



WORKERS' COMPENSATION ADJUSTER REQUIREMENTS

updated 9/3/2020

Information shared within 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	Separate Requirement from DOI Requirement	Line of Authority required for W/C	License Required for Staff Adjuster	License Required for Independent Adjuster	In State Handling Requirement	In State Office Requirement	CE Required	Comments
Alabama	Yes	Yes	No	Yes	No	Yes	Yes	Must take exam; 24 hours C.E. required bi-annually. Approval is required for each office handling WC claims. Alabama WC allows the handling of WC claims outside of the state after you have registered your office with the Department of Industrial Relations. Each adjuster and Supervisor handling WC claims in an approved office must take 8 hrs. of CE each year. The CE is only offered in AL.
Alaska	No	No	No	Yes	Yes	Yes		
American Samoa	No WC License Required							
Arizona	No	No	No	Yes	No	No		
Arkansas	No	Yes	No	Yes	Yes - unless waiver is granted by Dept. of Labor	Yes - unless waiver is granted by Dept. of Labor		
California	Yes	Yes	No	Yes	Yes - for Self Insured WC unless approval granted by the CA WC Division	Yes	Yes	The state of California requires adjusters handling Workers' Compensation Claims to be trained and certified. CE is required every year.
Colorado	No WC License Required							
Connecticut	No	Yes	Yes	Yes	No	No		
Delaware	No	No	Yes	Yes	No	No		
District of Columbia	No WC License Required							
Florida	No	Yes	Yes	Yes	Yes	Yes		
Georgia	No	Yes	Registration	Yes	No	Yes		
Guam	No WC License Required							
Hawaii	No	No	No	Yes	Yes	Yes		
Idaho	No	Yes	No	Yes	Yes	Yes		
Illinois	No WC License Required							
Indiana	No	Yes	No	Yes				
Iowa	No WC License Required							
Kansas	No WC License Required							
Kentucky	No	No	Yes	Yes	No	No		
Louisiana	No	No	No	Yes	Yes	Yes		
Maine	No	No	No	Yes	No	Yes		
Maryland	No	No	No	No	Yes	Yes		
Massachusetts	No WC License Required							
Michigan	No	Yes	No	Yes	No - but waiver must be obtained	Yes		
Minnesota	No	Yes	No	Yes	No	Yes - for SI WC	Yes	



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Mississippi	No	No	No	Yes	Yes	Yes		Nonresidents must submit Affidavit attesting regarding LOAs, also requiring acknowledgement of Workers' Compensation authority in home state.
Missouri	No WC License Required							
Montana	No	No	No	Yes	Yes	Yes		If the independent adjusting company holds a TPA license, the individual adjusters are exempt.
Nebraska	No WC License Required							
Nevada	No	Yes	Staff adjuster license will be required for individual employees who adjust Workers' Compensation claims	Yes	Yes	Yes		Third Party Administrators handle Workers' Compensation claims in NV. They may employ an individual who may also be an adjuster to adjust Workers' Compensation claims on its behalf. AB 12, effective 7/1/2018, requires a staff adjuster license for any person who investigates, negotiates or settle workers' compensation claims under the authority of a third party administrator who holds a Certificate of Registration issued by the Commissioner. If the independent adjusting company holds a TPA license, the individual adjusters are exempt.
New Hampshire	No	Yes	Yes	Yes	No	Yes		281-A:63 requires a WC claims adjuster to utilized a claims adjuster licensed in NH and that adjuster shall maintain suitable facilities in NH
New Jersey	No WC License Required							
New Mexico	No	No	Yes	Yes	Yes	Yes		Each workers' compensation <i>insurer</i> shall have at least one claims representative within NM, licensed as an adjuster, to pay workers' compensation claims of claimants resident or located in NM. Such claims shall be paid promptly through such representatives from accounts in financial institutions located in NM.
New York	No	No	No	Yes	No	No		
North Carolina	No	No	Yes	Yes	No	No		
North Dakota	No WC License Required							
Northern Mariana Islands	No information available							
Ohio	No WC License Required							
Oklahoma	No	WC is included in definition of "casualty" in OK statutes; however, individuals can have specific WC line added to policy if needed	Yes	Yes	No	YES-- resident only; NR must provide us with physical address of business location in domicile state		Oklahoma does not differentiate between Independent & Staff Adjusters.
Oregon	Yes	No	No	Yes	Yes	Yes		DOI does not License WC adjusters. However, Oregon Administrative Rules Chapter 436-055-0070 requires that an Insurer or TPA develop and administer a certification test of adjusters. Once the test is passed with 80 percent or greater, the adjuster is certified for a period of three years. Insurer or TPA must produce certifications upon request of the Department.
Pennsylvania	No WC License Required							



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Puerta Rico	No	Yes	No	Yes				
Rhode Island	No	Yes	Yes	Yes	No	No		Resident adjuster applicants must qualify with a WC exam. Non-resident adjuster applicants must hold a comparable LOA in his/her resident state.
South Carolina	No	Yes	Yes	Yes	No	No		
South Dakota	No WC License Required							
Tennessee	No	No	No	No	No	Yes		No license required but every insurance company which provides insurance for Tennessee workers' compensation claims, and every self-insured employer, must maintain a workers' compensation claims office or contract with a claim adjuster located within the borders of Tennessee. Tennessee Code Annotated 50-6-413.
Texas	No	Yes	Yes	Yes	No	Yes		
Utah	No	No	No	Yes	No	No		If the independent adjusting company holds a TPA license, the individual adjusters are exempt at 31A-26-201(2)(i)
Vermont	Yes	Yes	Yes	Yes	No	No		All WC adjusters must pass the VT WC exam in order to be licensed. All WC adjusters must take VT WC CE every two years.
Virgin Islands	No WC License Required							
Virginia	No	No	No	No	No	Yes		Licensed insurance carriers and approved self-insurers shall have one designated representative located in the state.
Washington	Yes For self-insured claims only	Yes For self-insured claims only	No	Yes	No	Yes Unless waiver is granted by Dept. of Labor		Dept. of Labor and Industries will certify adjuster. One adjuster should be certified for each office handling claims. Contact Self-Insured Section at 360-902-6904 for testing information.
West Virginia	No	No	Yes	Yes	No	Yes		
Wisconsin	No WC License Required							
Wyoming	No	No	Yes	Yes	No	No		