

Table of Contents

What is an Adjuster?	3
Types of Adjusters (Claim Handlers)	4
Laws, Regulations, and Procedures	5
State Insurance Departments	8
Insurance Licensing Institutions	10
1Quiz	13
Adjuster Licensing Requirements	14
Home State and Designated Home State (DHS)	14
Reciprocity	16
Lines of Authority	18
License, Appointment, and Affiliation	18
2Quiz	19
License Examination	19
Background Investigations, Fingerprints, and Other Requirements	20
Adjuster Licensing Forms	21
Completing Forms	21
Submitting Forms and Fees	23
3Quiz	24
Continuing Education (CE)	25
Record Retention and Compliance	26
4Quiz	27
Catastrophe/Emergency Adjuster	28
CAT Losses across Multiple Jurisdictions	28
CAT/Emergency Adjuster Credentials	29
Expiration of the Emergency Licenses	30
5Quiz	31
Consumer Inquiries and Complaints	31
Regulatory Actions	32
Cease and Desist	34
6Quiz	34

Agency and Business Entity Adjuster Licensing.....	35
The Designated Responsible Licensed Adjuster	35
Top 6 Adjusting Agency / Business Entity Adjuster Licensing Requirements.....	37
7Quiz	37
Certification Exam.....	38