurance Commissioner

Pago Pago, AS  96799 USA

011.684.633.4116

Fax:  011.684.633.2269

Licensing:

www.americansamoa.gov

Cat Declaration:

Cat Situation:

Non-Cat Situation:

Examination:

Permanent License/Application:

Total Initial Fee:

Renewal Fee:

CE Requirements:

License Expiration:

Maintain Office in State:

Comments:

Update Complete:

Appointment Necessary for Adjusters:
ARIZONA

Arizona Department of Insurance

Phoenix Office

2910 N. 44th St., Ste. 210

Phoenix, AZ  85018-7256

602.912.8449 or 800.325.2548

Licensing: 877.660.0964 or licensing@azinsurance.gov

www.id.state.az.us

Cat Declaration:  Declared by Governor

Cat Situation:  If governor declares catastrophe, adjuster can go into state and work claims, nothing needed.
Confirm regulation remains on each Cat.

Non-Cat Situation:  Must have Arizona license, not reciprocal with any state.

Examination:  Yes (Resident and Non-Resident)

Permanent License/Application:  Non-resident license, apply on line.

http://www.id.state.az.us/producers/prod_desc_adjuster.html

Total Initial Fee:  $120

Renewal Fee:  $120 quadrennially, every 4 years.

CE Requirements:  If resident license in another state – follow guidelines of resident state.  If resident state does not require license, follow Arizona CE guidelines of 40 every 2 years.

License Expiration:  Quadrennially, every 4 years.

Maintain Office in State:  Yes – form states adjusters must maintain in this state an office accessible to the public and keep therein the usual and customary records pertaining to transactions under an adjuster’s license.

Comments:  Effective May 2008 all applicants for licensure must complete the following Licensing Eligibility form in addition to other requirements.

Last Updated:  February 2010

Arizona has an adjuster licensing requirement for independent adjusters.  Staff adjusters are not required to be licensed to handle Arizona claims.

In the event an insurance carrier declares a catastrophe code the following independent adjusters DO NOT need an emergency or catastrophe license,
and the insurance carrier does not need to notify the Arizona Department of Insurance that we are bringing in such adjusters:

1) any independent adjuster who holds a current Arizona adjuster license in good standing;
2) any nonresident independent adjuster domiciled in a state requiring an adjuster license who has an active, valid adjuster license in that state.
3) any nonresident independent adjuster domiciled in a state that does not require an adjuster license; however the adjuster must be eligible to act as an adjuster in that state.

In the event an insurance carrier declares a catastrophe code the following independent Arizona adjusters MUST have a permanent resident or nonresident adjuster license:

1) any independent adjuster residing in Arizona;
2) any nonresident independent adjuster domiciled in a state requiring an adjuster license who does not have an active adjuster license in that state;
3) any nonresident independent adjuster domiciled in a state that does not require an adjuster license; however, the adjuster is not permitted to act as an adjuster in that state.
ARKANSAS

Arkansas Insurance Department
1200 W Third St.
Little Rock, AR 72201
501.371.2600 or 800.282.9134

Licensing: (501) 371-2750, Fax: (501) 683-2604, Email: insurance.license@arkansas.gov
www.insurance.arkansas.gov
http://insurance.arkansas.gov/License/divpage.htm

Cat Declaration: Declared by Governor

Cat Situation: Upon Governor’s declaration, Non-Resident Adjusters will have to register with the Department of Insurance. Registration forms will be posted on the website. EFFECTIVE JULY 30, 2009.

https://a5w.insurance.arkansas.gov/CatastropheAdjusters/Registration.a5w

Non-Cat Situation: Must have Arkansas license.

Examination: Yes for resident license, non-resident license if applicant’s home state does not license adjusters, applicant then needs to take Arkansas exam.

http://www.insurance.arkansas.gov/License/forms.htm

Total Fee: $60 plus $22 background check fee for non-resident with license in home state, resident varies.

Renewal Fee: $60

CE Requirements: Resident - None / Non-Resident must comply with home state requirements.

License Expiration: Currently - Annual renewal. Beginning Fall of 2009 renewals will begin moving to two year cycle.

Maintain Office in State: No.

Comments: None

Last Updated: July 2009

Additional Information

ADJUSTER TESTING AND LICENSING INSTRUCTIONS FOR FORM AID-LI-ADJ

RESIDENT ADJUSTER

In order to qualify for the resident adjuster examination an individual must meet the following criteria before the individual can apply to take the adjuster-licensing exam, but if the individual does not meet these requirements they cannot apply for a permit to take the exam. There are no exceptions to the requirement criteria for a resident of Arkansas. All resident applicants for license
must have at least one year of verifiable experience in claims adjustment or must have a licensed Arkansas adjuster complete and sign #43 of the application. Question #43 of the application attests the applicant will work under the direct supervision of the Arkansas licensed adjuster for 1 year after successfully passing the adjuster license examination. A resident of Arkansas must take an Arkansas examination to become an adjuster. An Arkansas resident cannot substitute an exam in another state for a resident license. All individuals who take the exam are required to take the category exam and at least one other category of line of authority. The examinations will be offered in three areas: Property, Casualty, and Workers Compensation. The applicant must mark the lines or categories to be examined on the application.

Effective May 1, 2006: the Arkansas Insurance Department is required to complete a criminal background review on all resident applicants. The applicant must complete the Arkansas State Police Form ASP-122 (located at the end of the Adjuster License Application). Also attach a separate company check, agency check, money order or cashier’s check in the amount of $22.00 made payable to the Arkansas Insurance Department. No personal check can be accepted for the criminal background review. No temporary checks can ever be accepted. This fee is non-refundable.

PROCEDURE FOR TESTING—PLEASE CONTACT PEARSON VUE AT 888-204-6259:

1. File application for Adjuster’s License, form AID-LI-ADJ, completed in detail and signed. All questions must be answered (Complete Legal Name is required). If a question does not apply put N/A. (see “How to Complete the Application in the section below.) Mail the completed application to Pearson Vue at 1123 South University, Suite 915, Little Rock, AR 72004. The local processing office for Pearson Vue can be contacted at 501-663-2878.

2. In addition to “General,” indicate on the application the line of line of authority for which you are applying to take the adjuster license examination.

3. Page 4 of the application must be completed, if applicant is applying for the exam and does not have the 1 year’s experience of adjusting claims but will be directly supervised. The information must agree with the name provided in question 40 of the application.

4. Applicant must include a fee according to the following chart. Pearson VUE will only accept a cashier’s check, money order or company check—Pearson VUE will not accept personal or temporary checks.

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<th>Application Type</th>
<th>Total Exam Fee</th>
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<tr>
<td>Exam for 1 line authority</td>
<td>$136.00</td>
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<tr>
<td>Exam for 2 lines of authority</td>
<td>$148.00</td>
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You cannot take more that 3 examinations in one session. The examination fees listed above include all initial Arkansas licensing fees and the initial examination fee. These fees are fully earned when the application is processed---the fees are Non refundable.

5. Pearson VUE will process the application and issue an exam permit. After you receive your permit, you will need to call and make an appointment for the place and time for the examination. The number to call is 888-204-6259. Additional information can be located at Pearson VUE’s website at www.pearsonvue.com (see section on study materials listed below).

NON-RESIDENT ADJUSTER

Arkansas will grant a non-resident license to an individual who is licensed as an independent adjuster in their home state of residence. If the individual home state does not offer an independent adjuster license, you cannot substitute a license from different state. Arkansas does not license public adjusters or crop adjusters. Company adjusters—a salaried employee of Insurance Company who only adjusts claims of the Insurance Company is exempt from licensure in Arkansas.

A. Non-resident, whose home state issues a resident independent adjuster license.

1. Complete the Arkansas Adjuster Application AID-LI-ADJ and submit with a total of $60.00. (See fee subsection below). Fees are non-refundable. Your check must be made payable to the Arkansas Insurance Department Trust Fund and no temporary checks can be accepted. This fee must be paid by the applicant—it cannot be paid by an insurance company.
2. If you answer “yes” to questions 41, 1, 2, 3, 4, 5, 6 or 7, you must also submit the required documentation and a written statement explaining the “yes” answer.

3. If your home state does not submit adjuster license information to the National License Database, then you must attach a current (within 90 days) home state certification showing you are currently licensed and in good standing in your home state.

B. **Non-resident, whose home state does not issue a resident independent adjuster license.**

1. If the applicant’s home state does not issue a resident independent adjuster license then the non-resident applicant can become licensed in Arkansas by meeting the entire exam requirements of a resident with the exception of the Criminal Background Review ASP-122.

**ANNUAL FEES & LICENSE RENEWAL**

Each resident or non-resident shall pay an annual $35.00 administrative fee. The fee is due on the applicant’s birth date every year after the license is issued. In addition to the $35.00 administrative fee a $25.00 adjuster license is due at the same time for a total due of $60.00. The fees are non-refundable and the licensee must pay the fee. The company is prohibited from paying this fee. No temporary check will be accepted. The Department will sent notification of renewal 60 days prior to the date of expiration; therefore the licensee must notify the Department of any change of address by mail, fax or e-mail. No verbal address changes will be accepted.

The annual renewal fee is due on the expiration date, there is no grace period. If the fee is late then a penalty of double fee is imposed and a total of $180.00 is due.

**STUDY MATERIAL FOR THE EXAMINATION**

The Department does not endorse, support or supply any study material for the examination. Individuals who are interested in using study material can use any of the following at their discretion. A general outline of items covered by the exam is located at the end of these instructions.

1. Property/Casualty Producer (Agent) Exam study guide. These can be purchased from pre-license education providers (a list of pre-license education providers can be found on the License Division website at [www.insurance.arkansas.gov/license/divpage.htm](http://www.insurance.arkansas.gov/license/divpage.htm)) Books can also be purchased from agent associations like Independent Insurance Agency of Arkansas which is located at 11225 Huron Lane, Suite #222, Little Rock AR 72211, phone # 501-221-2444, website at [www.ilaba.net](http://www.ilaba.net) or Professional Insurance Agents (PIA) of Arkansas Inc, which is located at 10 Corporate Hill, Little Rock AR 72205, phone # 501-225-1645 or their website at [www.piaar.com](http://www.piaar.com)

2. The Department’s website, [www.insurance.arkansas.gov/PandC/pclaws.htm](http://www.insurance.arkansas.gov/PandC/pclaws.htm), will give you insurance laws, bulletins, directives, and including some laws (Worker’s Comp Commission and Department of Motor Vehicles) which are not technically insurance laws but have bearing on insurance laws.

3. Another source for study material is a private vendor called Insurance Schools, Inc. Their phone number is 800-333-3926 or 304-776-3220 and their website is [www.insurance-schools.com](http://www.insurance-schools.com) or [www.insuranceadjusterscourse.com](http://www.insuranceadjusterscourse.com).
Cat Declaration: Must be declared by insurance commissioner as well as governor for emergency adjusting procedure to go into effect.

Cat Situation: Insurance Commissioner must declare emergency. Letter to CA DOI with names of adjusters going to work area.

Non-Cat Situation: Must have CA license or adjusting firm must have organizational license.

Examination: Yes

Permanent License/Application: Application on line available for download.

Total Initial Fee: $284.00 (Effective July 1, 2009)
Renewal Fee: $227.00 (Effective July 1, 2009)
CE Requirements: Resident adjusters must complete 24 hours during the 2 year license term.
Non-resident adjusters - None required.
License Expiration: The term of the license begins the date the license is issued and expires on May 31 of the next even numbered year.
Maintain Office in State: Non-resident adjusters must establish CA business address.
Comments: $2,000 bond required for individual adjusters.

Last Updated: July 2009

Additional Information

14022.5. (a) In the event of an emergency situation as declared by the commissioner, claims arising out of the emergency, catastrophe, disaster, or other similar occurrence may be adjusted by a non-licensed adjuster upon registration with the commissioner if all of the following requirements are met:
(1) The work performed by the non-licensed adjuster is under the active direction, control, charge, or management of a licensed adjuster or an insurer authorized to do business in this state.

(2) Registration with the commissioner is accomplished within 15 working days from the date on which the non-licensed adjuster commences the claims adjusting activity in connection with the emergency situation.

(b) "Registration," within the meaning of this section, shall mean a written letter to the commissioner, submitted by the supervising licensed adjuster or admitted insurer, naming the non-licensed adjusters, identifying their adjuster licenses held in other jurisdictions, and stating when their claims adjusting activity commenced.

(c) Registration under this section is valid for a period of 180 days from the date of the registration letter. Before the lapse of that period, the commissioner may grant further 180-day extensions as he or she deems appropriate upon written request from the supervising licensed adjuster or the admitted insurer.

License Information

Applicable Forms:

Application for Individual Adjuster License, form LIC 041-A.
Application for Adjuster Business Entity License, form LIC 042-A.
Bond of Insurance Adjuster, form LIC 31A-14.
Personal Identification, form LIC 31A-9.

Authorizing Act: Section 14021 of the California Insurance Code reads, in part:

An insurance adjuster is a person other than a private investigator who, for any consideration whatsoever, engages in the business of making an investigation for the purpose of obtaining information in the course of adjusting or participating in the disposal of any claim in connection with a policy of insurance or engages in soliciting insurance adjustment business.

Qualifications: The person in charge of the business (owner, partner, officer, or an employed manager) must meet the following requirements:

Minimum Age: 18 years

Residency: An applicant for an insurance adjuster (AJ) license must establish a California business address. Pursuant to Section 14029(a) of the California Insurance Code, the business of each licensee must be operated under the active direction, control, charge, or management of the licensee, if the licensee is qualified, or the person who has qualified to act as the licensee’s manager, if the licensee is not qualified. Although the qualified manager is not required to be a resident of California, they must meet the oversight requirements pursuant to section 14029(a) stated above.

Entity Types: Individual and Business Entity.

Prelicensing Experience/Education: Must have two years certified experience in insurance adjusting field. 2,000 hours of compensated time in the adjusting field is equal to one year of experience.

Continuing Education: Section 14090.1 of the California Insurance Code (CIC) was amended to establish a CE requirement of 24 hours during the two-year license term for California resident independent insurance adjusters. Independent Insurance Adjuster courses will be available in January 2009.
Note: Independent Insurance Adjuster licenses expire every two years on May 31st of even years (e.g. 2008). Individuals who receive their independent insurance adjuster license during the second year of the fixed two-year license term will be required to complete only 12 hours of CE. Once the license is renewed, those individuals will then be required to complete the required 24 hours of continuing education each renewal thereafter.

Filing Requirements:

Application:

- Individual - Application for individual Adjuster license, form LIC 041-A.
- Business Entity - Application for Adjuster Business Entity License, form LIC 042-A.

Bond: A Bond of Insurance Adjuster, form LIC 31A-14, in the penal sum of $2,000 executed by a California admitted surety, and signed by the principal. If the applicant is a business entity, the business entity must be named as principal.

Branch Office Certificate: If the applicant intends to conduct business from any location in California other than the principal place of business, a Branch Office Certificate must be obtained by submitting an Application for Branch Office Certificate, form LIC 31A-13, and fee.

Fingerprint Impressions: Fingerprint impressions are required for unlicensed applicants. If an examination is required, fingerprint impressions may be taken at the California examination sites.

Additional Documents: The Insurance Commissioner may require such other documents as will aid in determining whether the applicant meets the qualifications for a license.

Examination: The person in charge of the business (qualified manager) must pass a written examination administered by the Department.

Fees:

- License filing: $227, the license is issued for a 2-year term and expires on May 31, of each even-numbered year.
- Application: $57, this fee includes the first examination.
- Branch Office Certificate: $37, the Branch Office Certificate expires May 31 of each even-numbered year.
- Fingerprints: Review Fingerprint processing link for fees.

License Term:

The term of the license begins the date the license is issued and expires on May 31 of the next even-numbered year.

Note: Sections 14091 and 14094 of the CIC were amended to reduce the grace period during which an expired independent insurance adjuster license or branch certificate may be renewed from five years to one year.

Renewal of License:

Renewal notification is mailed to the mailing address of record approximately 90 days prior to the expiration date of the license. Individuals will receive a renewal application showing total fees due for all license types held. If renewal application is not received, complete the Application to Renew Insurance Adjuster license, Form LIC 448-29C, or the Application to Renew Business Entity Adjuster license, form LIC 448-29D and mail the completed form to California Department of Insurance, PO Box 311, Sacramento California 95812-0311.
Note: An expired license or branch office certificate may be renewed within one year after its expiration upon filing an application for renewal and paying the required renewal fees. If the license or certificate is renewed more than 30 days after its expiration, a delinquency fee is also required.

**Additional Information:**

Federal law (Title 18 United States Code Section 1033) prohibits anyone who has been convicted of a felony involving dishonesty or a breach of trust from conducting the business of insurance unless they have obtained the written consent of the Insurance Commissioner. It is a violation of this statute to conduct business of insurance without the Commissioner's written consent. If you have been convicted of a felony involving dishonesty or a breach of trust then you must attach a copy of this consent. **If you have not obtained this written consent you must do so by filing a 1033 Short Form Application for Written Consent** prior to filing your application.

A Pocket Identification Card will be issued for the licensee, each qualified manager, each officer, or partner.

The full name and Social security Number of any employee hired or terminated subsequent to filing of the original application for license, must be submitted to the Department within 30 days of such occurrence.

A change in the qualified manager, branch manager, officer or partner must be reported to the Department within 30 days of such change. A Personal Identification, form LIC 31A-9 for each new Qualified Manager, officer or partner must be filed. The Pocket Identification Card issued for the previously named Qualified Manager must be surrendered.

A branch office must be a bona fide place of business.

In the case of a business entity, any change in the officers, partners, those stockholders owning 10% or more of the corporate stock, directors, or controlling persons must immediately be reported to the Department giving full names, residence address and social security number.

To obtain insurance licensing forms by mail, send an e-mail request to: Producer Licensing Bureau.

To obtain Adjuster licensing information, you may phone the Producer Licensing Bureau's Adjuster unit at (916) 492-3085.

All fees mailed to the department must be mailed to:

California Department of Insurance  
PO Box 1139  
Sacramento, CA 95812-1139

All filing fees submitted are not refundable, whether or not the application is acted upon or the examination taken.

**INSURANCE PRODUCERS, INSURANCE ADJUSTERS, BAIL AGENTS: OBTAIN YOUR LICENSE ONLINE**

Attention all individuals and business entities licensed by the department's Producer Licensing Bureau. Effective July 1, 2009, CDI will no longer print and mail hard copies of its licenses. Instead, CDI now provides an [Obtain Your License Online](#) service that will guide licensees, step-by-step, through the license printing and downloading process.

**Steps to obtain your license online:**

Individuals will be required to provide the following:
Step 1 - Enter their Last Name
Step 2 - Enter the last four digits of their Social Security Number, and
Step 3 - Enter either their birthdate (mm/dd/yyyy) or license number.

Business Entities will be required to provide the following:

- Step 1 - Enter their entire FEIN number, and
- Step 2 - Enter either any CDI approved name (i.e. legal name or dba name) or license number.

Then press "Next"

The screen will show the License Download Service. Individual and Business Entities may either print or download their license. If an individual or a business entity holds more than one license, this page will show all licenses issued so that you may choose which one you would like to print or download.

The license is provided in PDF format and is encrypted to prevent any edits from being made. The license also includes a statement instructing consumers to check CDI's website to validate the current status of a license. As a PDF attachment, the license may also be emailed to others such as employers, potential employers, insurers, insurance agencies and managing general agents.

Please note that Section 1725 of the California Insurance Code, which requires Fire and Casualty Broker-Agents to prominently display the license in their office, still applies.

Go to "Obtain Your License Online" to print or download your license now!

Please review the following printing tips:

Before Printing:

- To download or print the license or certificate that is in PDF format, you must have Adobe Acrobat Reader on your computer. A free copy of the Adobe Acrobat Reader can be downloaded from the Adobe website.
- Please print your license on plain white paper to ensure the quality of the print is adequate.

Printing Tips:

- If the license print is light, please check your ink cartridge or use another printer to see if the quality of the print improves.
- If the license prints to the right or the left, the printer setting causes this to occur. Please use another printer to print your license.
- If the license prints in portrait instead of landscape orientation, on the PDF print screen the "Print Handling" the "Auto-Rotate Center" option must be checked.
COLORADO

Colorado Division of Insurance

1560 Broadway, Ste. 850

Denver, CO 80202

303.894.7499 or 800.930.3745

Fax: 303.894.7455

Licensing:
www.dora.state.co.us/insurance

Cat Declaration: None

Cat Situation: N/A

Non-Cat Situation: N/A

Examination: N/A

Permanent License/Application: N/A

Total Initial Fee: N/A

Renewal Fee: N/A

CE Requirements: N/A

License Expiration: N/A

Maintain Office in State: N/A

Comments: No license required

Last Updated: July 2009
Cat Situation: If an event (not necessarily declared by CT) warrants adjusters to go into the area to work claims; this can be handled via fax w/letter from insurance company listing adjusters’ names & weather event. (i.e. storm moves through; company has 100 claims, OK to be handled via company faxing list) Kristen Green 860-297-3954 w/CT Ins Dept; Declared CAT handled same. (info confirmed 3/3/08)

Non-Cat situation: Adjuster’s going into area to handle just a few claims must hold CT license.

Examination: Residents – Yes; Non-residents, exam waived if active license held in another state (does not have to be “home” state.)

Permanent License/Application: Apply on line


Total Initial Fee: $65

Renewal Fee: $40

CE Requirements: Residents – varies; Non-residents none required if CE compliance met in home state.

License Expiration: Biennial. License expires June 30 of odd-numbered years.

Maintain Office in State: No

Comments: None

Last Updated: July 2009
Additional Information

Licensing Requirements:  

Casualty Claim Adjuster License, Individual - Initial

Applicable to:  Individuals, at least 18 years of age and of good moral character.

Description:  Application for first-time license, amendment and reinstatement; fees; license requirements; miscellaneous forms and links. License to adjust insurance claims on behalf of insurers. Lines of Auth: All Lines, All Lines Except Workers' Comp; Workers' Comp Only; Auto Only.

Statute:  CGS 38a-792

Transaction Type:  Initial

Duration:  Biennial. License expires June 30 of odd-numbered years.

Prerequisites:  CT exam or equivalent license in any other state.

Required Documentation:  Completed application, fee, and original Connecticut examination score report or evidence of equivalent license in any other state, as well as any documentation required based on a "yes" answer to a question.

Other Information:  A Casualty Claim Adjuster is any person [individual or business entity] who or which investigates Property or Casualty claims and negotiates settlement of "or" subrogation of such claims.

Applications, Forms & Other:  Application for Casualty Claim Adjuster, Individual License  
Application for License, Amendment or Reinstatement Except Nonresident Producers (Electronic - NEW OPTION)  
Certification/Clearance Letter Request (Form)  
Change in License Information Form (Electronic - NEW OPTION)  
Duplicate License Request (Form)  
Examination Content Outlines (Pages 1 - 31)  
Statutes - Title 38a - Insurance (Information)  
Test Locations & Availability - Option 2 will show ALL test locations for CT. For an additional $50 fee, you can test at any Pearson VUE test site. (Information)

Application Fee:  $65 payable to Treasurer, State of CT

Fee Exemptions:  none

CASUALTY CLAIM ADJUSTERS

Sec. 38a-792. (Formerly Sec. 38-77). Casualty claim adjusters. Attorneys exempted. (a) No person may act as an adjuster of casualty claims for any insurance company or firm or corporation engaged in the adjustment of casualty claims unless such person has first secured a license from the commissioner, and has paid the license fee specified in section 38a-11, for each two-year period or fraction thereof. Application for such license shall be made as provided in section 38a-769. The commissioner may waive the requirement for examination in the case of any applicant for a casualty claims adjuster's license who is a nonresident of this state and who holds an equivalent license from any other state. Any such license issued by the commissioner shall be in force until the thirtieth day of June in each odd-numbered year unless sooner revoked or suspended. The license may, in the discretion of the
commissioner, be renewed biennially upon payment of the fee specified in section 38a-11. The commissioner may waive the examination required under section 38a-769, in the case of an applicant who at any time within two years next preceding the date of application has been licensed in this state under a license of the same type as the license applied for.

(b) The commissioner may prescribe reasonable regulations governing the licensing of casualty adjusters and the adjustment of casualty claims.

(c) Any person who violates any provision of this section shall be fined not more than two hundred dollars or imprisoned not more than one year or both.
DELAWARE

Delaware Insurance Department
841 Silver Lake Blvd.
Dover, DE  19904
302.739.4251 or 800.282.8611

Licensing:  302.674.7390  e-mail - licensing@state.de.us
www.state.de.us/inscom

Cat Declaration:  None

Cat Situation:  No adjuster's license shall be required for any adjuster sent into this state on behalf of an insurer for the investigation or adjustment of a particularly unusual or extraordinary loss or series of losses, resulting from a catastrophe common to all such losses; provided that such adjuster shall furnish to the Commissioner written notice within 10 calendar days of any such catastrophic insurance adjustment work.  Please fax the information to 302-739-5280.

Non-Cat Situation:  License required

Examination:  Resident – Yes; Non-Resident – no exam required if the non-resident is licensed

Permanent License/Application:  Apply on line
http://www.asisvcs.com/indhome_fs.asp?CPCat=1208INS

Total Initial Fee:  Exam $90; $75 if no exam

Renewal Fee:  Varies

CE Requirements:  Non-residents exempt.  Residents 12 every 2 years, 3 of which must be ethics.

License expiration:  Biennial renewal, every 2 years

Maintain Office in State:  None indicated

Comments:  None

Update Complete:  July 2009

Additional Information

ADJUSTER

Resident –
• Electronic Submission: www.nipr.com
• Examination(s) from Pearson Vue
• State Criminal Background Report (302-739-2528)
• Once the application has been submitted through NIPR, please fax the State Criminal
Background Report to: 302-736-7906. Examination results are received electronically from Pearson Vue and do not need to be faxed to the Department.

• $75.00 Fee

**Nonresident**

• Nonresident licensees licensed in their home state where an exam has been taken may apply online at [www.nipr.com](http://www.nipr.com)
• Nonresident licensees who hold a license in a state other than their home state (where an exam has been taken) are required to complete a Form 2A [http://www.state.de.us/inscom/departments/licensing/New2A.pdf](http://www.state.de.us/inscom/departments/licensing/New2A.pdf) and submit to the Department.
• Nonresident applicants who are not licensed in any state are required to take the Delaware exam and obtain a Criminal Background Report from their resident State Police Department. The Form 2A [http://www.state.de.us/inscom/departments/licensing/New2A.pdf](http://www.state.de.us/inscom/departments/licensing/New2A.pdf) and the Criminal Background Report must be submitted to the Department. Examination results are received electronically from Pearson Vue and do not need to be submitted to the Department.

• $75.00 Fee
DISTRICT OF COLUMBIA

Dept of Insurance, Securities and Banking

810 First St. NE, Ste 701

Washington, DC  20002

202.727.8000

Licensing:  202.727.8000

www.disr.washingtondc.gov

Cat Declaration:  None
Cat Situation:  N/A
Non-Cat Situation:  N/A
Examination:  N/A
Permanent License/Application:  N/A
Total Initial Fee:  N/A
Renewal Fee:  N/A
CE Requirements:  N/A
License Expiration:  N/A
Maintain Office in State:  N/A
Comments:  No license required

Last Updated:  July  2009
Cat Declaration: None

Cat Situation: Temporary/Emergency licenses issued through FLDS website
http://www.myfloridacfo.com/Agents/Licensure/EmergencyAdjusters/69B-220.001.htm

Non-Cat Situation: FL license required

Examination: Resident – Yes; Non-residents – exam not required if licensed in home state

Permanent License/Application: Application on line

Total Initial Fee: Varies http://www.myfloridacfo.com/Agents/Licensure/Agents-Adjusters/fees.htm

Renewal Fee: Varies

CE Requirements: 24 hours of CE required, 2 hours ethics, 10 hours law and 12 hours optional
http://myfloridacfo.com/agents/Licensure/Education/index.htm

License Expiration: Only expires if adjuster goes 4 years w/o appointment

Comments: Appointments are required for Adjusters

Update Complete: July 2009

Additional Information

RESIDENT INDEPENDENT ADJUSTER

TYPE AND CLASSES:

5-20 All Lines

5-21 Motor Vehicle Physical Damage and Mechanical Breakdown

5-24 Workers’ Compensation
Florida Statutes 626.855 defines a “RESIDENT INDEPENDENT ADJUSTER” as any person who is self-employed or is associated with or employed by an independent adjusting firm or other independent adjuster, and who undertakes on behalf of an insurer to ascertain and determine to amount of the claim, loss, or damage payable under an insurance contract or undertakes to effect settlement of such claim, loss or damage.

**Application Qualifications:**

- Complete an online application for License and submit appropriate fees. [Apply for license](#)
- Be a natural person at least 18 years of age.
- Be a resident of the state of Florida.
- Be a United States citizen or legal alien who possesses a work authorization from the United States Immigration and Naturalization Services.
- Be fingerprinted at one of the Department's fingerprint sites. [Fingerprint locations and additional information](#)
- If licensed in another state within three years, provide a Letter of Clearance.
- If an individual holds a general lines agent license and wish to add or convert over to an adjuster, you **must** apply online and submit the fees of $55. (No examination is required)
- Prior Criminal History Requirements [Click Here](#)

**State Examination Qualifications**

There are **no** required pre-licensing courses

**Exemptions from the State Examination**

- An original letter from a regional post secondary institute awarding the Accredited Claims Adjuster (ACA) designation.
- An original letter from the Professional Career Institute awarding the Professional Claims Adjuster (PCA) designation.
- An original letter from the HurriClaim Training Academy awarding the Professional Property Insurance Adjuster (PPIA) designation.
- An original letter from the Association of Property and Casualty Claims Professionals awarding the Certified Claims Adjuster (CCA) designation.
- An original letter from the All Lines Training awarding the Certified Adjuster (CA) designation.
- An original letter from the American Institute for Property and Liability Underwriters certifying the licensee was awarded the Chartered Property and Casualty Underwriters (CPCU) designation and has been engaged in business the last 4 years.
- Currently licensed as a general lines (property and casualty) agent.
- Successfully Pass Florida Adjusters Examination

**Special Notes**

- Attorneys at law duly licensed to practice law in the courts of this state, and in good standing with The Florida Bar are exempt from having to obtain a license per Florida Statutes 626.860.
- An independent adjuster can only have **one** appointment.
- There are (24) hours of continuing education required. (2-ethics, 10-laws; 12optional)
NONRESIDENT INDEPENDENT ADJUSTER

TYPE AND CLASSES:

75-20 All Lines

75-21 Motor Vehicle Physical Damage and Mechanical Breakdown

75-24 Workers’ Compensation

75-40 Health

75-44 Property and Casualty

Florida Statutes 626.8734 defines “NONRESIDENT INDEPENDENT ADJUSTER” as an individual who is not a resident of Florida, is currently licensed as an independent adjuster in his or her home state of residence for the type or kinds of insurance for which the licensee intends to adjust claims in this state or, if a resident of a state that does not license independent adjusters, has passed the department’s adjuster examination as prescribed in s. 626.8734(1b) and is a self-employed independent adjuster or associated with or employed by an independent adjusting firm or other independent adjuster.

Application Qualifications:

- Complete an online application for License and submit appropriate fees. [Apply for license]
- Be a natural person at least 18 years of age.
- Must not be a resident of Florida.
- Be a United States citizen or legal alien who possesses a work authorization from the United States Immigration and Naturalization Services.
- Be fingerprinted on cards provided by the Florida Department of Financial Services. Two fingerprint cards are mailed to the applicant.
- The applicant’s home state or other state must have a reciprocal agreement with Florida. [Reciprocal List]
- If the applicant does not meet the requirement listed above, he or she must take and pass the Florida Independent Adjuster Examination.
- Requirements for applicants with prior criminal history [Click Here]

Special Notes

- Applicant must be appointed in his or her own name, by an independent adjuster or by the independent adjusting firm.
- Only one appointment is held at one time.

Reciprocity

NON-RESIDENT ADJUSTER RECIPROCAL STATES

- Alabama - Independent adjusters only
- Alaska - Independent adjusters only
- Arkansas - Independent adjusters only
- Connecticut - Independent and Company adjusters
- Georgia - Independent adjusters only (Does not require licensure for Company adjusters)
- Idaho - Independent adjusters only
- Kentucky - Independent and Company adjusters
- Maine - Independent adjusters only
- Michigan - Independent adjusters only
- Mississippi - Independent adjusters only
- New Mexico - Independent and Company adjusters
- North Carolina - Independent and Company adjusters
- Oklahoma - Independent and Company adjusters
- Oregon - Independent adjusters only
- South Carolina - Independent and Company adjusters only
- Texas - Independent and Company adjusters
- West Virginia - Independent and Company adjusters
- Washington - Independent adjusters only
- Wyoming - Independent and Company adjusters
- Utah - Independent adjusters only
Georgia Insurance and Safety Fire Commission
Two Martin Luther King, Jr Dr
West Tower, Ste 704
Atlanta, Georgia  30334
404.656.2070 or 800.656.2298
Fax:  404.657.8542

Licensing:
www.gainsurance.org

Cat Declaration:  None

Cat Situation:  Insurance company to submit letter to GA stating CAT, date adjuster will be in area, certification letter from state adjuster licensed in or copy of adjuster’s license from home state.

Non-Cat Situation:  Must have GA license.

Examination:  Residents of states without licensing requirements cannot gain the GA license reciprocally through TX; they must take the GA licensing course and exam.

Permanent License/Application:  Apply on line  http://www.nipr.com

Total Initial Fee:  $65

Renewal Fee:  Varies

CE Requirements:  15 hours per year

License Expiration:  One year

Maintain Office in State:  None Indicated

Comments:  Appointments are required for Adjusters

Last Updated:  July 2009

Additional Information
http://www.gainsurance.org/Agents/Forms-Adjusters.aspx
GUAM

Government of Guam

*Department of Revenue and Taxation*

Insurance and Banking

1240 Route 16

Barrigada Heights, Guam 96913

Tiyan, Barrigada, GU 96913

Mailing Address:

P.O. Box 23607

GMF, Barrigada, Guam 96921

671.635.7669

Fax: 671.633.2643
HAWAII

Hawaii Department of Commerce and Consumer Affairs

Division of Insurance

335 Merchant St., Room 213
Honolulu, HI 96813

Mailing address:
PO Box 3614
Honolulu, HI 96811

808.586.2790
Fax: 808.586.2806

Licensing: 808.586.2788 or e-mail – Inslic@dcca.hawaii.gov

www.state.hi.us/dcca/ins

Cat Declaration: The Governor must declare a catastrophe and the Insurance Commissioner decides that the resident licensed adjusters cannot handle the load. Refer to the Hawaii Revised Statutes - §431:9-201 License required; exception.


Cat Situation: Following a catastrophe in this State, a Hawaii license shall not be required of a nonresident adjuster for the adjustment of losses; provided that:

(1) The common losses suffered that are to be adjusted are a direct result of the catastrophe and shall be so severe that licensed adjusters and licensed independent adjusters who are residents of this State will be unable to adjust the losses within a reasonable time as determined by the commissioner;

(2) The nonresident adjuster provides to the commissioner a certified copy of the adjuster's current license in another state. The other state shall have substantially similar licensing requirements to section 431:9-222; and

(3) Within three working days of the commencement of work by the nonresident adjuster, the insurance company, independent adjusting company, or producer that is using the adjuster shall provide on its letterhead to the commissioner:

(A) The name of the nonresident adjuster;

(B) The nonresident adjuster's Hawaii mailing and business addresses and phone numbers; and

(C) The nonresident adjuster's permanent home and business addresses and phone numbers.
Upon satisfaction of all of these requirements, the nonresident adjuster may be registered with the commissioner and adjust catastrophic losses in this State for up to **one hundred twenty days** from the date of registration or for a period of time determined by the commissioner, whichever is less.

**Non-Cat Situation:** Normal rules apply – See information provided below in the Additional Information Section

**Examination:** Residents – Yes; non-residents not required if currently licensed in home state

**Permanen License/Application:** Application form available on line for download.

**Total Initial Fee:** $ 20 Criminal History Fee; License Fee - $165/$ 215 depending on when application is submitted.

[http://hawaii.gov/dcca/areas/ins/producers/fees](http://hawaii.gov/dcca/areas/ins/producers/fees)

**Renewal Fee:** Varies

**CE Requirements:** None at this time

**License Expiration:** Biannually

**Maintain Office in State:** None

**Comments:** No appointments required for adjusters

**Last Updated:** August 2009

### Additional Information

#### Independent Adjuster

To qualify for an Independent Adjuster license, the applicant:

1. Must be at least eighteen years of age;
2. Any person who is engaged in the business of insurance or who is about to engage in the business of insurance in this State and who has been convicted of any felony shall request the commissioner's written consent to engage in the business of insurance as required in §431:2-201.3;
3. Be domiciled in this State, or in a state that will permit Hawaii residents to act as adjusters in said other state;
4. Have had experience, special education, or training with reference to the handling of loss claims under insurance contracts, of sufficient duration and extent reasonable to make the individual competent to fulfill the responsibilities of an adjuster;
5. Have successfully passed any examination required under §431:9-206 (Adjuster's Exam); and
6. Have paid the license fee.

A complete application for an Independent Adjuster license includes:

1. [FORM HPL](#) – one original;
2. Original State of Hawaii Licensing Exam passing score report is required, which shows;
   a. The applicant has passed the Hawaii Adjuster's Exam;
   b. Contact Promissor, who administers the Hawaii Examination;
      1. Toll Free 1-800-274-2608; or
2. Visit the Promissor website at www.promissor.com to view our Candidate Handbook, which includes a Content Outline of the Hawaii Exams.

3. Applicable license fees.

   Click here for FEE SCHEDULE for "Adjuster".

   Check payable to DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS.

**IMPORTANT: All of the items listed above must be submitted together as an application packet. Incomplete applications will be returned to you.**

For more information on adjuster licensing, refer to the Hawaii Revised Statutes:


Visit the Hawaii State Legislature website at www.capitol.hawaii.gov and click on "Status and Documents" to search and view the Hawaii Revised Statutes.

Licensees are reminded to secure a General Excise Tax License, as required under tax laws of the State of Hawaii. Please contact the Hawaii Department of Taxation at (808) 587-4242 or call Toll Free at 1-800-222-3229, for more information.
Cat Declaration: None

Cat Situation: Emergency adjusters – No adjusters license or qualifications shall be required as to any adjuster who is sent into this state by and on behalf of an authorized insurer or adjusting firm or corporation for the purpose of investigating or making adjustment of a particular loss under an insurance policy issued by an authorized insurer or as a lawful surplus line contract, or for the purpose of temporarily assisting or substituting for a licensed adjuster who is incapacitated due to illness, injury or any unforeseeable or uncontrollable incident, or for the adjustment of a series of losses resulting from a catastrophe common to all such losses.
Non-Cat Situation: ID license required – however was advised in early 2008 – non-Cat temporarily send adjuster to an area, not in statutes but recommended that we provide the insurance company name, adjusters’ names and license information of home state if applicable or other to the Director of the Idaho Department of Insurance. Upon such event we will call and obtain information as to exactly where to send information.

Examination: Required for residents

Permanent License/Application:  

Write Independent Adjuster across the top front of the paper application. Choose Independent Adjuster if applying online.

Total Initial Fee:  Residents $80.00 / Non-residents $80.00

Renewal Fee: $80.00 to renew by mail / $60.00 to renew on-line. May renew beginning six weeks prior to expiration date.

CE Requirements: None

License Expiration: Every two year at end of birth month.

Maintain Office in State: None

Comment: Reciprocal to those holding Texas resident license. No company appointment required.

Last Updated: August 2009
ILLINOIS

Illinois Department of Insurance

Springfield Office
320 W. Washington St.
Springfield, IL  62767-0001
217.782.4515
Fax: 217.782.5020
Licensing:  217.782.6366 or  e-mail - licensing@ins.state.il.us

Chicago Office
James R. Thompson Center
100 W. Randolph St., Ste 9-301
Chicago, IL  60601-3395
312.814.2420
Fax: 312.814.5416
www.ins.state.il.us

Cat Declaration:  None
Cat Situation:  N/A
Non-Cat Situation:  N/A
Examination:  N/A
Permanent License/Application:  N/A
Total Initial Fee:  N/A
Renewal Fee:  N/A
CE Requirements:  N/A
License Expiration:  N/A
Maintain Office in State:  N/A

Comments:  No license required

Last Updated:  July 2009
INDIANA

Indiana Department of Insurance
311 W. Washington St., Ste 300
Indianapolis, IN 46204-2787
317.232.2385
Fax: 317.232.5251
Licensing: 317.232.0688
www.in.gov/idoi

Cat Declaration: None
Cat Situation: N/A
Non-Cat Situation: N/A
Examination: N/A
Permanent License/Application: N/A
Total Initial Fee: N/A
Renewal Fee: N/A
CE Requirements: N/A
License Expiration: N/A
Maintain Office in State: N/A
Comments: No license required
Last Updated: July 2009
Iowa Insurance Division
330 Maple St.
Des Moines, IA 50319-0065
515.281.5705 or 877.995.1212
Fax: 515.281.3059

 Licensing:
 www.iid.state.ia.us

**Cat Declaration:** None
**Cat Situation:** N/A
**Non-Cat Situation:** N/A
**Examination:** N/A
**Permanent License/Application:** N/A
**Total Initial Fee:** N/A
**Renewal Fee:** N/A
**CE Requirements:** N/A
**License Expiration:** N/A
**Maintain Office in State:** N/A
**Comments:** No license required
**Last Updated:** February 2008
Kansas Department of Insurance

Topeka Office

420 SW 9th St.
Topeka, KS 66612-1678

785.296.3071 or 800.432.2428
Fax: 785.296.2283

Licensing: 785.368.7862 or licensing@ksinsurance.org

www.ksinsurance.org

Cat Declaration: None
Cat Situation: N/A
Non-Cat Situation: N/A
Examination: N/A
Permanent License/Application: N/A
Total Initial Fee: N/A
Renewal Fee: N/A
CE Requirements: N/A
License Expiration: N/A
Maintain Office in State: N/A
Comments: No license required
Last Updated: July 2009
Kentucky Department of Insurance

215 W. Main St.
Frankfort, KY  40601

Mailing address:
PO Box 517
Frankfort, KY  40602

502.564.6154 or 800.595.6053

Licensing:
Fax:  502.564.1650
www.doi.state.ky.us

Cat Declaration:  Declared by Governor

Cat Situation:  90 day emergency license, form to be signed by insurer

Non-Cat Situation:  Must have Kentucky license

Examination:  The individual must pass the adjuster examination unless the applicant has an adjuster license that is based on a state administered or sanctioned adjuster examination in another state.

Permanent License/Application:  If license in home state can be done electronically; otherwise paper application. Paper takes approximately 7 days to process. Electronically processed when surety bond with $1,000 coverage received. All adjuster licenses require surety bond.

Total Initial Fee:  $50 plus surety bond with $1,000 coverage. Kentucky will not accept adjuster E & O in place of the $1,000 surety bond.

Renewal Fee:  N/A

CE Requirements:  N/A

License Expiration:  No later than the last day of the birth month in even numbered years if born in an even year, or odd numbered years if born in an odd year.

Maintain Office in State:  None indicated

Comments:  No appointment necessary for adjusters

Last Updated:  July 2009
Additional Information

INDIVIDUAL RESIDENT OR NONRESIDENT ADJUSTER

The Kentucky Insurance Code provides for an independent adjuster license, staff adjuster, public adjuster license, workers’ compensation adjuster license, or crop adjuster license without distinguishing between a resident and a nonresident; examination is waived if the individual has passed a state administered or sanctioned examination and an adjuster license was issued. An authorized insurer may not do business with an unlicensed adjuster in the Commonwealth of Kentucky.

QUALIFICATIONS – To be licensed as an independent adjuster, staff adjuster, public adjuster, crop adjuster, or workers’ compensation adjuster, the individual applicant must:

• Be at least 21 years old;
• Be a resident of Kentucky or hold an adjuster license by examination in another state;
• Fulfill one of the following:
  o Be an employee of an insurer, or
  o Be a full-time salaried employee of a licensed adjuster, or
  o Be a graduate of a recognized law school, or
  o Have experience or special education or training as to the handling of claims long enough and frequently enough to be competent to fulfill the responsibilities of an adjuster;
• Be trustworthy and of good reputation;
• Be competent to exercise the license;
• Have an office accessible to the public;
• Be financially responsible;
• Pass a written examination in either Kentucky, or reciprocal state; and
• Pay nonrefundable fee.

APPLICATION – The applicant is required to certify, under penalty of perjury, that the application for the license is true. Further, the Department of Insurance must receive the following to process the individual’s application:

_ Individual License Application – Form 8301 (completed in its entirety and attaching the appropriate information)

  o Type of license: independent, staff, public, crop, or workers’ compensation
  o Nonresident Electronic Application -- http://www.nipr.com
  o Resident Electronic Application -- http://www.nipr.com
  o Criminal background report from Administrative Office of the Courts (AOC): obtain the report by filing Form 8301-BGC with the AOC; submit a copy of the report with the application
Proof of financial responsibility, minimum $1000 Surety Bond Form 99-3, or Insurance Company Assumption Form 99-6

If using assumed name, copies of Certificate of Assumed Name filed with each Kentucky county clerk where the applicant intends to transact business

All applicable non-refundable fees

FEES – The adjuster license applicant must remit $50 for the license and $50 for the examination, if the adjuster has not qualified by examination and license in another state.

PRELICENSING TRAINING – N/A

CRIMINAL BACKGROUND CHECK – Statutory changes require the Department to assume responsibility for investigating whether the individual applying for a resident license is trustworthy, reliable, and of good reputation before issuing the license. As part of that investigation, the individual must submit a current criminal background report with his or her completed license application. Each individual applicant must obtain the criminal background report from AOC by mailing the request Form 8301-BGC, as instructed on the form, with a $10 check or money order made payable to the Kentucky State Treasurer to:

Administrative Office of the Courts
Pretrial Services, Records Division
100 Millcreek Park
Frankfort, KY 40601

If Form 8301-BGC is not submitted as indicated on the form, the application will not be processed since a copy of the report must be included with the application for license. Note that the background report from AOC is valid for 60 days. At the end of 60 days from the report issue date, a new report will be required if the license has not been issued. If you apply for a new license or line of authority, a new background check report is required.

EXAMINATION – The individual must pass the adjuster examination unless the applicant has an adjuster license that is based on a state administered or sanctioned adjuster examination in another state. After the Department has determined that the application and all necessary attachments are in order, the applicant will receive an examination notice that contains testing site information and the expiration date of the application. At that time, the individual must schedule an appointment for the examination online after setting up a password-protected account, by clicking on eServices at http://insurance.ky.gov/kentucky or by calling the Agent Licensing Division at 502-564-6004.

The applicant has 120 days from the date of the license application to pass the exam. The applicant may not take the exam more than three times during this 120-day period. If the applicant takes an exam and does not pass it, the applicant must schedule the retake and pay the $50 fee online at http://insurance.ky.gov/kentucky through eServices. The expiration date of the application appears on the initial exam notice, and may also be found on the applicant’s profile.
through the eServices account. The application will be denied if the applicant fails to pass the exam prior to the expiration date. After this date, you may submit a new application, new AOC background check report, and appropriate fees to set up a new 120-day exam period.

ALL APPLICANTS MUST VERIFY “PENDING EXAMINATION” STATUS ONLINE IN ORDER TO SCHEDULE AN EXAM. ALSO, ALL APPLICANTS MUST PROVIDE GOVERNMENT-ISSUED PHOTO IDENTIFICATION WHEN ARRIVING FOR ANY EXAMINATION.

Please be advised that if an applicant schedules an appointment for an exam and fails to appear for the scheduled appointment, the applicant will be required to pay an additional retake fee and schedule a new appointment. All passing exam scores are good for one year. If license is never activated within this one-year period, the applicant must complete the application process again. This means that the applicant must submit all forms and fees, just like a first-time applicant, and pass the required examinations.

FINANCIAL RESPONSIBILITY – The licensee is deemed to act in a fiduciary capacity on behalf of the licensee’s principal (the insurer or the person making a claim against the insurance policy) and, therefore, must post a bond guaranteeing the performance of this trust. The bond must be executed by an authorized surety company on Form 99-3, and must be a minimum of $1,000. Insurance company may assume financial responsibility for named individuals by filing Form 99-6 naming the individual.

LOSS OF FINANCIAL RESPONSIBILITY – If at any time the proof of financial responsibility lapses for any reason and is not replaced by the deadline, the license will terminate by act of law. Details about the timely replacement of financial responsibility, which is being canceled, are set out in 806 KAR 9:210.

APPOINTMENT – N/A

ADDITIONAL LINES OF AUTHORITY – Independent and Staff adjusters may also hold a Crop Adjuster License and/or Workers’ Compensation Adjuster license.

LICENSE RENEWAL –

License is renewed online.

• Renewal notice is mailed to the current address of record filed with the Department at least 30 days before the renewal deadline, and posted to the Web site simultaneously.

• Renew online at http://www.nipr.com or http://doi.ppr.ky.gov/kentucky

  • Confirmation of renewal information is available on our Web site at http://doi.ppr.ky.gov/kentucky on eServices in the top right corner.

  • Renewal Period is based solely on the licensee’s birth date. Licensees must initially be licensed for one full year, and then are subject to renewal.

  • Renewal Deadline is no later than the last day of the birth month in even numbered years if born in an even year, or odd numbered years if born in an odd year.

Individual license renewal is solely the responsibility of the licensee.
The licensee must check the Department’s Web site or eServices account to confirm that the Department has received the renewal invoice, and any required renewal fees.

**Failure to Renew License by Deadline** – If the Department does not receive the license renewal invoice and any required fees within 60 days of renewal compliance date, the license will automatically expire. The licensee will be prohibited from conducting insurance business until the license is reissued. However, if the licensee submits the renewal invoice, the late renewal penalty payment, and any required renewal fees within 60 days after the deadline, the license may be reissued without the need for a new license application or other documentation. Note that there will be a gap in the license (and any appointments) from the date of the deadline until the date the Department receives the signed renewal invoice, penalty fee, and any required renewal fees.

**REISSUE OF TERMINATED LICENSE** – The former licensee will have one year from the license termination date to requalify for the license without having to take the required examination. However, the former licensee must still submit a newly completed license application with all required attachments and pay the applicable fees. In addition to submitting a license application and paying the licensing fees, if the license was terminated for failure to maintain financial responsibility, the former licensee must obtain adequate financial responsibility and have the insurer or financial institution file the appropriate proof with the Department of Insurance.

*Note* that there will be a gap in the license from the date of the license termination until the date the license is reissued. During this gap, the licensee cannot exercise the license until the license is reissued.

**CONTINUING EDUCATION** – N/A

Companies sending **unlicensed adjusters** to Kentucky to assist with the claims from the wind and thunderstorm event must complete Form 8307. The form must be completed by the insurer, not the individual adjuster or other entity.

**Tips for completing the form:**
- In the upper right corner, insert the Catastrophe Serial No. XX with dates of the event.
- The insurer must complete the fields in the top left corner including company name and FEIN.
- The form must be signed. The telephone number of the person signing the form must be included.
- DOI will approve 90 consecutive days for unlicensed adjusters listed on the form but please be sure to complete each field.
- Once the form is completed, it may be e-mailed to DOI.AgentLicensingMail@ky.gov

**Form 8307:**
Cat Declaration: None

Cat Situation: In the event of a catastrophe or an emergency, no claims adjuster license shall be required for an individual who is employed or retained by an insurer and brought into this state for the purpose of investigating or making adjustment of losses resulting from the catastrophe or emergency. However, a catastrophe/emergency claims adjuster must be registered with the Department prior to working in this capacity in Louisiana.

Insurance Companies who want to register Catastrophe/Emergency Claims Adjusters must:
- Register via the Internet,
- Pay a $25 fee per adjuster within 10 days of registration, and remember that registration is effective for not more than 180 days with a possible 90-day extension.

Non-Cat Situation: Must be Licensed as Resident or Non-resident

Examination: Exam through Prometric Exams given every day except Sunday. Once you register to take exam via mail, fax or online they are given in Alexandria, Baton Rouge, Bossier, or Metairie. Once taken, exams sent via overnight to Louisiana by Prometric every Thursday. Retakes can be done anytime within a year with no limit on number of times; applicant just needs to reregister and pay fees. Louisiana turn around time, once they receive application/test scores, could be up to 2-3 weeks.

Permanent License/Application: N/A

Total Initial Fee: $55.00 Application Fee / $50.00 Exam Fee

Renewal Fee: $50.00

CE Requirements: Yes (see chart below)
License Expiration: All licenses expire on the last day of your birth month, regardless of issue date.

Maintain Office in State: N/A

Comments: No Appointment Necessary for Adjusters

Last Updated: July 2009

Additional Information

http://www.ldi.state.la.us/Licensing/Producer/index.htm

Renewal / CE Chart

http://www.ldi.state.la.us/documents/Licensing/Producer/BirthMonthChart.pdf
MAINE

Maine Bureau of Insurance
Department of Professional and Financial Regulation
124 Northern Ave.
Gardiner, ME 04345
207.624.8475
Fax: 207.624.8599

Licensing:
www.state.me.us/pfr/ins/inshome2.htm

Cat Declaration: None

Cat Situation: See Non-Cat Situation

Non-Cat Situation: ME DOI 207-624-8475 (direct 207-624-8415) Statute 24A:1475 Catastrophe investigations and adjustments. An adjuster license is not required for an adjuster sent into the state on behalf of an authorized insurer or fraternal benefit society for the investigation or adjustment of a particularly unusual or extraordinary loss or of a series of losses resulting from a catastrophe common to all such losses. Cat temporary license issued for 6 months with all licensing requirements waived except fees to any applicant showing current licensure in that profession in another state.

Examination: Non-Residents - If not licensed for Property and Casualty in another state you must take the Maine Licensing Exam.
Residents – must take the Maine Licensing Exam
http://www.pearsonvue.com

Permanent License/Application: N/A

Total Initial Fee: $45 resident/$75 non-resident
Renewal Fee: $30 resident / $60 non-resident
CE Requirements: None at this time for Adjusters
License Expiration: Biennial
Maintain Office in State: N/A
Comments: No appointment necessary for adjusters
Last Updated: August 2009

http://www.maine.gov/pfr/insurance/producer/licforms.htm
MARYLAND

Maryland Insurance Administration

525 St. Paul Place

Baltimore, MD 21202-2272

410.468.2000 or 800.492.6116

Licensing:

www.mdinsurance.state.md.us

Cat Declaration: None

Cat Situation: N/A

Non-Cat Situation: N/A

Examination: N/A

Permanent License/Application: N/A

Total Initial Fee: N/A

Renewal Fee: N/A

CE Requirements: N/A

License Expiration: N/A

Maintain Office in State: N/A

Comments: Independent Adjusters are not regulated by the State of Maryland.

Last Updated: August 2009
MASSACHUSETTS

Massachusetts Division of Insurance

One South Station, 5th Floor

Boston, MA 02110-2208

617.521.7794

Licensing:

www.state.ma.us/doi

Cat Declaration: None

Cat Situation: N/A

Non-Cat Situation: 617-521-7794 Option #2. Only Public Adjusters licensed in MA. Independent adjusters can go into the state to adjust claims if they are working for an insurance company (i.e. thru Worley for an insurance company) Confirmed with MA DOI 5-20-09. If adjuster represents insurance company and not the public (or insured directly) no license is needed.

Examination: N/A

Permanent License/Application: N/A

Total Initial Fee: N/A

Renewal Fee: N/A

CE Requirements: N/A

License Expiration: N/A

Maintain Office in State: N/A

Comments: None

Last Updated: August 2009
Michigan Office of Financial and Insurance Services
611 W. Ottawa St., 3rd Floor
Lansing, MI 48933-1070
517.373.0220 or 877.999.6442
Fax: 517.335.4978
Licensing: ofis-info@michigan.gov
http://www.michigan.gov/dleg/0,1607,7-154-10555_22535---,00.html

Cat Declaration: None

Cat Situation: See Non-Cat Situation

Non-Cat Situation: 877-999-6442 sent email to Leslie with MI DOI lavsetu@michigan.gov. Response: “If adjuster is not a salaried employee of the insurance company they will need to be licensed in Michigan as an adjuster. In a catastrophe situation you would contact us, let us know when you were planning on coming and then we will contact the Promissor’s office and let them know how many people are going to show up at their location.”

Examination: N/A
Permanent License/Application: N/A
Total Initial Fee: $15.00
Renewal Fee: $5.00
CE Requirements: N/A
License Expiration: Annually
Maintain Office in State: N/A
Comments: None
Last Updated: August 2009

Additional Information

Resident Insurance Adjuster

1. Adjuster Application
   - FIS 0221. Application is good for six months from entry into our database. If exam is not passed within six months, individual must reschedule exam and submit new application and fees.
   - Lines of authority available are:
     - Fire and other hazards (property/casualty)
     - Worker's compensation
Crop (multi peril crop insurance). An approved insurance provider name and FEIN must be listed on the application.
- If an adjuster works for an adjusting firm, he or she must respond "YES" to the corresponding question on the application form and enter the requested information.

2. Application/Licensing Fee
- $15.00 check or money order payable to State of Michigan
- FIS 0223

3. Examination & Examination Fee
- Licensing Examination Procedures
- $40.00 paid via credit card when scheduling.
- Register for an Examination or by phone at 800/742-8736. Insurance adjuster exam without worker's compensation (exam #16-71) or with worker's compensation (exam 16-72). No prelicensing is required. No exam is necessary for the crop line of authority.
- Exam Content Outlines and Information

Non-Resident Adjusters

You must be licensed in a state that required you to take an examination to become licensed or take the Michigan examination.

1. Adjuster Application
- FIS 0221
- If an adjuster works for an adjusting firm, he or she must respond "YES" to the corresponding question on the application form and enter the requested information.

2. Application Fee & Fee Processing Card
- $15.00 check or money order payable to State of Michigan
- FIS 0223

3. Michigan will rely on verification of applicant's resident license through the State Producer Licensing Database in lieu of original letter of certification.
MINNESOTA

Minnesota Department of Commerce
85 7th Place E., Ste. 500
St. Paul, MN 55101
651.296.4026
Fax: 651.297.1959

Licensing:
www.commerce.state.mn.us

Cat Declaration: None

Cat Situation: 651-296-6319; Cat or emergency situation – 72B.06 Catastrophe or emergency situations. Any person acting as an independent adjuster in this state in a catastrophe or emergency situation who is not a licensed adjuster, must register with the commissioner within 72 hours of commencing any adjusting assignments. The registration shall be made on such form as the commissioner shall prescribe and shall include the name of the licensed independent adjuster or staff adjuster who will be supervising that adjuster, and the name of the insurer...email sent to licensing@commerce.state.mn.us for clarification.

Non-Cat Situation: If an adjuster has taken and shows proof of a state adjuster exam administered by a major exam provider, that exam is accepted and a MN exam is not required. However, if an adjuster has taken, for example, the 40 hour Texas licensing course and takes the exam following the course, that exam is NOT accepted by MN, therefore a MN exam is required. I was advised that they have quite a number of applications now that are being rejected and refunds being issued because the TX exam administered after the licensing course is not “State Sponsored” and is not accepted by MN.

Examination: See Non-Cat requirements

Permanent License/Application: See Non-Cat requirements

Total Initial Fee: $50

Renewal Fee: $50

CE Requirements: 15 hours within 2 years of becoming licensed; 30 hours every 2 years afterwards

License Expiration: 2 year renewal periods

Maintain Office in State: None indicated

Comments: Please carefully read the additional information below

Last Updated: August 2009
Additional Information

Adjuster

If you have questions about how to complete your online application using the Sircon Licensing, please contact Sircon at 517-381-3860.

- If you have general questions about licensing policies and procedures, please call the Licensing staff at 651-296-6319.
- For questions about whether you need a license, please contact the Market Assurance staff at 651-296-2488 to discuss your activities and what type of license may be required.
- Please note that unlicensed activity may result in administrative action.

Independent Adjuster

Adjuster Licensing Policy Change — Minn. Stat. §72B.04 provides that an applicant for an independent adjuster license must either successfully complete an examination prescribed by the Minnesota Commissioner of Commerce, present sufficient and satisfactory evidence of having passed a similar examination in another state whose standards are equivalent to those in Minnesota for the class of license applied for, or present sufficient and satisfactory evidence of having successfully completed all parts of the Insurance Institute of America program in adjusting.

In light of the national movement toward uniformity in adjuster licensing, we have reconsidered our previous policy that only a state-sponsored adjuster exam qualifies as "a similar examination in another state whose standards are equivalent to those in Minnesota for the class of license applied for." Going forward, Minnesota will accept a Letter of Certification from another state as sufficient evidence that an applicant passed "a similar examination" under Minn. Stat. §72B.04 if, in fact, that state requires applicants for an independent adjuster license to demonstrate competency by passing an examination. The examination need not be state-sponsored, but it must be offered as part of a state-approved mechanism for obtaining licensure (such as an approved pre-licensing education course).

Catastrophe Adjuster

Complete the Catastrophe Adjuster registration application online at Due to system limitations, you will need to click the link next to "Submit Resident Application."

1. The Catastrophe Adjuster registration fee is $20.
2. The Catastrophe Adjuster Registration Supplement form (available for download in the right-hand column) must be completed and faxed to 651-284-4107.
**MISSISSIPPI**

Mississippi Department of Insurance  
1001 Woolfolk State Office Bldg.  
501 N. West St.  
Jackson, MS  39201  
Mailing address:  
PO Box 79  
Jackson, MS  39205  
601.359.3569  

**Licensing:**  
[http://www.mid.state.ms.us/](http://www.mid.state.ms.us/)

**Cat Declaration:** Must be declared by insurance commissioner as well as the governor for emergency adjusting procedures to go into effect.

**Cat Situation:** Emergency application to be completed & signed by a MS licensed adjuster. (See Additional Information below)

**Non-Cat Situation:** Non-resident adjusters need to submit an adjuster’s application (found at [www.mid.state.ms.us](http://www.mid.state.ms.us) “Agent forms and renewals”) and a $50 license fee or apply on-line at [www.sircon.com](http://www.sircon.com) “For Producers/Agents” and “Apply for a License”. The MID staff will verify home state licensure on the NAIC Producer Database (SPLD). The applicant must have passed an examination in their home state, another state or in Mississippi to receive the license.

**Examination:** Resident adjusters only / Non-residents must have passed an examination in their home state

**Permanent License/Application:** N/A

**Total Initial Fee:** Approximately $50, may vary

**Renewal Fee:** N/A

**CE Requirements:** Effective 11/01/2009 - Independent adjusters must complete (12) hours of study in approved continuing education courses in their approved line of authority in order to become eligible to renew their license.

**License Expiration:** May 31st

**Maintain Office in State:** N/A

**Comments:** No appointment necessary for adjusters

**Last Updated:** August 2009
Individual Licensing Forms

- Independent Adjuster - instructions, application, renewal information
- Emergency - instructions, application
MISSOURI

Missouri Department of Insurance
301 W. High St., Room 530
Jefferson City, MO  65101

Mailing address:
PO Box 690
Jefferson City, MO  65102-0690

573.751.4126 or 800.726.7390

Licensing:
573.751.3518

http://www.insurance.mo.gov/

Cat Declaration:      None

Cat Situation:       N/A

Non-Cat Situation:   Confirmed 8/24/09 with MO DOI, they do not license independent adjusters. Experienced adjusters may go into their state to handle insurance claims.

Examination:        N/A

Permanent License/Application:    N/A

Total Initial Fee:       N/A

Renewal Fee:          N/A

CE Requirements:       N/A

License Expiration:    N/A

Maintain Office in State:   N/A

Comments:            None

Last Updated:    August 2009
Cat Declaration: None

Cat Situation: An adjuster license or qualifications are not required for an adjuster who is sent into this state by and on behalf of an insurer or adjusting partnership or corporation for the purpose of investigating or making adjustments of a particular loss under an insurance policy or for the adjustment of a series of losses resulting from a catastrophe common to all losses.

Non-Cat Situation: Must be Licensed as a Non-Resident. Submit proof of valid license in home state, non-resident application, and $50.00 fee.

Examination: Resident - Successful completion of a pre-licensing examination is required.

Permanent License/Application: See Non-Cat Situation

Total Initial Fee: original license, including issuance of license, if issued, $50;

Renewal Fee: biennial renewal of license, $100; lapsed license reinstatement fee, $200

CE Requirements: There is a 24 hour biennial continuing education requirement for adjusters.

License Expiration: biennial based on birth month and year of licensee

Maintain Office in State: N/A

Comments: None

Last Updated: August 2009
Additional Information

33-17-301. Adjuster license -- qualifications -- catastrophe adjustments -- public adjuster.

(1) An individual may not act as or purport to be an adjuster in this state unless licensed as an adjuster under this chapter. An individual shall apply to the commissioner for an adjuster license in a form approved by the commissioner. The commissioner shall issue the adjuster license to individuals qualified to be licensed as an adjuster.

(2) To be licensed as an adjuster, the applicant:
   (a) must be an individual 18 years of age or more;
   (b) must be a resident of Montana or resident of another state that will permit residents of Montana regularly to act as adjusters in the other state;
   (c) shall pass an adjuster licensing examination as prescribed by the commissioner and pay the fee pursuant to 33-2-708;
   (d) must be trustworthy and of good character and reputation; and
   (e) must have and shall maintain in this state an office accessible to the public and shall keep in the office for not less than 5 years the usual and customary records pertaining to transactions under the license. This provision does not prohibit maintenance of the office in the home of the licensee.

(3) A partnership or corporation, whether or not organized under the laws of this state, may be licensed as an adjuster if each individual who is to exercise the adjuster license powers is separately licensed or is named in the partnership or corporation adjuster license and is qualified for an individual adjuster license.

(4) An adjuster license or qualifications are not required for an adjuster who is sent into this state by and on behalf of an insurer or adjusting partnership or corporation for the purpose of investigating or making adjustments of a particular loss under an insurance policy or for the adjustment of a series of losses resulting from a catastrophe common to all losses.

(5) An adjuster license continues in force until lapsed, suspended, revoked, or terminated. The licensee shall renew the license by the biennial renewal date and pay the appropriate fee or the license will lapse. The biennial fee is established pursuant to 33-2-708.

(6) The commissioner may adopt rules providing for the examination, licensure, bonding, and regulation of public adjusters.
Cat Declaration: None

Cat Situation: There is no statutory provision for the licensing of company or independent insurance adjusters in the state of Nebraska.

Non-Cat Situation: If the adjuster does not have a license in their state of residency, they will need to complete a paper application (same requirements on exam). The paper application used to take 2 months. The estimate now on a paper application in 6 weeks.

Examination: See Non-Cat Situation

Permanent License/Application: N/A

Total Initial Fee: N/A

Renewal Fee: N/A

CE Requirements: N/A

License Expiration: N/A

Maintain Office in State: N/A

Comments: None

Last Updated: August 2009

Additional Information

http://www.doi.ne.gov/license/faq.pdf
Cat Declaration: None

Cat Situation: NRS 684A.060 (2). No license shall be required of a nonresident salaried adjuster or independent adjuster for the adjustment in this state of one or more losses arising out of a catastrophe common to all such losses where such losses are designated to be a catastrophe by responsible insurance associations or the Commissioner.

Non-Cat Situation: Must be licensed (See Additional Information below)

Examination: Yes, for Non Cat Resident

Permanent License/Application: N/A

Total Initial Fee: N/A

Renewal Fee: Varies

CE Requirements: N/A

License Expiration: N/A

Maintain Office in State: N/A

Comments: None
Additional Information

NRS 684A.010 Applicability; short title.

NRS 684A.060 Exceptions to requirement of licensing: Agents; catastrophes.

1. On behalf of, as authorized by, an insurer as to which he is licensed as an agent under chapter 683A of NRS, an agent may from time to time act as an adjuster without a license as an adjuster; but no such agent shall act as an adjuster for an insurer with which he has a contract providing for compensation retrospectively contingent upon losses incurred under insurance sold or serviced by him.

2. No license shall be required of a nonresident salaried adjuster or independent adjuster for the adjustment in this state of one or more losses arising out of a catastrophe common to all such losses where such losses are designated to be a catastrophe by responsible insurance associations or the Commissioner.

Resident and Business Entity Requirements – Independent Adjusters

http://www.doi.state.nv.us/Form-PL-Doc307_070109.pdf
Cat Declaration: Issued by Governor

Cat Situation: Temporary/Emergency/Catastrophe licenses will be issued upon a declaration of a State of Emergency by the Governor.

The Commissioner can also issue temporary/Emergency/Catastrophe licenses if the Commissioner determines there is an emergency or disaster that requires the temporary licensing of adjusters pursuant to RSA 402-B:11.

Download the Adjuster Application and mail or hand-deliver it to the Department. Indicate on the application that it is for an "Emergency License."

Applicants must be licensed in another state or have 6 months adjusting experience.

License will be processed immediately upon receipt and, if otherwise qualified, the license will be approved. License status can be verified on the On-Line Look-up Service.

Licensing fee must be received prior to license issue. Licensees have the ability to print their own license immediately by using our SBS Connect Service or by subscribing to the Online Licensing Service.

Non-Cat Situation: Licensing and application fee $75

Examination: See Additional Information below

Permanent License/Application: N/A

Total Initial Fee: $75.00

Renewal Fee: $75.00

CE Requirements: See Additional Information below

License Expiration: Biennial

Maintain Office in State: N/A
Additional Information

http://www.nh.gov/insurance/producers/adjusterslicenses.htm
NEW JERSEY

New Jersey Department of Banking and Insurance

20 W. State St.

PO Box 325

Trenton, NJ 08625-0325

609.292.5360 or 800.838.0935

Fax: 609.292.2431

Licensing:

www.njdobi.org

Cat Declaration: None

Cat Situation: Independent Adjusters are not licensed by the Department of Insurance

Non-Cat Situation: N/A

Examination: N/A

Permanent License/Application: N/A

Total Initial Fee: N/A

Renewal Fee: N/A

CE Requirements: N/A

License Expiration: N/A

Maintain Office in State: N/A

Comments: None

Last Updated: August 2009
Cat Situation: Submit proof adjuster licensed in another state, send independent adjuster approval overnight with $30 fee to NM DOI and those adjusters will be issued permanent NM licenses.

The superintendent may issue a temporary license as adjuster to an individual employed by a licensed adjuster or an authorized insurer due to a catastrophe or emergency requiring immediate expansion of adjuster services in this state. Application for the license must be made through such licensed adjuster or insurer. Responsibility for the conduct of a temporary licensee rests jointly on the licensee and the employer adjuster or insurer. The temporary license may be in force for a period not to exceed three (3) months, without right of renewal [renewal] or continuation. In considering the application for temporary license the superintendent may waive such of the qualifications for license stated in Section 232 of this article as the Superintendent deems advisable.

Non-Cat Situation: Non-cat situation must hold NM license;

Examination: N/A

Permanent License/Application: N/A

Total Initial Fee: N/A

Renewal Fee: N/A

CE Requirements: N/A

License Expiration: N/A

Maintain Office in State: N/A

Comments: None

Last Updated: August 2009
Additional Information

License Application for Non-Resident Adjuster

http://www.nmprc.state.nm.us/insurance/agents/pdf/form207-B_withappt_form%20207-A_.pdf


NEW YORK

New York State Insurance Department

New York City Office

252 Beaver St.
New York, NY 10004
212.480.6400 or 800.342.3736

Albany Office

One Commerce Plaza
Albany, NY 12257
518.474.6600

Licensing: 518-474-6630.

www.ins.state.ny.us

Buffalo Office

Walter Mahoney Office Building
65 Court St.
Buffalo, NY 14202
716.847.7618

Long Island Office

200 Old Country Road
Mineola, NY 11501
516.248.5886

Rochester Office

189 N. Water St.
Cat Declaration: None

Cat Situation: N/A

Non-Cat Situation: In order to facilitate the settlement of claims under insurance contracts involving widespread property losses arising out of a conflagration or catastrophe common to all such losses, may issue a temporary permit for a term not exceeding one hundred twenty days to any person whether he be a resident of this state or a non-resident, to act as an independent adjuster on behalf of an authorized insurer...Temporary independent adjuster’s permit application note: This permit MUST be completed by authorized insurers only. The phone number for the licensing bureau is 518-474-6630.

Examination: N/A

Permanent License/Application: N/A

Total Initial Fee: N/A

Renewal Fee: N/A

CE Requirements: N/A

License Expiration: N/A

Maintain Office in State: N/A

Comments: Reciprocity: Statute 2136. Reciprocity. The superintendent shall waive any requirements for a non-resident license applicant otherwise applicable under this chapter if: (a) the applicant has a current and valid license in his or her home state and is in good standing in his or her home state.; (b) the applicant has submitted a completed application in the form prescribed by the superintendent or submitted the application for licensure submitted to his or her home state; (c) the applicant has paid the fees required by this chapter; and (d) the applicant’s home state awards non-resident insurance producer licenses to residents of this state on the same basis as provided in this subsection.

Last Updated: August 2009
Additional Information

http://www.ins.state.ny.us/iablicn.htm#online
North Carolina Department of Insurance
1201 Mail Service Center
Raleigh, NC  27699-1201
919.733.2032 or 800.546.5664

Licensing: - 919.807.6800
www.ncdoi.com

Eastern Regional Office
233 Middle St.
PO Box 1691
New Bern, NC  28563
252.514.4813

Western Regional Office
537 College St.
PO Box 1688
Ashville, NC  28802
825.251.6483

Cat Declaration:  None
Cat Situation: See Non-Cat Situation

Non-Cat Situation:  919-807-6800 Cat & Non-Cat:  List on adjusting firm letterhead: name, SS# of each adjuster and fax to 919-715-3794.  Cat – Provide each Cat adjuster with ID badge; template provided.  The department allows company adjuster, self employed adjust NC cat claims if they are:  1) resident & non-resident adjusters who are licensed in NC; or 2) non-resident adjusters who have an adjusters license issued by another state but not licensed in NC...ONLY for an insurance company authorized to do business in NC...For an adjuster in category 2)..written notification on company letterhead indicating the unlicensed adjuster’s name and state of licensure; also specify work will be solely related to losses resulting from the Cat. Once department approves adjuster, the company may provide an ID badge to adjuster.

Examination:  None required if exam taken in resident state or other non-resident state.
Permanent License/Application: Type of license must be “Self-Employed Adjuster”; (DO NOT choose “Company/Independent Firm Adjuster”). Non-resident “self-employed adjusters” cannot apply on-line as of this time (2/9/09) – paper application must be used.

Total Initial Fee: $125

Renewal Fee: Not specified

CE Requirements: Adjuster must be in good standing with home state or other non-resident state in which exam was taken. NC DOI will confirm this information yearly through National Producer Registry.

License Expiration: April 1 - annually

Maintain Office in State: N/A

Comments: None

Last Updated: August 2009

Additional Information


http://www.ncga.state.nc.us/EnactedLegislation/Statutes/HTML/BySection/Chapter_58/GS_58-33-70.html

http://www.ncdoi.com/asd/documents/faq/agents,%20agency,%20brokers,%20limited%20representative/non-resident%20adjusters%20ce.pdf

http://www.ncdoi.com/asd/asd_licensing_insurance_adjuster_fees.asp

According to G.S. 58-33-70(d) “no license is required of an adjuster licensed in another state for emergency adjustment work provided the adjuster notifies the Commissioner in writing prior to adjusting any such loss or losses.” In this case, the adjusting company must provide written notification on company letterhead indicating the adjuster’s name and social security number. The letter must also specify that their adjustment will be solely related to losses resulting from the catastrophe.

Furthermore, G.S. 58-33-70(e) allows “an experienced adjuster who regularly adjust claims in another state and who is licensed in such other state (if such state requires a license) to act as an adjuster in this state without a North Carolina license, for emergency adjustment work, for a period time to be determined by the Commissioner.” The adjusting must be done for an employer who is licensed as an adjuster in NC or for a regular employer of one or more adjusters licensed by this State. This allows individual adjusters as well as insurance companies and adjusting firms to bring in assistance. The employer must provide written notification on company letterhead indicating the adjuster’s name and social security number. The letter must also specify that their adjustment will be solely related to losses resulting from the catastrophe. These individuals are authorized by statute to operate for a period of time determined by the Commissioner without obtaining a license.
When applying for a Non-Resident Adjuster license in the state of North Carolina, **DO NOT apply electronically through Sircon** as the only option for license is "Non-Res Com/Indpt Firm Adj", which is INCORRECT. Either apply online through NIPR and choose the "Self-Employed Adjuster" option under license type; or go to the North Carolina site and print out a paper application; again chose type of license "Self-Employed Adjuster".  Note: There will be NO Sponsoring Company Name or Address - this does not apply to you. The exact link to the application on NC DOI site is: [http://www.ncdoi.com/asd/documents/applicationsandforms/insurance/licensing/(nc-3)%20-%20uniform%20application%20for%20adjuster%20&%20appraiser%20license.pdf](http://www.ncdoi.com/asd/documents/applicationsandforms/insurance/licensing/(nc-3)%20-%20uniform%20application%20for%20adjuster%20&%20appraiser%20license.pdf)

Copy and paste the web address and the application will come up. This is lengthy; however, I am providing it as it is a little difficult to locate on the NC site.
North Dakota Department of Insurance

State Capitol – 5th Floor

600 E. Blvd. Ave

Bismarck, ND  58505-0320

701.328.2440 or 800.247.0560

Fax:  701.328.4880

Licensing: 701.328.3548 Ext - 2

http://www.nd.gov/ndins/

Cat Declaration:  None

Cat Situation:  N/A

Non-Cat Situation:  N/A

Examination:  N/A

Permanent License/Application:  N/A

Total Initial Fee:  N/A

Renewal Fee:  N/A

CE Requirements:  N/A

License Expiration:  N/A

Maintain Office in State:  N/A

Comments:  None

Last Updated:  February 2008

Appointment Necessary for Adjusters:  N/A
Ohio Department of Insurance
2100 Stella Ct.
Columbus, OH 43215-1067
614.644.2658
Fax: 614.644.3743
Licensing: - 614.644.2665
www.ohioinsurance.gov

Cat Declaration: None

Cat Situation: Independent Adjusters are not licensed in Ohio

Non-Cat Situation: N/A
Examination: N/A

Permanent License/Application: N/A
Total Initial Fee: N/A
Renewal Fee: N/A
CE Requirements: N/A
License Expiration: N/A
Maintain Office in State: N/A
Comments: None

Last Updated: August 2009
**OKLAHOMA**

*Oklahoma City Office*

2401 NW 23rd, Ste. 28  
PO Box 53408  
Oklahoma City, OK 73152-3408  
405.521.2828 or 800.522.0071  
Fax: 405.522.3642  
**Licensing:** 405.521.3916

*Tulsa Office*

3105 E. Skelly Dr., Ste. 305  
Tulsa, OK 74105  
918.747.770 or 800.728.2906  
www.ok.gov/oid

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**Cat Declaration:** Must be declared by Insurance Commissioner

**Cat Situation:**  Emergency license application must be submitted within 5 days of adjuster starting claims handling. $15 fee, form to be signed by insurance company or OK licensed adjuster.

**Non-Cat Situation:** Must have OK license

**Examination:** Must pass OK exam unless home state is: CT, DE, FL, GA, KY, LA, ME, ME, MI, MN, MS, NH, NC, OR, RI, SC, TX, UT, WA, WV, WY. If state does not require license, OK exam must be taken.

**Permanent License/Application:** N/A

**Total Initial Fee:** $30 one line; $50 two or more lines

**Renewal Fee:** Same as initial fees

**CE Requirements:** New Law - 36 O.S. § 6217 (B) Any licensee applying for renewal of a license as an adjuster shall have completed not less than twenty-four (24) clock hours of continuing insurance education, of which three (3) hours must be in ethics, within the previous twenty-four (24) months prior to renewal of the license.

**License Expiration:** 2 years

**Maintain Office in State:** None stated

**Comments:** No appointment necessary for Adjusters
Changes to Adjuster Licensing

Adjuster License Period
New Law - 36 O.S. § 6217 (A) All licenses issued pursuant to the provisions of the Insurance Adjusters Licensing Act shall continue in force not longer than twenty-four (24) months. The renewal dates for the licenses may be staggered throughout the year by notifying licenses in writing of the expiration and renewal date being assigned to the licenses by the Insurance Commissioner and by making appropriate adjustments in the biennial licensing fee.

Adjuster License Period Continuing Education Requirements
New Law - 36 O.S. § 6217 (B) Any licensee applying for renewal of a license as an adjuster shall have completed not less than twenty-four (24) clock hours of continuing insurance education, of which three (3) hours must be in ethics, within the previous twenty-four (24) months prior to renewal of the license.

Ability for a nonresident insurance adjuster to work in the state of Oklahoma without getting an Oklahoma Adjuster License
New Law - 36 O.S. § 6203 (8) a nonresident insurance adjuster who is actively licensed in another state and who is in this state no more than once a year for the purpose of adjusting a single loss or losses arising out of an occurrence common to all such losses, or who is acting as a temporary substitute for a licensed adjuster.

Clarification of “home state” for Non-Resident Adjusters
New Law - 36 O.S. § 6205 (C) If a nonresident applicant’s home state does not license or require an examination for an adjuster license, the adjuster may declare another state which has an examination requirement and in which the adjuster is licensed to be the home state. Should the applicant not hold an active adjuster license in their home state or declared home state, the applicant shall pass the adjuster examination of this state prior to receiving a nonresident adjuster license.

Adjuster licensees shall inform the Insurance Commissioner of a legal name or address change within thirty (30) days of the change.
New Law- 36 O.S. § 6206 (C) Licensees shall inform the Insurance Commissioner by any means acceptable to the Insurance Commissioner of a change of legal name or address within thirty (30) days of the change. Failure to inform the Insurance Commissioner of a change in legal name or address within thirty (30) days of the change shall result in an administrative fee of Fifty Dollars ($50.00). Failure to pay the fee and provide acceptable notification of a change of legal name or address to the Insurance Commissioner within forty-five (45) days of the issuance date the administrative fee is assessed will result in penalties pursuant to Section 6220.
PLEASE NOTE: Acceptable legal name change documentation includes: Marriage Certificate, Divorce Decree and/or Court Issued Legal Name Change Document.

Adjuster Licensees shall inform the Insurance Commissioner of a legal name or address change within thirty (30) days of the change.
New Law - 36 O.S. § 6212 (F) The administrative fee for failing to notify the Insurance Commissioner of a change of address within thirty (30) days of the change shall be Fifty Dollars ($50.00).

Adjuster study manual charge is now forty dollars ($40.00).
New Law - 36 O.S. § 6209 (C) The Commissioner may charge a reasonable amount not to exceed Forty Dollars ($40.00) for the study manual.

New fee amount for a duplicate adjuster license
New Law - 36 O.S. § 6212 (E) The fee for a duplicate license shall be one-half (1/2) the fee of the license.

Adjuster Trainee License has been replaced by Apprentice Trainee License.
New Law – 36 O.S. § 6204.1 The apprentice adjuster license is an optional license to facilitate the experience, education and/or training necessary to ensure reasonable competency of the responsibilities and duties of an adjuster.

Apprentice Adjuster license fee
New Law - 36 O.S. § 6212 (B) The Commissioner shall collect the following fee for an adjuster’s license: (S) Apprentice adjuster, as provided for in Section 6204.1 of the Oklahoma Statutes, Twenty Dollars ($20.00)
OREGON

Oregon Department of Consumer and Business Services

Oregon Insurance Division

350 Winter St. NE. Room 440

Salem OR 97301-3883

Mailing address:

PO Box 14480

Salem OR 97301-0405

503.947.7980

Fax: 503.378.4351

Licensing: 503.947.7980

www.insurance.oregon.gov

Cat Declaration: None

Cat Situation: Director of the department of consumer and business services may issue a temporary permit to any person authorized in another state to adjust losses claimed under insurance policies to act as an adjuster in cat area. A temporary permit issued pursuant to this section effective for such time as director determines necessary and shall be in lieu of the license and fee requirements otherwise applicable.

Non-Cat Situation: Non-Cat; Such a permit may also be issued in respect to any adjuster who is licensed or permitted to act as such in the state of domicile of the adjuster and who is sent into this state on behalf of an authorized insurer or insured for the purpose of investigating or making adjustment of a particular loss under policies or insurance (formerly 736.490; 1989 c.701 statute51)

Examination: N/A

Permanent License/Application: N/A

Total Initial Fee: N/A

Renewal Fee: N/A

CE Requirements: N/A

License Expiration: N/A

Maintain Office in State: N/A
Comments: No appointment necessary for Adjusters

Last Updated: August 2009
Pennsylvania Insurance Department
1326 Strawberry Square
Harrisburg, PA  17120
717.787.2317 or 877.881.6388
Fax:  717.787.8585

Licensing: - 717.787.3840
www.insurance.state.pa.us

Philadelphia Regional Office
Room 1701, State Office Building
1400 Spring Garden St.
Philadelphia, PA 19130
215.560.2630
Fax:  215.560.2648

Pittsburg Regional Office
Room 304, State Office Building
300 Liberty Ave.
Pittsburg, PA 15222
412.565.5020
Fax:  412.565.7648

Cat Declaration:

Cat Situation: Independent Adjusters are not licensed in the State of Pennsylvania

Non-Cat Situation:

Examination:

Permanent License/Application:

Total Initial Fee:
Renewal Fee:

CE Requirements:

License Expiration:

Maintain Office in State:

Comments:

Last Updated: August 2009
Puerto Rico Department of Insurance
Cobian’s Plaza Building
1607 Ponce de Leon Ave., Ste 23
Santurce, PR 00909

Mailing Address:
PO Box 8330
Fernandez Juncos Station
San Juan, PR 00910-8330

787.722.8686

Licensing:
www.ocs.gobierno.pr
RHODE ISLAND

Rhode Island Division of Insurance

233 Richmond St., Ste 233
Providence, RI 02903-4233

401.462.9500
Fax: 401.462.9532

Licensing: - 401.462.9520

www.dbr.state.ri.us

Cat Declaration: See Non-Cat Situation

Cat Situation: See Non-Cat Situation

Non-Cat Situation: 401-222-2999; email sent to insurance inquiry@dbr.state.ri.us; Response: We do not issue any type of temporary license, only emergency licenses can be issued in a catastrophe situation temporarily. The adjuster would have to become licensed prior to adjusting claims with RI residents. In a catastrophe situation it would be declared by the governor that we would be able to issue the emergency license. The information is usually faxed to us or emailed; Company’s name, adjusters’ names. It usually is valid for 60-90 days.

Examination: N/A

Permanent License/Application: N/A

Total Initial Fee: N/A

Renewal Fee: N/A

CE Requirements: N/A

License Expiration: N/A

Maintain Office in State: N/A

Comments: Reciprocal to those holding Texas resident license

Last Updated: August 2009

Additional Information

Cat Declaration: See Cat Situation

Cat Situation: Once Director on Insurance declares emergency, insurers may immediately appoint emergency adjusters without first having to complete “appointment as an emergency adjuster” application. Resident and Non-resident licensed are to be first utilized. Insurers allowed up to 48 hours after emergency adjuster has been appointed to complete emergency application. Application to be faxed or mailed. Address in file. Emergency adjuster required to keep in their possession at all times the original, thoroughly completed application from the appointing insurer along with the SC DOI disaster permit in order to be eligible to adjust cat claims. Confirmed with SC Insurance Department, application must be completed by insurance company themselves as opposed to adjusting firm.

Non-Cat Situation: Must be SC licensed

Examination: Certification from applicant’s resident department of insurance. The certification must be legible and less than 6 months old. The certificate must show the applicant is licensed in their home state as an adjuster and that an adjuster examination has been passed. If the applicant’s home state does not require an adjuster examination, then a certificate can be used from another state where the applicant is licensed and has taken and passed an adjuster exam. If the above cannot be provided, then the applicant will be required to pass SC’s adjuster’s exam. Registration for SC adjuster exam is done through Prometric.

Permanent License/Application: Application form available for download on line. (Mail)

Total Initial Fee: $80 resident; non-resident may vary

Renewal Fee: $80 resident; non-resident may vary (On-line)
CE Requirements: Non-resident must meet standings of home state, but are to pay CE fees to CE. See site for details. Residents - 24 hours/2 year period.

License Expiration: Renewed in August of odd number years

Maintain Office in State: N/A

Comments: None

Last Updated: August 2009

Additional Information

Adjuster Licensing Information


2009 Adjuster Renewal Memo

Cat Declaration: None

Cat Situation: South Dakota does not license Independent Adjusters

Non-Cat Situation: N/A

Examination: N/A

Permanent License/Application: N/A

Total Initial Fee: N/A

Renewal Fee: N/A

CE Requirements: N/A

License Expiration: N/A

Maintain Office in State: N/A

Comments: None

Last Updated: August 2009
TENNESSEE

Tennessee Department of Commerce and Insurance

Davy Crocket Tower

500 James Robertson Parkway, Ste 500

Nashville, TN  37243-0565

615.741.2176

**Licensing:** 615.741.2693


**Cat Declaration:** None

**Cat Situation:** Tennessee does not License Independent Adjusters

**Non-Cat Situation:** N/A

**Examination:** N/A

**Permanent License/Application:** N/A

**Total Initial Fee:** N/A

**Renewal Fee:** N/A

**CE Requirements:** N/A

**License Expiration:** N/A

**Maintain Office in State:** N/A

**Comments:** None

**Last Updated:** August 2009
Cat Declaration: None

Cat Situation: Cat and emergency – Temporary license issued to resident & non-resident insurance adjuster; 90 days with 90 day allowable extension. Temporary adjuster to be certified by: (1) a person who holds a license under this chapter; or (2) an insurer that maintains an office in this state and holds a certificate of authority to engage in the business of insurance in this state.

Non-Cat Situation: Must hold TX license

Examination: N/A

Permanent License/Application: N/A

Total Initial Fee: $155.00 approx. -(70 Exam Fee, 50 License Fee, 34.25 Fingerprint Fee)

Renewal Fee: N/A

CE Requirements: Adjusters must receive credit for at least 30 hours in each two year renewal cycle. Courses must be taken from the course lists referenced on this site, or be an otherwise certified course or a qualifying course. Only 15 of the hours may be self study, and 2 must be in ethics/consumer protection.

License Expiration: Biennial

Maintain Office in State: No

Comments: No appointment necessary for adjusters

Last Updated: August 2009
Additional Information

Adjuster Licensing

http://www.tdi.state.tx.us/licensing/agent/index.html

Catastrophe or Emergency Adjusters

http://www.tdi.state.tx.us/licensing/agent/agemeradj.html
Utah Department of Insurance
State Office Building, Rm 3110
Salt Lake City, UT  84114-6901
801.538.3800 or 800.439.3805
Fax:  801.538.3829

Licensing: - 801.537.9273
www.insurance.utah.gov

Cat Declaration:  None

Cat Situation:  Cat – emergency license issued if declared emergency by UT – insurer provides list of all adjusters to UT.  Must check web site in event Cat.  Code 31A-26-212.  (See Additional Information)

Non-Cat Situation:  Must be UT licensed.  Independent Adjusters are required to be licensed in Utah. The guidelines are as follows:
If the resident state DOES license for the adjuster license, we generally have reciprocity with that state and will issue a license based upon your compliance with your resident state. Applications are completed electronically via SIRCON or NIPR. If you choose to submit a paper application, there is a $25 paper-processing fee assessed in addition to the licensing fee.

If you resident state DOES NOT license adjusters, we will issue a license if you either pass our exam or already hold a non-resident adjuster license in another state. The option to apply electronically is not available; therefore you are not subject to the paper-processing fee. You must submit the NAIC Uniform Application.

Examination:  Varies

Permanent License/Application:  $75.00

Total Initial Fee:  Varies

Renewal Fee:  $75.00

CE Requirements:  A nonresident producer who has complied with continuing education requirements in his/her home state is not required to complete additional C.E. for their non-resident license in Utah. If the nonresident producer's home state does not have a continuing education requirement, the nonresident producer must then comply with Utah C.E. requirements.

License Expiration:  The department has converted to the birth month renewal system. New licenses issued on or after 8/11/08, and licenses renewed on or after 10/31/2008, have converted to birth-month renewal/expiration dates every two (2) years.
Maintain Office in State: N/A

Comments: No appointment necessary for Adjusters

Last Updated: August 2009

Additional Information

31A-26-212. Emergency license.

In the event of a catastrophe or emergency which arises out of a disaster, act of God, riot, civil commotion, conflagration, or other similar occurrence, the commissioner shall, upon application, issue emergency licenses to persons who are not licensed adjusters. An emergency license shall be applied for within a week of beginning claims adjustment. It may remain in force for not more than 90 days, unless extended by the commissioner before it expires for an additional period of not more than 90 additional days. The insurer who contracts with an independent adjuster who is so licensed is responsible for all his claims practices while so engaged, as if he were a regular salaried employee. The fee for an emergency license is the same as the fee required of other licensed adjusters, unless the commissioner waives the fee.
Cat Declaration: Must be declared by governor

Cat Situation: Must be declared by governor; adjuster must be licensed in their home state. If the home state requires no license then licensed where they have taken an exam. Send names, addresses, resident state & license number or state where license held & exam taken to VT DOI.

Non-Cat Situation: Must be VT licensed.

Examination: Varies

Permanent License/Application: $60.00

Total Initial Fee: Varies

Renewal Fee: $60.00

CE Requirements: N/A

License Expiration: Biennial

Maintain Office in State: N/A

Comments: None

Last Updated: August 2009

Additional Information

Adjuster Licensing

http://www.bishca.state.vt.us/InsurDiv/Forms_Producer_Indiv_Licensing/Page_Adjusters.htm

http://www.leg.state.vt.us/statutes/fullsection.cfm?Title=08&Chapter=131&Section=04803
VIRGIN ISLANDS

Virgin Islands Division of Banking and Insurance

No. 5049 Kongens Gade
Charlotte Amalie
St. Thomas, VI 00802

Telephone: (340) 774-7166
Fax: (340) 774-9458

Licensing: - 340.774.7166


Cat Declaration: N/A

Cat Situation: Act No. 6333 requires that all non-resident independent adjusters, although not required to be licensed, must be formally registered with and pay a fee to the Division in order to adjust any losses arising out of a catastrophe.

Non-Cat Situation: Contact Division of Banking and Insurance for updated information.

Examination: $50.00

Permanent License/Application: $300.00

Total Initial Fee: $350.00

Renewal Fee: $150.00

CE Requirements: N/A

License Expiration: N/A

Maintain Office in State: N/A

Comments: None

Last Updated: August 2009
Virginia Bureau of Insurance

Tyler Building, 9th Floor
1300 E. Main St.
Richmond, VA 23219

Mailing address:
PO Box 1157
Richmond, VA 23218

804.371.9741

Licensing: - 804.371.9631

www.scc.virginia.gov/division/boi/webpages/boiproducer.htm

Cat Declaration: None

Cat Situation: N/A

Non-Cat Situation: Insurance Adjusters are not licensed in Virginia

Examination: N/A

Permanent License/Application: N/A

Total Initial Fee: N/A

Renewal Fee: N/A

CE Requirements: N/A

License Expiration: N/A

Maintain Office in State: N/A

Comments: None

Last Updated: August 2009
**WASHINGTON**

Washington State Insurance Commission  
Insurance Building  
5000 Capitol Blvd.  
Tumwater, WA 98501

Mailing address:  
PO Box 40255  
Olympia, WA 98504-0255

360.725.7000 or 800.562.6900  
Fax: 360.586.3535

**Licensing:** - 360.725.7144

[www.insurance.wa.gov](http://www.insurance.wa.gov)

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<td><strong>Permanent License/Application:</strong></td>
<td>$50.00</td>
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<td><strong>Total Initial Fee:</strong></td>
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<td><strong>Renewal Fee:</strong></td>
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<tr>
<td><strong>CE Requirements:</strong></td>
<td>Varies</td>
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<td><strong>Last Updated:</strong></td>
<td>August 2009</td>
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**Additional Information**

[http://www.insurance.wa.gov/agents_brokers/licensing/nonResident/NonRIndAdjInd.shtml](http://www.insurance.wa.gov/agents_brokers/licensing/nonResident/NonRIndAdjInd.shtml)
West Virginia Insurance Commission
Administrative Division
1124 Smith St.
Charleston, WV 25301
Mailing address:
PO Box 50540
Charleston, WV 25305-0540
304.558.3354
Fax: 304.558.4967

Licensing: - 304.558.0610
www.wvinsurance.gov

**Cat Declaration:** None

**Cat Situation:** Emergency claims may be adjusted by non-licensed adjuster upon registration with the commissioner, provided adjuster working under a catastrophe or emergency situation are supervised by an adjuster licensed in WV or by an insurance company authorized to do business in WV. Registration by letter to commissioner by supervising adjuster or insurance company within 20 days of the date on which the non-licensed adjuster begins adjusting activity. (See Additional Information below)

**Non-Cat Situation:** Must be licensed in West Virginia

**Examination:** N/A

**Permanent License/Application:** N/A

**Total Initial Fee:** N/A

**Renewal Fee:** N/A

**CE Requirements:** N/A

**License Expiration:** N/A

**Maintain Office in State:** N/A

**Comments:** None
Additional Information

Emergency Adjuster Application

http://www.wvinsurance.gov/LinkClick.aspx?fileticket=IXO9_F34leE%3d&tabid=221&mid=854

Adjuster License Application

http://www.wvinsurance.gov/LinkClick.aspx?fileticket=g2NtN2ByMTg%3d&tabid=221&mid=854
Wisconsin Office of the Commissioner of Insurance
125 S. Webster St.
Madison, WI  53702
608.266.3585 or 800.236.8517
Fax: 608.266.9935

Licensing: e-mail - ociagentlicensing@wisconsin.gov

www.oci.wi.gov

Cat Declaration: None

Cat Situation: Adjusters are not licensed in Wisconsin

Non-Cat Situation: N/A

Examination: N/A

Permanent License/Application: N/A

Total Initial Fee: N/A

Renewal Fee: N/A

CE Requirements: N/A

License Expiration: N/A

Maintain Office in State: N/A

Comments: None

Last Updated: August 2009
Wyoming Insurance Department
Herschler Building, 3rd Floor East
122 W. 25th St.
Cheyenne, WY 82002
307.777.7401
Fax: 307.777.5895

Licensing: - 307.777.7344
www.insurance.state.wy.us

Cat Declaration: None

Cat Situation: Contact Licensing Department for Direction. Emergency and/or Temp Licenses are not issued. Waivers will be granted on a case by case basis.

Non-Cat Situation: Adjusters must be licensed.

Examination: Individuals licensed as adjusters in their resident state are exempt from the Wyoming exam. All Arizona and New York resident adjusters are required to pass the Wyoming exam and submit a Letter of Certification, application and licensing fees.

Residents of Nevada and Ohio are not eligible to be licensed in Wyoming.

Permanent License/Application: N/A

Total Initial Fee: $100.00
Renewal Fee: $100.00

CE Requirements: Nonresident adjusters licensed in their resident state must submit the Continuing Education Reporting Form and may attach either course completion certificates or a Letter of Certification from their resident state. Nonresident Adjusters may report courses that have been approved by another state Insurance Department.

License Expiration: Biennial

Maintain Office in State: N/A

Comments: None

Last Updated: August 2009
Additional Information

Adjuster Licensing

http://insurance.state.wy.us/agents.html

Adjuster Application

http://insurance.state.wy.us/LICFORMS/WORD60/S-Adjuster%20License.doc