

## Description of Changes

**Yellow highlights throughout chapter 18 document should be considered for a supplemental exhibit/appendix.**

### **Insurance claim adjusters**

This introductory section simply says what an adjuster is and which states require which adjuster licenses.

*Major change:* It was suggested and agreed that the different types of adjusters be segregated.

### **Public Adjusters** (this section defines public adjusters and exemptions)

*Major change:* in the prior version there was not a separate section for public adjusters. A new section was created with a new heading of Public Adjusters.

#### Substantive edits:

*Replacement:* Copied and pasted the public adjuster model act's definition of "public adjuster" (replaced the prior definition which did not mirror the public adjuster model act).

*Addition:* Copied and pasted the Public Adjuster Model Act's exemptions (the handbook includes exemptions to independent adjuster licensing therefore, we felt it prudent to similarly add the exemptions to public adjuster licensing).

### **Independent Adjusters** (this section defines independent adjusters and exemptions)

*Major change:* in the prior version there was not a separate section for independent adjusters. A new section was created with a new heading of Independent Adjusters.

#### Substantive edits:

*Addition:* Copied and pasted the Independent Adjuster Licensing Guidelines definition of "independent adjuster" (the handbook includes the public adjuster definition therefore, we felt it prudent to similarly add the definition of independent adjuster).

*Replacement:* Copied and pasted the Independent Adjuster Licensing Guidelines exemptions (replaced the prior definition which did not mirror the Independent Adjuster Licensing Guidelines).

### **Company or Staff Adjusters** (this section reviews the role of company/staff adjusters)

*Major change:* in the prior version there was not a separate section for company or staff adjusters. A new section was created with a new heading of Company or Staff Adjusters.

Substantive edits:

*Replacement:* The prior version included one sentence describing staff adjusters.

*Addition:* This entire section is new and is intended to assist the reader with understanding the role of a company/staff adjuster in the claim settlement process. To do this, comparable producer licensing information is included.

## **Qualifications of an Adjuster**

Substantive edits:

Smoothed the language to incorporate a comparison to producer licensing and updated #5 to include “or concurrent”.

## **Fitness and Character Considerations**

For Discussion:

**Is the reference to the Authorization for Criminal History Record Check Model Act (#222) current/accurate/relevant?**

Substantive edits:

*Relocation:* There was a paragraph in the middle that reviews how licenses are issued (license type, LOA's, etc.) which does not have to do with “fitness and character”. This was relocated to the introductory **Insurance Claim Adjusters** section.

There was a section titled “**Reciprocity**” followed by two sections titled “**The New NAIC Public Adjuster Model Act (#228) defined home state as**” and “**Guideline #1224 defines home state as**”. We have drawn from the spirit of these sections and reorganized and retitled the substance to align with the current licensing landscape as follows: “**Nonresident Licensing**” followed by “**Determination of Home State**” and “**Reciprocity with Designated Home State**”.

## **Nonresident Licensing**

Substantive edits:

This is mostly the same content that was in the Reciprocity section. There are minor edits and it's a nice segue into the next section.

## **Determination of Home State and Reciprocity with Designated Home State (DHS)**

These are two new sections as described in the box above. We are attempting to draw attention to the history of the “home state” definition and how that has complicated DHS licensing. This section adds guardrails to DHS licensing and explains why it is important for jurisdictions to maintain and enforce these guidelines so we can attempt to leverage electronic application efficiencies that will benefit regulators and industry alike.

## **Continuing Education**

This section is refreshed but not substantively changed.

## **Emergency/Catastrophic Adjusters**

This section is refreshed but not substantively changed.

## **Non-U.S. Adjusters for Limited Lines Portable Electronics Products**

This section is deleted entirely due to lack of relevance.

## **Recommended Best Practices for State Insurance Regulators**

This section has been updated to remove outdated/stale information and add DHS restrictions.