

**ADJUSTER LICENSING REQUIREMENTS**

The date following each state indicates the last time information for the state was reviewed/changed.

STATE	CITATION	LICENSE FEE	EXAMINATION REQUIREMENT	PRELICENSING EDUCATION	CONTINUING EDUCATION	REMARKS
AL (11/24)	§ 27-4-2  §§ 27-9a-1 to 27-9a-18 (independent adjusters)	\$30 initial application fee, and \$80 fee for initial license and renewal.	Yes	None	Minimum of 24 hours biennially, 3 hours in ethics.	All independent adjusters must be licensed. Does not apply to attorneys or salaried employees. Adjuster shall maintain records per contract agreement. Reciprocal licensing arrangements. Firms may be a licensed adjuster.
AK (11/24)	§§ 21.27.020; 21.27.350; 21.27.830 to 21.27.870; 3 AAC 31.020	\$75 independent adjuster initial license and biennial renewal - resident, nonresident, and firm.	Yes	None	24 hours biennially	Records of transactions shall be maintained for 5 years or longer per the director's order. In addition to other requirements, shall have at least six months active working experience within the previous two calendar years; or previously licensed in Alaska in good standing within previous four years.

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AZ (11/24)	§§ 20-167; 20-321 to 20-321.02	Quadrennial fees no less than \$60 and no more than \$180.	Yes; examination requirement waived if applicant has completed an approved certification program that consists of at least 40 hours of coursework, a proctored examination, and 24 hours of biennial continuing education.	None, but may be used in combination with continuing education to waive the examination requirement.	None, but may be used in combination with prelicensing education to waive the examination requirement.	See § 20-321(B) for exemptions from adjuster licensing requirements, including attorneys at law and salaried employees of insurers.
AR (11/24)	§§ 23-61-401; 23-64-201; 23-64-202; 23-64-209; 23-64-210; 23-64-301	\$25 annually	Yes	20 hours required. Must be certified to commissioner prior to examination.	24 hours, including 3 hours of ethics, biennially.	Exemptions for attorneys, certain salaried employees, and marine adjusters.

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CA (11/24)	<p>Ins. §§ 14000 to 14099; 15000 to 15062; 1725.5 (public adjusters); Bulletin 2018-4</p> <p>Ins. § 11761</p>	<p>Public adjuster: \$264 license and biennial renewal (Ins. § 15060). Other insurance adjusters: \$311 license and biennial renewal (Ins. § 14097).</p> <p><i>See Bulletin 2018-4 and department website for current Schedule of Fees and Charges.</i></p>	Yes, exemptions allowed (Ins § 14026).	Must have two years (4,000 hours of compensated time) of certified experience in the insurance adjusting field (Ins. § 14025).	24 hours biennially, 3 of which must be ethics (Ins. § 14090.1).	<p>Does not apply to attorneys, licensed collection agencies or employees thereof, construction and engineering tradesmen engaged by insurers to provide expert or professional evaluations.</p> <p>\$20,000 bond for public adjusters, or \$2,000 for non-public adjusters.</p> <p>Public adjusters shall maintain records and make available for inspection for at least five years after the transaction completed (Ins. § 15028.5).</p> <p>Commissioner authorized to set by regulation the minimum standards of education and experience for workers' compensation claims adjusters.</p>
CO (11/24)	§ 10-2-417 (public adjuster); 3 CCR 702-1:1-2-10 § 12; 3 CCR 702-1: 1-2-4 §§ 3; 5	<p>Initial licenses: \$47 resident \$71 nonresident</p> <p>Renewal: \$27 resident \$43 nonresident</p>	Yes	None	24 hours biennially, at least 3 of which must be for courses in ethics.	<p>Public adjusters must maintain a surety bond of at least \$20,000.</p> <p>Public adjusters shall maintain records and make available for inspection for at least five years.</p>

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CT (11/24)	§§ 38a-11; 38a-276; 38a-723 to 38a-726; 38a-769; 38a-788 (public adjusters); 38a-792 (casualty adjusters); Regs. § 38a-792-1 (casualty adjusters); Regs. § 38a-788-1; (public adjusters); Bulletin PA-1 (4/6/84); Bulletin L-13 (9/1/02)	Casualty: \$80 license and biennial renewal.  Public: \$250 license and biennial renewal (§ 38a-11).	Casualty: Yes, but may be waived. (§ 38a-792).  Public: Yes, exemptions allowed (§ 38a-788).	Public: 40 hours p/c policies and forms (§ 38a-788).	None	Does not apply to attorneys (38a-723). Adjusters required to report to the commissioner all contracts entered (38a-276). Public adjusters must work through a contract with a client.
DE (11/24)	18 Del.C. §§ 701; 1705; 1706; 1709; 1718; 1751 to 1754; 18 Del. Admin. Code 504-1.0 to 504-12.0	\$100 for initial resident or nonresident license. \$100 for biennial resident renewal, and \$100 for biennial nonresident renewal (tit. 18 § 701).	Yes, required for adjusters. Some exemptions allowed (18 Del.C. §§ 1705; 1709). Required for public adjuster, exemptions allowed (18 Del.C. § 1751).	None	Resident and public adjusters are required to complete biennially 12 hours of continuing education courses, including at least 3 hours of ethics (18 Del. Admin. Code 504-8.0).	Apprentice adjuster applicants must file certification from licensed adjuster that licensed adjuster assumes responsibility for applicant's training.  Public adjusters: \$20,000 bond required. Records shall be maintained and available for inspection for at least five years after transaction.
DC (11/24)	§§ 31-1631.01 to 31-1631.12; 26-A DCMR §§ 3900 to 3999	Biennial renewal (fee to be set).	Yes, exemptions allowed.	None	None	\$20,000 bond required. Records must be kept for at least five years after the transaction.

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FL (11/24)	§§ 624.501; 626.221; 626.241; 626.271; 626.2851 to 626.878	\$60 for original appointment or biennial renewal for both residents and nonresidents; \$10 emergency license (§ 624.501).	Yes, exemptions allowed for applicants within certain classes of insurance (§ 626.221).	None	Each licensee except a title insurance agent must complete a 4-hour update course every two years which is specific to the license held by the licensee. The course must be developed and offered by providers and approved by the department (includes ethics as a subject area). Public adjusters for workers' compensation insurance or health insurance are not required to take continuing education courses (§ 626.2815).	Does not apply to attorneys. Public adjuster \$50,000 surety bond required (§§ 626.865; 626.8732). Records shall be maintained for at least 5 years after the adjustment (§ 626.875). Applicants as nonresident licensed public adjusters must be appointed (§ 626.8732).

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GA (11/24)	§§ 33-8-1; 33-23-5; 33-23-10; 33-23-18; 33-23-20 to 33-23-23; 33-23-29; 33-23-34; 33-23-43; R. & Regs. 120-2-3	\$15 application; \$100 license or renewal (§ 33-8-1).	Yes, exemptions for nonresidents, chartered property and casualty underwriter or chartered life underwriter (§ 33-23-10).	Exemptions for both CPCU/CLU and applicants previously licensed for the same lines in prior home state (§ 33-23-5).	15 hours annually  Individuals who have held a license for more than 20 years need not take more than 10 hours of continuing education courses annually (§ 33-23-18). 3 hours must be in ethics. (120-2-3-.15)	Agents and nonresident adjusters may be exempt from general state licensure and requirements under § 33-23-29.  Public adjusters: \$5,000 bond required (120-2-3-.18). All records as to any particular transaction shall be kept for a term of five years or the term of the contract, whichever is greater (§ 33-23-34). Does not apply to certain agents, salaried employees of agents, or salaried employees of an insurer.
HI (11/24)	§§ 431:7-101; 431:9-105; 431:9-206; 431:9-222 to 431:9-240	\$75 per year for public, independent, and workers' compensation adjuster limited license; \$45 for license extension.	Yes, some exemptions.	Shall have had experience, special education, or training with reference to the handling of loss claims, of sufficient duration to be competent.	None	Does not apply to attorneys, marine adjusters, certain salaried employees, self- insurers. Public adjuster's surety bond: \$10,000. In lieu of the bond, a deposit in the same amount in cash or securities may be made with the commissioner. Biennial renewal. All records as to any particular transaction shall be kept for a term of five years.

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ID (11/24)	§§ 41-1013; 41-1101 to 41-1108; IDAPA 18.01.02 § 030	\$80 license and biennial renewal, or \$60 for electronic renewal.	Yes	None	Yes; director shall establish by rule the educational requirements to maintain insurance knowledge.	Salaried employees and licensed attorneys are not subject to Chapters 41-1101 to 41-1108. Exemptions for emergency adjusters.
IL (11/24)	215 ILCS 5/408; 5/1501 to 5/1615	\$250 public adjuster license fee, \$250 business entity license fee, both biennial.	Yes, public adjuster.  Previously licensed nonresident may be required to take only state-specific portion of exam.	None	24 hours of continuing education per biennium, including 3 hours of classroom or webinar ethics instruction.	\$50,000 surety bond. Does not apply to attorneys, agent adjusting own policies, marine surveyor or average adjuster. Records of transactions shall be maintained for at least 7 years after the transaction is complete.
IN (11/24)	§§ 27-1-27-1 to 27-1-27-11	\$50 license application and annual renewal for public adjusters.	Yes, public adjuster.	None	None	\$10,000 surety bond, public adjuster. Does not apply to attorneys, certain salaried employees, independent adjusters representing an insurer, and others.
IA (11/24)	Regs. 191-55.1 to 191-55.21	\$50 fee for initial public adjuster license, biennial renewal, and \$50 for issuance or biennial renewal of a business entity public adjuster license.	Yes; some exemptions for nonresident licensed in other states.	None	24 credits, including 2 ethics credits, biennially.	Exemptions for attorneys, certain settlement negotiators, persons employed to obtain facts or provide technical assistance only, and others. Records shall be maintained for at least five years after the transaction and be available to inspection at any time. \$20,000 surety bond.

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KS (11/24)	§§ 40-5501 to 40-5519	Public adjusters: \$100 application and renewal fee.	Yes, some exemptions.	None	18 hours required, including 3 hours of ethics, biennially.	Attorneys, certain settlement negotiators, persons employed to obtain facts or provide technical assistance only, and others. Reciprocal licensing agreement between states. Surety bond of a “reasonable amount” may be required. Records shall be maintained for at least five years after transaction and be available for inspection at any time.



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KY (11/24)	§§ 304.9-295; 304.9-430; 304.9-435; 806 KAR 4:010; Bulletin 84-5	\$50 for initial license, each examination, and each biennial renewal; \$25 for temporary license as apprentice adjuster.	Yes, some exemptions.	None	A public or independent licensee biennially must complete 24 hours of continuing education courses, including 3 hours of ethics.	<p>\$50,000 surety bond or irrevocable letter of credit required for public adjuster. Public adjuster license not required for attorneys, certain settlement negotiators, persons employed to obtain facts or provide technical assistance only, and others. Public adjuster records shall be maintained for at least five years after transaction and be available for inspection at any time.</p> <p>Independent adjuster license is not required for attorneys, persons employed to obtain facts or provide technical assistance only, and several others. Independent adjuster must maintain copy of each contract between that adjuster and the insurer or self-insurer, and comply with the record- retention policy agreed to by contract.</p> <p>Additional requirements for adjuster apprentice.</p>

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LA (11/24)	§§ 22:821; 22:1691 to 22:1708	\$55 application fee; \$50 biennial renewal.	Yes, some exemptions.	None	Public adjusters must biennially complete 24 hours, including ethics instruction.	\$50,000 surety bond or irrevocable line of credit required for public adjusters. Public adjuster records shall be maintained for at least five years after transaction and be available for inspection at any time. License requirements do not apply to attorneys at law, or persons employed for the purpose of obtaining facts.
ME (11/24)	24-A M.R.S.A. §§ 601; 1410; 1411; 1424-A; 1474; 1482	Issuance and biennial renewal: \$30 each for resident, \$60 each for nonresident. \$50 for temporary license.	Yes, unless exempt.	None	Commissioner may require up to 30 hours	Adjuster shall maintain records for at least three years and make available for inspection at any time.
MD (11/24)	Ins. §§ 2-112; 10-401 to 10-416	Public adjuster: \$25 if renewal period is less than one year, or \$50 if renewal period is greater than one year. \$50 for biennial renewal.	Yes, public adjuster.	None	24 credit hours of approved continuing education for each 2-year license period; at least 3 hours shall relate directly to ethics. Licensees may request a waiver under certain circumstances.	§§ 10-401 to 10-410 do not apply to attorneys not regularly engaged in insurance adjustments and other adjusters under certain circumstances. Records must be maintained for at least 5 years after the termination of the transaction with an insured and made open to examination by the Commissioner at all times.
MA (11/24)	Public adjusters: § 175:172; 801 CMR § 4.02	\$200 initial license and triennial renewal.	Yes, public adjuster.	None	15 hours every three years.	

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MI (11/24)	§§ 500.240; 500.1222 to 500.1228	\$10 application fee; \$5 annual renewal fee.	Yes, though requirement may be waived for person licensed within the preceding 12 months.	None	None	Licenses available: insurance adjuster and adjuster for the insured. Does not apply to attorneys, licensed agent adjusting loss under policy within agent's control, marine average adjuster, and employee or manager of an insurer authorized to transact insurance adjusting loss under policy written by the insurer. Adjuster shall maintain records of transactions for at least six years after the termination of the transaction.
MN (11/24)	§§ 72B.01 to 72B.14	\$50 fee for initial license, temporary permit, and for each renewal or amendment.	Yes, exemptions allowed.	None	24 hours, including 3 hours of ethics, reported biennially.	Exemptions for attorneys, persons employed to obtain facts or provide technical assistance only, and several others. \$10,000 surety bond required. Independent adjuster must maintain a copy of each contract between the independent adjuster and insurer or self-insurer and comply with contract's record-retention policy. Public adjuster must keep records for at least five years after the end of the contracted employment period; these records must be available for inspection by the state.

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MS (11/24)	§§ 83-17-401 to 83-17-425; 83-17-501 to 83-17-527 (public adjusters); 27-15-97; 19 Miss. Admin. Code Pt. 1, R. 36.13	\$400 business entity public adjuster license, and \$100 individual public adjuster license fee, both renewed biennially.	Yes, exemptions allowed.	None	If license has been in effect for 18 months or less, 12 hours of study in approved courses; 18 months or more, 24 hours are required, of which 3 hours will be in ethics.	Does not apply to attorney at law, certain salaried employees of an insurer, persons who provide only technical assistance, and others. Emergency licenses may be authorized. Adjuster trainee may act without a license for no more than 12 months if trainee has registered with insurance commissioner. Public adjuster required to hold \$50,000 surety bond or errors or omissions policy.
MO (11/24)	§§ 325.010 to 325.055	\$100 application fee, \$50 annual renewal fee.	Yes	None	None	All statutes in this entry pertain to both public adjusters and public adjuster solicitors. Does not apply to attorneys at law, agents or employees of an insurer, nor insurance broker acting as an adjuster. \$10,000 corporate surety bond plus \$1,000 for each employee working as adjuster or adjuster solicitor.  Corporate surety bond: \$10,000; each employee engaged as a public adjuster, \$1,000 bond.

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MT (11/24)	§§ 33-17-102; 33-17-301; 33-17-1004; 33-17-1203; 33-2-708; R. 6.6.1601 to 6.6.1616	\$50 application, \$100 biennial renewal.	Yes, public adjuster.	None	24 hours biennially, including 3 hours of ethics and one hour of changes in state law.	Does not include attorneys, certain salaried employees, and others. Public adjuster: \$5,000 surety bond.
NE (11/24)	§§ 44-9201 to 44-9219	Not to exceed \$100 for individuals and \$150 for business entities.	Yes;	None	For public adjusters, minimum of 24 hours, including 3 hours of ethics, biennially.	Does not include attorneys, actuaries, certified public accountants, teachers of insurance, persons negotiating or settling life insurance or annuity claims, or trust officers of a bank consulting during the normal course of his or her usual business. State may permit emergency licenses for catastrophe situations. Public adjusters must maintain a surety bond of at least \$20,000. Transaction records must be maintained for a minimum of five years.

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NV (11/24)	§§ 680B.010; 684A.010 to 684A.260	\$125 original license and triennial renewal for independent, public, and associate adjusters.	Yes, some exemptions.	None	Triennially, resident adjusters must complete a minimum of 24 hours of continuing education, of which 3 hours must be in ethics.	Does not include attorneys, certain salaried employees, adjusters for ocean marine loss, and persons who adjust or settle claims relating to life or health coverage or annuities. Employed persons who investigate, negotiate, or settle workers' compensation claims are not required to obtain a license as a company adjuster. Records shall be maintained for at least three years and be available for inspection during that time.  Nonresidents can be granted licenses.

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NH (11/24)	Insurance claims adjuster: §§ 400-A:29; 402-B:1 to 402-B:13	\$75 for application and biennial renewal for nonresident and resident adjusters.	Yes; attorneys and most nonresident applicants are exempt.	None	24 hours biennially, including at least 3 hours of ethics.	Statutes do not apply to attorneys, persons employed by adjuster who solely obtain facts and provide technical assistance, and fraud investigators who do not adjust losses or determine claim payments. Commissioner may issue temporary licenses in cases of emergency or disaster.
	Public adjuster: §§ 400-A:29; 402-D:1 to 402-D:21	\$100 for application and biennial renewal for nonresident and resident public adjusters.	Yes, some exemptions.		15 hours biennially, including at least 3 hours of ethics.	\$20,000 surety bond or irrevocable letter of credit. Records must be kept for at least five years after transaction and be made available for inspection.
NJ (11/24)	Public adjusters: §§ 17:22B-1 to 7:22B-20; N.J.A.C. §§ 11:1-37.1 to 11:1-37.18	\$300 for an initial individual licensee with a four-year term. Thereafter, renewal license will be valid for term of two years with \$50 renewal fee and \$20 processing fee.	Yes, exemptions provided.	None	15 hours biennially	Public adjuster bond \$10,000. If sublicensees are named, an additional \$10,000 bond per sublicense is required. Exemptions for attorneys, producers acting as adjusters, auto body repair shops that adjust insurance claims, and others. Records must be kept for at least five years after transaction and be made available for inspection.

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NM (11/24)	§§ 59A-6-1; 59A-13-1 to 59A-13-12; NM ADC 13.4.7.9	\$30 original license \$60 biennial renewal	Yes, some exceptions.	None	All licensees are required to complete 24 hours of continuing education including 3 hours of ethics biennially; other requirements vary by the type of license.	Statutes exclude attorneys, certain salaried employees, and others. Temporary licenses may be granted for persons either undergoing training to become licensed adjusters (not to exceed 12 months) or for emergency or catastrophe adjusters (not to exceed three months). Statutes delineate between independent adjusters, staff adjusters, and temporary adjusters. Independent adjusters must keep records for at least three years after transaction and make available for inspection. Public adjusters must maintain records for at least five years. Surety bond: \$10,000.
NY (11/24)	Ins. Law §§ 2102; 2108	\$50 original license \$50 annual renewal	Yes, exemptions provided.	None	15 hours biennially	Adjusters are licensed either as independent or public adjusters. Statutes exclude certain regularly salaried employees, licensed attorneys, and others. \$1,000 bond.



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NC (11/24)	§§ 58-33-10; 58-33-30; 58-33-70; 58-33-125; 58-33-130; 11 NCAC 6A.0802; §§ 58-33A-1 to 58-33A-95 (public adjusters)	\$75 original license \$20 crop/hail only	Yes, exemptions provided.	None	24 hours biennially, including mandatory flood and ethics courses.	Statutes exclude attorneys and marine adjusters. Experienced adjusters may be permitted to work temporarily for emergency insurance adjustment work. Surety bond or letter of credit for \$20,000 required for public adjusters. Records of public adjusters must be kept for five years.
ND (11/24)	§§ 26.1-26.8-01 to 26.1-26.8-22; 26.1-01-07 (fees)	\$100 initial license and \$25 for annual renewal.	Yes, exemptions provided.	None	24 hours biennially, including 3 hours of ethics.	Public adjusters in South Dakota are subject to requirements as “insurance consultants.” Exemption for attorneys. Public adjusters must maintain a surety bond or proof of insurance with limits of at least \$20,000. Public adjusters must maintain transaction records for at least six years.
OH (11/24)	§§ 3951.01 to 3951.99	\$100 public adjuster and \$50 for each supplemental adjuster. \$50 renewal.	Yes, public adjuster, though exemptions allowed.	None	None	Statutes do not pertain to attorneys, certain salaried employees, independent adjusters representing insurers, and others. \$1,000 bond public adjuster.

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OK (11/24)	36 Okl.St. Ann. §§ 6201 to 6222	\$30 biennially for one class, \$50 biennially for two or more classes of business; \$15 for emergency adjusters.	Yes, exemptions allowed.	Special education or training of sufficient duration to handle loss of claims.	24 hours, including 3 hours of ethics, biennially.	Public adjusters \$25,000 bond. Does not apply to certain marine adjusters, certain salaried employees, attorneys, people who provide only technical assistance to adjusters, and others. Apprentice licenses may be permitted.
OR (11/24)	§§ 744.515 to 744.584; OAR 836-009-0007	\$30 license application fee; \$45 issuance of license; \$45 biennial renewal.	Yes, exemptions allowed.	None	None	Does not apply to certain agents, salaried employees, maritime adjusters, and others. Commissioner may issue temporary adjuster licenses in event of catastrophe. Licensees shall maintain transaction records for three years after the conclusion of each transaction.
PA (11/24)	63 P.S. §§ 1601 to 1608; 31 Pa. Code §§ 115.11 to 115.21	\$200 public adjuster application and annual renewal.	Yes, exemptions allowed.	None	24 hours every two-year period.	Public adjuster: \$20,000 bond. Public adjuster requirements do not apply to certain agents or employees, and others.
PR (11/24)	26 L.P.R.A. §§ 949f; 949i; 950a to 950c; 951p to 952b; 26 L.P.R.A. § 701 (fees)	\$210 public and independent annually.	Yes	None	Reasonable continuing education requirements adopted by the commissioner.	Does not apply to attorneys. Public adjuster: \$10,000 bond. Emergency public adjusters must also post bond in an amount to be determined by the state insurance commissioner.

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RI (11/24)	§§ 27-10-2 to 27-10-14; 230-RICR-20-50-4.1 to 230-RICR-20-50-4.14; R27-103-004	\$250 license fee and \$250 for biennial renewal.	Yes, exemptions allowed.	None	24 hours, including 3 hours of ethics, biennially. Certain exceptions apply.	Does not apply to attorneys or certain employees who act in the settlement of claims. Emergency licenses permitted.  Department may accept, in lieu of the written examination, a certification issued by an approved national or state-based claims association that includes a proctored exam and the exam meets the department requirements.  Records shall be kept for at least five years after the transaction and be made available to the state at all times.
SC (11/24)	Insurance adjusters: §§ 38-47-10 to 38-47-70; R. 69-23 and 69-33  Public adjusters: §§ 38-48-10 to 38-48-160; R. 69-23 & 69-33	\$80 fee for initial license and biennial renewal; retaliatory fee for nonresidents whose home states charge South Carolina adjusters more than the \$80 amount.  \$80 fee for initial license and biennial renewal; retaliatory fee for nonresidents whose home states charge South Carolina adjusters more than the \$80 amount.	Yes. Exemptions for nonresidents, chartered property and casualty underwriters, and chartered life underwriters.  Yes, same exam as for insurance adjusters.	None  None	None  None	Excludes attorneys and adjusters under the previous section. Records must be kept for three years after settlement or closing of a claim.

**ADJUSTER LICENSING REQUIREMENTS**

<b>STATE</b>	<b>CITATION</b>	<b>LICENSE FEE</b>	<b>EXAMINATION REQUIREMENT</b>	<b>PRELICENSING EDUCATION</b>	<b>CONTINUING EDUCATION</b>	<b>REMARKS</b>
SD (11/24)	No license					
TN (11/24)	Public adjusters: §§ 56-6-901 to 56-6-920; R. & Regs. 0780-1-91-.01 to 0780-1-91-.08	\$100 application and biennial renewal fee.	Yes, exemptions allowed.	None	24 hours, including ethics, biennially.	Excludes attorneys, certain persons who settle or negotiate claims, person employed only to obtain facts and provide technical support, and others. \$50,000 surety bond. Records must be kept for at least five years after transaction and be available at all times for inspection. Separate statutes for crop insurance adjusters, at § 56-6-1001 et seq.

**ADJUSTER LICENSING REQUIREMENTS**

<b>STATE</b>	<b>CITATION</b>	<b>LICENSE FEE</b>	<b>EXAMINATION REQUIREMENT</b>	<b>PRELICENSING EDUCATION</b>	<b>CONTINUING EDUCATION</b>	<b>REMARKS</b>
TX (11/24)	Insurance adjusters: I.C. §§ 4101.001 to 4101.203; 28 TAC 19.601 to 19.603; 19.801 to 19.802; 19.1003 to 19.1018	\$50 for license and biennial renewal.	Yes, exemptions allowed.	Although not mandatory, a prelicensing course will satisfy the examination requirement if the course comprises a minimum of 40 hours, including 30 hours of classroom instruction or equivalent coursework. Individuals must have experience, special education, or training of sufficient duration and extent regarding the handling of loss claims to make the applicant competent to fulfill the responsibilities of an adjuster.	30 hours biennially with at least 2 hours in ethics and/or consumer protection. This requirement may be waived for nonresidents that have complied with similar requirements in resident state.	Excludes certain attorneys, certain salaried employees, persons employed only to provide technical assistance to the adjuster, persons who handle claims under life, accident and health insurance policies, marine surveyors (generally), and numerous others. Adjuster-in-training may be permitted to act without license for no more than 12 months. Emergency licenses may be permitted.

TEXAS (cont.)

**ADJUSTER LICENSING REQUIREMENTS**

<b>STATE</b>	<b>CITATION</b>	<b>LICENSE FEE</b>	<b>EXAMINATION REQUIREMENT</b>	<b>PRELICENSING EDUCATION</b>	<b>CONTINUING EDUCATION</b>	<b>REMARKS</b>
TX (cont.)	Public adjusters: 28 TAC 19.701 to 19.713; 19.801 to 19.803; Ins. Code §§ 4102.001 to 4102.208	\$50 for license and biennial renewal.			At least 24 hours annually.	Excludes attorneys, government officials performing official duties, certain salaried employees, persons employed only to provide technical assistance to the adjuster, and several others. Must secure \$10,000 surety bond. Records must be maintained for five years after the termination of a transaction with the insured.
UT (11/24)	§§ 31A-26-202 to 31A-26-216; HB008 (fee schedule)	\$70 for individual full lines license (both independent and public adjusters) and biennial renewal.	Yes, exemptions allowed.	None	24 hours biennially, with 12 in a classroom of insurance related instruction; 3 hours ethics required.	Does not apply to attorneys, certain regular salaried employees, clerical staff, persons employed only to obtain facts or provide technical assistance, and others. Statutes distinguish between public and independent adjusters. Emergency licenses may be permitted.
VT (11/24)	8 V.S.A. §§ 4791; 4800; 4800a; 4803	\$120 resident and nonresident, biennial. \$200 public adjuster, biennial.	Yes, exemptions allowed.	Must have at least two years' experience or special training with respect to handling of loss claims. Does not apply to workers' compensation adjusters.	24 hours biennially	Adjuster shall keep a record of all transactions for at least three years. Attorneys settling client's claims not deemed to be adjusters.

**ADJUSTER LICENSING REQUIREMENTS**

<b>STATE</b>	<b>CITATION</b>	<b>LICENSE FEE</b>	<b>EXAMINATION REQUIREMENT</b>	<b>PRELICENSING EDUCATION</b>	<b>CONTINUING EDUCATION</b>	<b>REMARKS</b>
VI (11/24)	22 VIC §§ 601; 751 to 793	\$200 initial \$50 renewal annually	Yes, exemptions allowed.	None	None	Does not apply to attorneys, marine adjusters or certain salaried employees. \$5,000 surety bond required for public adjusters. Records must be kept and open to inspection for at least five years after transaction.
VA (11/24)	§§ 38.2-1845.1 to 38.2-1845.23 (public adjusters) VA Admin. Letter 2012-10, 2012 WL 4513197 <a href="https://scc.virginia.gov/pages/Application-Fees">https://scc.virginia.gov/pages/Application-Fees</a> (application fee)	\$250 initial fee, \$250 biennial renewal fee and \$15 continuing education fee; \$15 application processing fee	Yes, some exemptions.	None	24 hours, including 3 hours of ethics, biennially.	Shall not apply to certain adjusters/employees of insurers, independent contractors, licensed attorneys, persons who collect facts, or those who settle claims. Records to be retained for five years. Bond amount of \$50,000.

**ADJUSTER LICENSING REQUIREMENTS**

<b>STATE</b>	<b>CITATION</b>	<b>LICENSE FEE</b>	<b>EXAMINATION REQUIREMENT</b>	<b>PRELICENSING EDUCATION</b>	<b>CONTINUING EDUCATION</b>	<b>REMARKS</b>
WA (11/24)	§§ 48.14.010; 48.17.110; 48.17.150; 48.17.380 to 48.17.560	\$50 license and biennial renewal fee for crop, public and independent adjusters.	Yes, exemptions allowed.	No prelicensing education or examination shall be required to obtain any line of authority previously held in a prior state except where the commissioner determines otherwise by rule. License applicants must have had sufficient experience or special education or training with reference to the handling of loss claims.	Crop adjusters only.	Public adjuster: \$5,000 surety bond. Does not apply to attorneys, marine adjusters or certain salaried employees except when acting as crop adjusters. Records must be kept and open to inspection for at least five years after transaction.
WV (11/24)	§§ 33-12B-1 to 33-12B-15	\$25 annually, with retaliatory fee for nonresidents whose home states charge West Virginia adjusters more.	Mandatory for all crop adjusters only, commissioner may require examination of other applicants. (See § 33-12B-5).	None	Minimum 24 hours of continuing education courses, of which 3 hours must be in ethics, biennially.	Does not apply to attorneys. Emergency licenses permitted. Retaliatory surety bond may be imposed.



**ADJUSTER LICENSING REQUIREMENTS**

<b>STATE</b>	<b>CITATION</b>	<b>LICENSE FEE</b>	<b>EXAMINATION REQUIREMENT</b>	<b>PRELICENSING EDUCATION</b>	<b>CONTINUING EDUCATION</b>	<b>REMARKS</b>
WI (11/24)	§§ 629.01 to 629.13; 601.31 (fees)	\$50 for initial registration	Yes; nonresidents are exempt	None	Minimum 15 credits of continuing education, including 3 credits of ethics, biennially.	
WY (11/24)	§§ 26-4-101; 26-9-219; 26-9-228; 26-9-231	\$100 for original license for residents and non-residents. \$100 biennial renewal for residents, and \$150 biennial renewal for nonresidents.	Yes, exemptions allowed.	None	24 hours, including at least 3 hours of ethics, biennially.	Records must be retained for three years.

This chart does not constitute a formal legal opinion by the NAIC staff on the provisions of state law and should not be relied upon as such. Every effort has been made to provide correct and accurate summaries to assist the reader in targeting useful information. For further details, the statutes and regulations cited should be consulted. The NAIC attempts to provide current information; however, readers should consult state law for additional adoptions.