

INDEPENDENT ADJUSTER LICENSING GUIDELINE

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Section 1. Purpose and Scope

This Guideline governs the qualifications and procedures for licensing independent adjusters. It specifies the duties of and restrictions on independent adjusters.

Drafting Note: It is recommended that any statute or regulation inconsistent with this guideline be amended to read: "Business entity" means a corporation, association, partnership, limited liability partnership, or other legal entity.

- C. "Catastrophe" means an event that results in large number of deaths, extensive damage or destruction of facilities that provide an overwhelming demand on state and local response capabilities, or a severe long-term effect on general economic activity; or severely impairs the sector capabilities to begin and sustain response activities as directed by the Governor of the state, district, or territory in which the event occurs.

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Drafting Note:

Section 5. Temporary Licensure or Registration for Emergency Independent Adjusters

- A. In the event of a declared catastrophe, an insurer shall notify the insurance commissioner via an

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- C. Each individual applying for an examination shall remit a non-refundable fee as prescribed by the insurance commissioner as set forth in [insert appropriate reference to state law or regulation].
- D. An individual who fails to appear for the examination as scheduled or fails to pass the examination shall reapply for an examination and remit all required fees and forms before being rescheduled for another examination.

Drafting Note: A state may wish to prescribe by regulation limitations on the frequency of application for examination in addition to other prelicensing (r)-1.71a11.3 ((r)-A3f1-11n1 (c)-7.6 ()-25 T11.3 (n fETc)-Tc 01 (e)0.tTc 0 Tw 15.348 0 3d[(A)0.7 C /P /MCID 4 BDC 5-21.87 -1 3d[(Ad[(2T]E

- (2) The person has submitted the proper request for licensure, has paid the fees required by [insert appropriate reference to state law or regulation];
 - (3) The person has submitted or transmitted to the insurance commissioner the appropriate completed application for licensure; and
 - (4) The person's designated home state awards nonresident independent adjuster licenses to persons of this state on the same basis.
- B. The insurance commissioner may verify the independent adjuster's licensing status through any appropriate database, including the Producer Database maintained by the NAIC, its affiliates or subsidiaries, or may request certification of good standing as described in Section 9A of this Guideline

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- (3) Has a business or mailing address in this state for acceptance of service of process;
- (4) Has not committed any act that is a ground for probation, suspension, revocation or denial of licensure as set forth in Section 12;
- (5) Is trustworthy, reliable and of good reputation, evidence of which may be determined by the insurance commissioner;
- (6) Has paid the fees set forth in [insert appropriate reference to state law or regulation].

C. The apprentice independent adjuster license shall be subject to the following terms and conditions:

- (1) Accompanying the apprentice adjuster application shall be a net worth statement for the applicant.

Section 12. License Denial, Non-Renewal, or Revocation

A. The insurance commissioner may place on probation, suspend, revoke, or refuse to issue or renew an independent adjuster's license or may levy a civil penalty in accordance with [insert appropriate reference to state law] or any combination of the above actions for any one or more of the following causes:

(1) Providing incorrect, misleading, incomplete or materially untrue information in the license application;

(2)

(2)

Section 15. Standards of Conduct of Independent Adjusters [Optional]

A.

