

COMPANY/STAFF ADJUSTER LICENSING REQUIREMENTS

Updated 8/28/2020

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State	Lines Of Authority	Trainee/ Apprentice/ Temporary License	License Term Renewal Date	Reciprocity and Designated Home State (DHS) Information						Continuing Education (CE) Requirements				Additional Requirements/Comments
				Resident and or DHS Adjuster						Non-resident Reciprocity Requirements				
				Accepts DHS License	Issues DHS License	DHS License Requires State Exam	Pre-licensing required	Fingerprints and/or background check required	Reciprocal States	Credit Hours Required Compliance Due Date	Special Course Requirements	Credit Carryover Allowed		
Alabama				<i>No Company License Required</i>										
Alaska				<i>No Company License Required</i>										
American Samoa				<i>No Company License Required</i>										
Arizona				<i>No Company License Required</i>										
Arkansas				<i>No Company License Required</i>										
California				<i>No Company License Required</i>										
Colorado				<i>No Company License Required</i>										
Connecticut	<ul style="list-style-type: none"> • All Lines • All Lines except Workers' Comp • Automobile Only • Workers' Comp 	N/A	<u>License Term:</u> 2 Years <u>Renewal Date:</u> Jun 30	Yes	Yes	No	N/A	N/A	All (Except NY and AZ)	N/A	N/A	N/A	N/A	
Delaware	<ul style="list-style-type: none"> • Property • Casualty • Motor Vehicle • Marine & Transportation • Surety • Multi Peril Crop • Workers Comp 	Apprentice - Resident and Non-Resident Duration: 1 Year	<u>License Term:</u> 2 Years <u>Renewal Date:</u> Feb 28	Yes	Yes	Yes	Yes	FBI criminal background check	All	<u>Hours Required:</u> 12 Hours Total: 3 Hours Ethics 9 Hours General <u>Due Date:</u> Every 2 years on license renewal	<ul style="list-style-type: none"> • Adjusters continuously licensed for at least 25 years or holding CLU, CPCU and other approved professional designations shall receive an automatic credit of 6 hours. • Courses may not be taken for credit more than once in a report period. 	A maximum of 5 credit hours may be carried over to the next reporting period. Excess ethics credits count toward non-ethics requirement	Nonresident Adjusters are required to complete 12 hours of CE, 3 hours of which shall be in ethics; DE will reciprocate with an individual completing their CE in their home state or DHS	<ul style="list-style-type: none"> • Apprentice Adjuster available • Adjusters licensed for LOA's for Surety and/or Marine and Transportation are exempt from CE
District of Columbia				<i>No Company License Required</i>										
Florida	General Lines - All	Temporary - Resident only Duration: 1 year	<u>License Term:</u> Perpetual (if appointment is maintained) <u>Renewal Date:</u> Appointments renew every 2 years/birth month	Yes	Yes	Any individual not holding a qualified designation or license in a reciprocal state would be required to take the examination.	Yes	Yes	All except AZ, CA, CO, HI, IL, IA, KS, MD, MA, MO, NE, NJ, NY, ND, OH, PA, SD, TN, VI, WI	<u>Hours Required:</u> 24 Hours Total: 5 Hours Law and Ethics 19 hours Elective LICENSE HELD FOR 6+ YEARS 20 Hours Total 5 Hours Law and Ethics 15 hours Elective <u>Due Date:</u> Every 2 years at end of birth month following the 2nd anniversary of the 1st license issuance	If licensed 25 years or more and is a CLU or a CPCU or has a Bachelor of Science degree in risk management or insurance with evidence of 18 or more semester hours in insurance related courses - 10 credit hours due every 2 years	Excess classroom hours up to 24 hours may be carried over to the next reporting period.	A nonresident adjuster can meet the CE requirement for any state where an adjuster license is held provided that state is reciprocal with Florida. (see FL website for list of reciprocal states).	<ul style="list-style-type: none"> • FL requires a company appointment for each company or group of companies the adjuster will represent. The appointment process must be done online through the state e-appoint system. • Temporary adjusters - must take exam for permanent adjuster license within 6 months of obtaining the temporary license. Temporary adjusters cannot negotiate settlements with insured or claimant for amounts in excess of \$20,000.
Georgia	Registration only required for Company/Staff Adjusters - Property, Casualty, Work Comp available but not required	N/A	<u>License Term:</u> 1 Year <u>Renewal Date:</u> Dec 31	In DHS terms, GA is classified as a nonlicense state for staff adjusters	Yes	If resident state does not license	Yes	Yes	All	N/A	N/A	N/A		<ul style="list-style-type: none"> • Adjusters who are salaried employees of an insurer are not required to be licensed but must register with the state. • Company adjusters registration list must be updated with state DOI and notice to the DOI is necessary if the adjuster changes the business or mailing address • An adjuster license in Georgia requires pre-licensing education and an exam.
Guam				<i>No Company License Required</i>										

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State	Lines Of Authority	Trainee/ Apprentice/ Temporary License	License Term Renewal Date	Reciprocity and Designated Home State (DHS) Information						Continuing Education (CE) Requirements				Additional Requirements/Comments
										Resident and or DHS Adjuster			Non-resident Reciprocity Requirements	
				Accepts DHS License	Issues DHS License	DHS License Requires State Exam	Pre-licensing required	Fingerprints and/or background check required	Reciprocal States	Credit Hours Required Compliance Due Date	Special Course Requirements	Credit Carryover Allowed		
Hawaii				<i>No Company License Required</i>										
Idaho				<i>No Company License Required</i>										
Illinois				<i>No Company License Required</i>										
Indiana				<i>No Company License Required</i>										
Iowa				<i>No Company License Required</i>										
Kansas				<i>No Company License Required</i>										
Kentucky	<ul style="list-style-type: none"> • Property & Casualty • Workers' Comp • Crop 	Apprentice - Resident only Duration: 1 Year	<u>License Term:</u> 2 Years <u>Renewal Date:</u> Birth Month	Yes	Yes	Yes	Yes	No	Any state who licenses adjusters in the same or substantially similar manner as Kentucky and provides proof of the individual passing their exam.	N/A	N/A	N/A	N/A	Staff license exemption applies for residential property claims for food spoilage (\$1,000 or <)
Louisiana	<ul style="list-style-type: none"> • Automobile • Commercial Lines • Crop • Personal Lines • Property & Casualty • Workers' Compensation 	N/A	<u>License Term:</u> 2 Years <u>Renewal Date:</u> Birth Month	Yes	Yes	Yes	No	Yes	All states that require an examination	<u>Hours Required:</u> 24 Hours Total: 3 Hours of Ethics 21 Hours General <u>Due Date:</u> Every 2 years	None	<ul style="list-style-type: none"> • Nonresident adjusters must meet their home state requirement, the requirement of another state where they are licensed as an adjuster or comply with Louisiana's requirement. • Nonresident Adjusters are exempt from CE 		
Maine				<i>No Company License Required</i>										
Maryland				<i>No Company License Required</i>										
Massachusetts				<i>No Company License Required</i>										
Michigan				<i>No Company License Required</i>										
Minnesota				<i>No Company License Required</i>										
Mississippi				<i>No Company License Required</i>										
Missouri				<i>No Company License Required</i>										
Montana				<i>No Company License Required</i>										
Nebraska				<i>No Company License Required</i>										
Nevada				<i>No Company License Required</i>										
New Hampshire	<ul style="list-style-type: none"> • Property & Casualty including W/C • Property & Casualty excluding W/C • Workers' Compensation 	N/A	<u>License Term:</u> 2 Years <u>Renewal Date:</u> Birth Month	Yes	Yes	Yes	No	No	All states	<u>Hours Required:</u> 20 Hours Total: <u>Due Date:</u> Every 2 years 60 days prior to license renewal date	Licenses with workers' compensation authority must complete a minimum of 10 hours of W/C credits	None	Nonresident adjusters are exempt from NH CE requirements.	Experience Requirement: If not licensed in Home state or DHS, 6 months experience
New Jersey				<i>No Company License Required</i>										

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State	Lines Of Authority	Trainee/ Apprentice/ Temporary License	License Term Renewal Date	Reciprocity and Designated Home State (DHS) Information						Continuing Education (CE) Requirements				Additional Requirements/Comments
				Resident and or DHS Adjuster						Resident and or DHS Adjuster			Non-resident Reciprocity Requirements	
				Accepts DHS License	Issues DHS License	DHS License Requires State Exam	Pre-licensing required	Fingerprints and/or background check required	Reciprocal States	Credit Hours Required Compliance Due Date	Special Course Requirements	Credit Carryover Allowed		
New Mexico	State does not license by lines of authority	Temporary - Resident Only Duration: 1 year	<u>License Term:</u> 2 Years <u>Renewal Date:</u> Birth Month	Yes	Yes	No	No	Yes	All States	<u>Hours Required:</u> 24 Hours Total: 3 Hours of Ethics 21 Hours General <u>Due Date:</u> Every 2 years	Adjusters desiring to transact business in flood insurance are required to take 3 hours of training.		Waived if CE was satisfied in a reciprocal home state	<ul style="list-style-type: none"> The 1-year experience requirement is waived if a sponsoring adjuster signs the application. The application process for a staff adjuster requires that the insurer the adjuster represents must appoint the adjuster (Form 208-A).
New York	<i>No Company License Required</i>													
North Carolina	• Company / Independent Firm Adjuster		<u>License Term:</u> 1 Year <u>Renewal Date:</u> Mar 31	Yes	Yes	If not licensed before	No	No	All states	<u>Hours Required:</u> 24 Hours Total: 3 Hours of Ethics 3 Hours of Flood 18 Hours General <u>Due Date:</u> Every 2 years, end of birth month - even/odd year depending on year of birth	<ul style="list-style-type: none"> Courses may not be taken for credit more than once in a 3-year period. Classroom courses awarded more than 8 CE hours are required to have an examination approved by Prometric 	Excess hours may be carried over to the next compliance period.	• Exempt if licensee meets home state CE requirement.	Applicants for nonresident NC adjuster licenses must email or fax a letter indicating which state the applicant is declaring as DHS.
North Dakota	<i>No Company License Required</i>													
Northern Mariana Islands	<i>No Company License Required</i>													
Ohio	<i>No Company License Required</i>													
Oklahoma	<ul style="list-style-type: none"> Casualty Crime & Fidelity Bonds Crop / Hail Multi-Peril Crop Property Workers' Compensation 		<u>License Term:</u> 2 Years <u>Renewal Date:</u> Birth Month	Yes	Yes	YES: Must have passed adjuster exam in resident state or DHS state for the requested LOA's-- otherwise OK exam is required	No	No	All states that require an examination; Not reciprocal with NY, HI, NM; OK will not accept RESIDENT licenses in place of a DHS notation (KY, CT); Adjusters cannot designate AK, AZ, CA, HI, NY, OR, or VT as their DHS state since those states do not	<u>Hours Required:</u> 24 Hours Total: 3 hours of Ethics 2 hours of Legislative Update 19 hours of General <u>Due Date:</u> Every 2 years on license renewal	A licensee, holding a property line of authority is required to complete a 1 hour earthquake course, which will be counted as part of the 19 hour general requirement.	6 credit hours in excess of the minimum 24 month period requirement shall carry forward to the next 24 month period as general hours.	Non-Resident Adjusters are required to complete CE in at least 1 state where they have an active adjuster license. CE requirements should be completed in their resident state as long as that state requires CE. Otherwise, the adjuster may designate a non-resident state where they hold an active license and meet that state's CE requirement.	
Oregon	<i>No Company License Required</i>													
Pennsylvania	<i>No Company License Required</i>													
Puerta Rico	<i>No Company License Required</i>													

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State	Lines Of Authority	Trainee/ Apprentice/ Temporary License	License Term Renewal Date	Reciprocity and Designated Home State (DHS) Information						Continuing Education (CE) Requirements				Additional Requirements/Comments
				Resident and or DHS Adjuster						Credit Hours Required Compliance Due Date	Special Course Requirements	Credit Carryover Allowed	Non-resident Reciprocity Requirements	
				Accepts DHS License	Issues DHS License	DHS License Requires State Exam	Pre-licensing required	Fingerprints and/or background check required	Reciprocal States					
Rhode Island	<ul style="list-style-type: none"> • Crop • Property & Casualty • Workers' Compensation 		<u>License Term:</u> 2 Years <u>Renewal Date:</u> Birth Month	Yes	Yes	Yes	No	Yes	Nonresident applicants are exempt from taking the RI exam if they hold an active license in one of the following states: CT, KY, ME, MI, NH, NC, OK, SC, TX, VT and WY	N/A	N/A	N/A	N/A	Reissue of expired license within 12 months allowed – pay penalty fee + renewal fee; also license exemption for claims \$2500 or less will be deleted
South Carolina	<ul style="list-style-type: none"> • Auto Liability • Auto Physical Damage • Casualty • Commercial Lines • Crop • Marine • Personal Lines • Property • Surety 		<u>License Term:</u> 2 Years <u>Renewal Date:</u> Aug 1	Yes	No	Yes	No	No	All states that require an examination	N/A	N/A	N/A	N/A	
South Dakota	<i>No Company License Required</i>													
Tennessee	<i>No Company License Required</i>													
Texas	State does not license by lines of authority		<u>License Term:</u> 2 Years <u>Renewal Date:</u> Birth Month	Yes	Yes	Yes; or pre-licensing course AND pass the course exam approved by TDI (40 hr. course)	No	Yes	All States	<u>Hours Required:</u> 24 Hours Total: 2 hours of Ethics 22 hours of General <u>Due Date:</u> Every 2 years on license renewal	Classroom or classroom equivalent must be at least 50% of the total hours required. Classroom equivalent includes online courses with specific interactive security measures in place.	N/A	Nonresidents are exempt if licensed agent or adjuster in good standing in home state. Nonresident adjusters who are not licensed in their home state can submit a letter of certification from another state where they are licensed and completed continuing education.	<ul style="list-style-type: none"> • A nonresident adjuster who becomes a resident of Texas will need to submit the Application for Residency Change to Texas (TDI Form FIN594) to change his license to a resident license. The form requires information regarding change of address, a clearance letter from the agent's current resident state; and background information including fingerprints. • If an adjuster's prior resident license has been inactive for more than 90 days, the nonresident adjuster will need to apply for a new license.
Utah	<i>No Company License Required</i>													
Vermont	<ul style="list-style-type: none"> • Crop • Property & Casualty • Workers' Compensation 		<u>License Term:</u> 2 Years <u>Renewal Date:</u> Mar 31	Yes	No	Vermont exam is required for nonresidents if not licensed in resident state or have not passed exam in nonresident DHS	No	Yes	States that require an examination as a Property and Casualty Adjuster. No Reciprocity with WC Adjusters, they must take and Pass the Vermont Exam.	N/A	N/A	N/A	N/A	<ul style="list-style-type: none"> • For Workers' Comp LOA consult the W/C specific licensing chart • Experience Requirement - 2 years experience or supervisor certification
Virgin Islands	<i>No Company License Required</i>													
Virginia	<i>No Company License Required</i>													
Washington	<i>No Company License Required</i>													
West Virginia	State does not license by lines of authority		<u>License Term:</u> 1 Year <u>Renewal Date:</u> May 31	Yes	Yes	Yes	No	No	All States	N/A	N/A	N/A	N/A	<ul style="list-style-type: none"> • WV only requires a license if the adjuster is working within the borders of WV. • Alert: Senate Bill 463 was introduced to amend the WV Code relating to property, casualty or surety insurance carriers to require at least 75% of the claims investigated and settled in WV to be investigated and settled by a resident WV licensed adjuster.
Wisconsin	<i>No Company License Required</i>													

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				Resident and or DHS Adjuster						Resident and or DHS Adjuster			Non-resident Reciprocity Requirements	
				Accepts DHS License	Issues DHS License	DHS License Requires State Exam	Pre-licensing required	Fingerprints and/or background check required	Reciprocal States	Credit Hours Required Compliance Due Date	Special Course Requirements	Credit Carryover Allowed		
Wyoming	<ul style="list-style-type: none"> Casualty Crop Property 		<u>License Term:</u> 2 Years <u>Renewal Date:</u> Birth Month	Yes	Yes	Yes	No	Yes	AL,AR, CA, FL, ID, IN, KY (Independent Adjuster only), LA, MN, MT, NH, NC, OK, TX, UT	<u>Hours Required:</u> 24 Hours Total: 3 Hours of Ethics 21 Hours General <u>Due Date:</u> Every 2 years on license renewal	<ul style="list-style-type: none"> A course, seminar or program of instruction may not be taken more than once in any two-year license period. No more than 12 credit hours can be company sponsored courses 	None	Exempt from CE	Nonresident adjusters must meet home state requirement. If home state does not require CE, WY will accept CE completed in any state where the adjuster is licensed but the hours must match the WY requirement of 24 hours including 3 hours of ethics.