

Master Adjuster Chart Column Explanations

Description

Lines of Authority	In many states, there is no direct translation from "Producer" to "Adjuster." When the lines are listed on the application, the lines of authority are listed. If you practice in a specialty line such as WC, there may be additional requirements. Hints: Check the definition and laws that apply to Adjuster licensing.
Trainee/Apprentice/Temporary Licenses	This will identify whether this type of license/registration is available within that state.
License Term, Renewal Date	Identifies the time period a license is valid and when it is due to renew.
Reciprocity and "Designated Home State (DHS)" Information	The DHS concept allows adjusters who reside in a state that does not require or issue independent adjuster licenses to meet specific license requirements (such as taking of the adjuster license exam and completing continuing education) in another state and declare that nonresident state as his/her "designated home state". In contrast, this means that an adjuster who resides in a state that issues an adjuster license type may not declare a designated home state in another state (unless the true resident state does not issue the license type required in another state). The columns within this section will identify if a state accepts a DHS license, issues a DHS license, requires pre-licensing, and exam, fingerprints, or is reciprocal with other states.
Continuing Education Requirements	These columns will identify whether CE is required, the credit hours required, special course requirements and if carryover credits are permitted.
State Requires Appointment, Affiliation, or Listing	Some states require either an appointment, affiliation or listing that will track the person with the company and/or agency (BE).
P/C Producer Exemption Available (Independent Adjuster Licensing Requirements Chart only)	Some states provide an exemption form adjuster licensing for a producer. This exemption may have a dollar threshold amount.
Additional Requirements/Comments	We direct the user to this column for a clearer understanding of the nuances in Adjuster licensing.

Specific Information Charts

Specific Information Charts	Description
Appraiser License Requirements Chart	This chart is designed to provide the basic requirements for those states that require a separate license/exam for appraiser functions.
Company/Staff Adjuster Licensing Requirements	This chart provided basic requirements addressing Lines of authority (LOA), Apprentice/Trainee, Designated Home State (DHS) and Continuing Education (CE) for company/staff adjusters.
Crop Adjuster Requirements	Crop insurance and crop adjuster licensing requirements are often different from the P&C adjuster requirements. This matrix shows the state requirements for crop insurance and adjuster requirements for that line.
Emergency Adjuster Chart	This chart is designed to provide basic information regarding the state requirements for licensing adjusters in catastrophe conditions. Not all states require the licensing of adjusters in emergency situations; it is always best to contact the state department of insurance to determine requirements in the event of a catastrophe.
Independent Adjuster Licensing Requirements	This chart provided basic requirements addressing Lines of authority (LOA), Apprentice/Trainee, Designated Home State (DHS) and Continuing Education (CE) for independent adjusters.
Workers Compensation Requirements Chart	This chart is designed to provide the basic requirements for those states that require a separate license/exam for settling worker compensation losses. If the state does not require or does not have a workers compensation adjuster license available, the state is not listed on the chart.