



## CROP ADJUSTER REQUIREMENTS

updated 4/26/18

Information shared in this chart is subject to change. SILA is not engaged in rendering legal or other professional advice and shall not be held responsible for incomplete or incorrect information. If additional clarification is needed, consult legal counsel as appropriate.

State	State Requires Licensing of Federal Crop Adjusters?	Recognizes Crop Line of Authority?	Exam Required?	Crop Exam?	FCIC Approved Proficiency Program (CAPP®) recognized specifically by statute or law?	Additional Information	State License Federally Preempted (exam requirement not crop-specific) for Federal Crop?	License required for Federal Crop?	CH Included?	License required if CH only?	CAPP Accepted?	Separate License required for CH & MPC1?	Reciprocate with states that accept CAPP?
Alabama	Yes	Yes, eff. 1/1/2013	Yes, eff. 1/1/2013	Yes	No		No	Yes		Yes			
Alaska	Yes	Producers only	P&C Exam	No	No		Yes	Yes		Yes		Currently requires a P&C exam	
American Samoa													
Arizona	Yes	No	P&C Exam	No	No		Yes	Dept. requested legislative help (someone to sponsor legislation). However, there is currently a moratorium on introduction of legislation.					
Arkansas	Makes available a limited line (crop is a recognized authority) adjuster license. Arkansas Rule & Reg 68 states a limited line license is optional.		No exam required for the limited crop adjuster license	No	No	The purpose (license) includes the availability of an Arkansas license for applicants who need it as a prerequisite for their application for similar licensure in other states.	N/A. License requirement not based on taking a non crop insurance specific exam.	State makes available a license					
California	Yes	Yes, eff. 1/1/2013	Provide evidence that adjuster has successfully completed FCIC approved program.	CAPP®	Yes, eff. 1/1/2013	Established regulation to establish a limited line crop adjuster license eff. Jan 1, 2013.	Not after 1/1/2013	Yes. Crop line of authority not recognized.		No			
Colorado	No				No	State only recognizes public adjusters for crop-hail	N/A	No	Public Adjuster only				
Connecticut	No	No			No	Responded to NAIC survey that the state does not license Federal Crop Adjusters	N/A	No					
Delaware	Yes	Yes	CAPP®	CAPP®	Yes		No	Yes, Jan. 1, 2011	Regulation not clear		Yes, 1/1/2011	Regs don't distinguish lines	
District of Columbia													
Florida	No				No	Statutes exempt Federal crop insurance.	N/A	Statutes Exempt		Yes			
Georgia	Yes	Crop-Hail license includes Federal Crop Insurance	Yes	CAPP®	Yes. By Administrative Rule		No	Unclear		Yes	Regs only mention Crop Hail		
Guam													
Hawaii	Yes	Yes	CAPP®	CAPP®	Yes		No	Yes			Yes		
Idaho	No	Crop-Hail	Crop-Hail	Crop-Hail exam	No		N/A	No		Yes			
Illinois	No	No			No		N/A	Only license public adjusters					
Indiana	No	No			No		N/A	Excludes MPC1 adjuster from definition of adjuster effective July 1, 2011					
Iowa	No	No			No		N/A	No					
Kansas	No	No			No		N/A	No					
Kentucky	Yes	Yes	Crop exam offered	Yes	Yes		No	Yes	Yes	Yes	Yes	No	
Louisiana	Yes	Yes	Crop exam offered	Yes	No		No	Yes	Yes	Yes	No	No	
Maine	Yes	Yes	Crop exam offered	Yes	Yes		No	Yes, effective July 2011	No	Yes	Yes	CH falls under P&C adjuster	





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Rhode Island	Yes	Yes	CAPP® (no RI specific exam required)	No	Yes	Appears that legislation intends to recognize CAPP®, but language refers to a Federal entity offering the program, which is not technically correct. However, CAPP® is approved by the USDA's RMA, which is a Federal entity.	No	Anyone adjusting crop claims must hold an adjuster license with the 'crop' LOA	Anyone adjusting crop claims must hold an adjuster license with the 'crop' LOA	Anyone adjusting crop claims must hold an adjuster license with the 'crop' LOA	Yes	Anyone adjusting crop claims must hold an adjuster license with the 'crop' LOA	Yes
South Carolina	Yes	Yes	Yes	Crop-Hail exam	No	Code of laws includes Federal crop adjuster in definition, but exam is a crop-hail only exam	N/A. License requirement not based on taking a non crop insurance specific exam.	Appears to be a CH exam	Yes	Yes			
South Dakota	No				No		N/A	No		No			
Tennessee	Yes	Yes	CAPP®	CAPP®	Yes		No	Yes			Yes		
Texas	Yes	No	P&C Exam	No	No		Yes	Yes					
Utah	Yes	Yes	Yes	Working with exam vendor to update crop exam.	Yes	H.B. 24 approved for filing 3/12/14 makes acceptance of CAPP effective 5/13/14	No	Created crop line of authority but exam requirement appears to be a P&C exam					
Vermont	Yes	Yes	CAPP®		Yes		No	Yes	mably, doesn't distinguish		Yes		
Virgin Islands													
Virginia	No	No			No		N/A	No		No			
Washington	Yes	Yes	CAPP®	Offers an exam for crop-hail only adjusters	Yes		No	Yes - June 2011	Yes	Yes	Yes - June 2011	Only if Adjusting CH only	Yes
West Virginia	Yes	Yes	CAPP®	CAPP®	Yes		No	Yes - June 2010	License appears to apply only to MPC1		Yes		
Wisconsin	No				No		N/A	No		No			
Wyoming	Yes	Yes	Yes	Yes	No	Considering revising rules to recognize CAPP®	No	Yes	Yes	Yes	No	Included in crop	

**CAPP®** - Crop Adjuster Proficiency Program. A program approved by the Risk Management Agency (RMA) of the United States Department of Agriculture (USDA) for the Federal Crop Insurance Corporation (FCIC) and administered by National Crop Insurance Services, Inc.

**CH** – Privately delivered Crop-Hail insurance which is regulated by state departments of insurance. Crop-Hail is a named perils policy. Crop-Hail insures crops for direct losses resulting from hail, and in most cases other named perils such as fire, lightning, transit, etc. Indirect losses and perils not named are not covered.

**MPC1** – Commonly referred to as Multiple Peril Crop Insurance or Federal Crop Insurance. Federal Crop Insurance, with a few exceptions, offers coverage on an all-risk basis. The Federal Crop Insurance Act stipulates that causes of loss must be due to natural causes. However, some products provide protection against declines in revenue. Federal crop insurance is reinsured by the Federal government and administered by the Risk Management Agency of USDA for the Federal Crop Insurance Corporation (FCIC). It is delivered to insureds by Approved Insurance Providers (AIPs) that have a reinsurance agreement with FCIC.