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Adjuster Licensing (D) Working Group
Virtual Meeting
March 18, 2026

The Adjuster Licensing (D) Working Group of the Producer Licensing (D) Task Force met March 18, 2026. The following Working Group members participated: Rachel Chester, Chair (RI); Lorie Gasior, Vice Chair (LA); Charlene Ferguson (CA); Jill Husken (MI); Vanessa DeJesus (NM); Courtney Khodabakhsh (OK); Michael Fissel (PA); and Randy Overstreet and Lisa Hastings (WY). Also participating were: Melanie Frechette (GA); Lee Ellen Webb (KY); Tracey Cunningham (ME); and Angela Hatchell (NC).

1. Discussed its 2026 Priorities

Chester said the Working Group had a successful 2025, finalizing the review of Chapter 18—Adjusters of the *State Licensing Handbook* and continuing discussions regarding Designated Home State (DHS) and adjuster reciprocity and uniformity. Chester said she has discussed with Gasior and prepared a solid plan for the year to ensure significant progress within the Working Group. She emphasized that the focus is on independent adjuster licensing, as well as those jurisdictions with company/staff adjuster requirements. Chester clarified that the Working Group is not addressing public adjuster licensing issues and highlighted the diversity of jurisdictions represented, including those requiring independent adjuster licensing, company/staff licensing, both, or neither. She reminded Working Group members to consider this diversity when voting on items specific to licensing types and noted the inclusion of non-reciprocal jurisdictions in the Working Group.

Chester said Rhode Island encounters challenges during staffing changes, process improvements, and the transition from software services. She stated the importance of improving application processing times and the impact of business rule changes, including cutting down on paper applications and cross-training staff. She explained that Rhode Island became a popular DHS choice due to improved licensing times but found that many applicants were company staff adjusters who could have been licensed in their resident state. She stated the complexities of licensing New York residents as DHS holders, which require annual security reviews and extra work for her team. These experiences led Rhode Island to stop allowing New York residents to select Rhode Island as their DHS, opening the door for other states to establish their own DHS guidance.

Chester said decisions in regulatory processes often take years and are made to ensure trust and reliability among state insurance regulators and between regulators and industry. She said the Working Group members have done a great job through collaborative efforts, with improvements made in communications, intake, review processes, and data reliability. Chester said there are three key agreements among regulators: 1) individuals should not select the least restrictive DHS state; 2) accountability should be enforced for DHS selection; and 3) state producer licensing databases must be reliable and accessible for other regulators.

2. Discussed NUQs

Chester said the next topic for discussion is non-uniform questions (NUQs) on adjuster applications. She requested states to review their own questions and consider their effectiveness.

Khodabakhsh said Oklahoma's process for NUQs emphasizes that exam and continuing education (CE) state questions are self-reported and typically verified through the Producer Licensing Database (PDB) or direct access to CE transcripts.

Cunningham described Maine's use of NUQs as a verification tool and referenced historical application records for DHS clean-up efforts.

Gasior said Louisiana uses the same practices, noting the challenges of independently verifying exam and CE information and the importance of matching applicant responses to PDB records.

Chester said that she encourages states to review their questions and that the Working Group will discuss the NUQs further throughout the year.

3. Discussed DHS Qualifications

Chester said the next topic for discussion is the DHS qualifications. She said the minimal qualifications include an exam, national criminal background check, and CE. The Working Group discussed how states oversee requirements and the urge for states that do not have CE requirements to consider allowing DHS selection, as this complicates reciprocity and escalates issues for applicants seeking broader licensure.

Chester said that she recognizes the need for thoughtful reciprocity agreements among states to avoid overwhelming specific jurisdictions and ensure long-term solutions. She advised regulators to review how DHS information is stored, updated, and transmitted within their records and to ensure accurate reflection in the PDB. She emphasized that understanding these processes is crucial for achieving commonality and addressing practical licensing challenges.

Having no further business, the Adjuster Licensing (D) Working Group adjourned.

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