

PRODUCER LICENSING (D) TASK FORCE

Producer Licensing (D) Task Force Aug. 13, 2024, Minutes

Producer Licensing (D) Task Force May 9, 2024, Minutes (Attachment One)

Public Adjuster Licensing Model Act (Attachment Two)

Proposed Amendments to NAIC Uniform Licensing Applications (Attachment Three)

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Uniform Education (D) Working Group July 10, 2024, Minutes (Attachment Seventeen)

Uniform Education (D) Working Group May 8, 2024, Minutes (Attachment Eighteen)

Draft Pending Adoption

Draft: 8/27/24

Producer Licensing (D) Task Force
Chicago, Illinois
August 13, 2024

The Producer Licensing (D) Task Force met in Chicago, IL, Aug. 13, 2024. The following Task Force members participated: Larry D. Deiter, Chair (SD); Glen Mulready, Vice Chair, represented by Erin Wainner and Courtney Khodabakhsh (OK); Lori K. Wing-Heier represented by Heather Carpenter (AK); Mark Fowler represented by Reyn Norman and Jimmy Gunn (AL); Ricardo Lara represented by Charlene Ferguson (CA); Trinidad Navarro (DE); Doug Ommen represented by Robin Petersen (IA); Vicki Schmidt represented by Monicka Richmeier (KS); Sharon P. Clark (KY); Joy Y. Hatchette represented by Mary Kwei (MD); Chlora Lindley-Myers represented by Jo LeDuc (MO); Mike Chaney represented by Vanessa Miller (MS); Mike Causey represented by Angela Hatchell (NC); Michael Humphreys represented by David Buono (PA); Elizabeth Kelleher Dwyer represented by Rachel Chester (RI); Cassie Brown represented by Randall Evans (TX); Scott A. White represented by Richard Tozer (VA); Kevin Gaffney represented by Mary Block (VT); and Mike Kreidler represented by Todd Dixon (WA).

1. Adopted its May 9 Minutes

The Task Force met May 9 and took the following action: 1) discussed the template for the 1033 waiver process; 2) heard reports from the Adjuster Licensing (D) Working Group, Producer Licensing Uniformity (D) Working Group, Public Adjuster Licensing (D) Working Group, and Uniform Education (D) Working Group; and 3) received comments from the American Council of Life Insurers (ACLI), Finseca, and the National Association of Insurance and Financial Advisors (NAIFA) seeking the following changes to the *State Licensing Handbook* (Handbook): a) clarify pre-licensing education is not required; b) encourage states to provide examinations in additional languages; and c) recognize the use of online examinations.

Chester made a motion, seconded by Tozer, to adopt the Task Force's May 9 minutes (Attachment One). The motion passed unanimously.

2. Received Comments on Proposed Amendments to Model #228

Buono said the Public Adjuster Licensing (D) Working Group adopted proposed amendments to Model #228 (Attachment Two) during its July 17 call. Buono said the Working Group received feedback from all parties over the last 10 months and incorporated feedback as much as possible. Buono said the revised *Public Adjuster Licensing Model Act* (#228) is not applicable to public adjusters who settle auto claims. Buono said the Working Group spent considerable time discussing the proposed cap on public adjuster fees. Buono said the Working Group is aware of public adjuster trade associations' concerns that the current fee caps proposal will eliminate consumers' ability to hire public adjusters for smaller value claims. Buono, each state will need to review Model #228 and decide what provisions are best for its marketplace.

Director Deiter asked for comments from state insurance regulators, interested parties, and consumer representatives regarding the proposed revisions to Model #228. No comments were offered.

3. Received Comments on the Draft 1033 Waiver Template

Director Deiter said he would like to focus on two issues. The first issue is whether the 1033 waiver template should be consistent with the language in the Handbook or whether states are suggesting a policy change. The Handbook sets forth a standard that the resident state bears responsibility for consideration of applications for consent waivers and that producers seeking nonresident licenses should not have to go through the 1033 process in all states after the producer's resident state has issued a waiver. Director Deiter said the second issue for

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discussion is the definition of “conviction.” The current definition is the same one used for the NAIC Uniform Licensing Applications and reads as follows: “This term includes but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or nolo contendere or no contest, or having been given probation, a suspended sentence or a fine.” Director Deiter said there is a separate statement, which is not used on the NAIC Uniform Licensing Applications, that “States may include in the definition of ‘Conviction’ a plea in abeyance, a diversion, or an expunged conviction.” This separate statement was added because there are differences in what states might consider as a “conviction.”

Ferguson said the Producer Licensing Uniformity (D) Working Group will review the Handbook for possible revisions, including sections addressing 1033 waivers. Ferguson said she believes the Working Group will defer its review of the section addressing 1033 waivers until the Task Force has completed its work on the 1033 waiver template. Chester said most jurisdictions only require a waiver from home state license applicants.

Hearing no further comments, Director Deiter requested that NAIC staff work with a small group of subject matter experts (SMEs) to issue a revised draft within the next 45 days for the Task Force’s review.

4. Exposed Proposed Amendments to the NAIC Uniform Producer Licensing Applications

Eric Saul (National Insurance Producer Registry—NIPR) said NIPR is estimating the proposed amendments (Attachment Three, Four, Five, Six), which the Producer Licensing (D) Uniformity Working Group adopted during its May 7 and June 4 calls, will take between 4,122 and 10,715 hours of work. Saul said this equates to roughly \$330,000–\$857,000 of investment to complete all the changes. Saul said NIPR is requesting this project start in October 2025. Saul said the development would be finished in February 2026, with production implementation ready between March and May 2026.

Hearing no further comments, Director Deiter requested that NAIC staff expose the proposed amendments to the NAIC Uniform Producer Licensing Applications, along with the proposed time and cost estimate from NIPR, for a 30-day comment period ending Sept. 12. Director Deiter said the Producer Licensing (D) Task Force will then consider the adoption of the changes and implementation timeline. The intent is to move these items to the Market Regulation and Consumer Affairs (D) Committee so the Committee can consider them by Oct. 15. The Executive (EX) Committee and Plenary could then consider the adoption of the proposed changes and implementation timeline at the Fall National Meeting.

5. Adopted the Reports of its Working Groups

A. Adjuster Licensing (D) Working Group

Chester said the Working Group met June 12 (Attachment Seven) and May 15 (Attachment Eight). During these meetings, the Working Group discussed the review of Chapter 18—Adjusters of the Handbook.

Chester said the Working Group continues to review Chapter 18 of the Handbook. Chester said the designated home state process for adjuster licensing has complicated the licensing process and encouraged all states to license independent adjusters. Chester said the Working Group issued a survey to states to identify how to create greater consistency in the licensing process and will continue to work with NIPR to assist states in implementing electronic licensing of adjusters, including the designated home state process.

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B. Producer Licensing Uniformity (D) Working Group

Khodabakhsh said the Working Group met Aug. 6 (Attachment Nine), June 4 (Attachment Ten), May 7 (Attachment Eleven), and April 2 (Attachment Twelve). During these meetings, the Working Group took the following action: 1) adopted the 2018 revisions of the NAIC Uniform Licensing Applications for the Individual and Business Entity (Initial and Renewal); and 2) discussed the review of the Handbook.

Khodabakhsh said the Working Group will not review the 1033 waiver provisions in Chapter 7—Continuing Education Recommended Guidelines for Classroom Course of the Handbook or the public adjuster licensing provisions in Chapter 18 until the Producer Licensing (D) Task Force completes its work on the 1033 waiver template and the Public Adjuster Licensing (D) Working Group completes its work on Model #228.

Khodabakhsh said states have expressed concerns about the licensing process for pharmacy benefits managers (PBMs), and a new chapter may be added to the Handbook to address the licensing process for PBMs. The Working Group is gathering data to determine the number of states licensing PBMs and the licensing processes used.

C. Public Adjuster Licensing (D) Working Group

Buono said the Working Group met July 17 (Attachment Thirteen), June 18 (Attachment Fourteen), May 2 (Attachment Fifteen) and April 5 (Attachment Sixteen). During these meetings, the Working Group took the following action: 1) adopted its June 18, May 2, and April 5 minutes; 2) adopted proposed amendments to Model #228; 3) received comments on the proposed amendments to Model #228; 4) discussed proposed amendments to Sections 15, 16, and 19 of Model #228 to strengthen regulatory standards regarding individuals acting as unlicensed public adjusters, contractors who are also acting as public adjusters on the same claim, and inappropriate assignment of benefits; 5) discussed proposed amendments to Sections 3 and 14 of Model #228, which address public adjuster fees; and 6) discussed its charge and scope of work, which is to consider amendments to Model #228 to strengthen regulatory standards governing the conduct of public adjusters for the following four issues: a) individuals acting as unlicensed public adjusters; b) contractors who are also acting as public adjusters on the same claim; c) inappropriate assignment of benefit rights; and d) excessive fees charged by public adjusters.

D. Uniform Education (D) Working Group

Tozer said the Working Group met July 10 (Attachment Seventeen) and May 8 (Attachment Eighteen). During these meetings, the Working Group took the following action: 1) discussed the creation of continuing education (CE) audit procedures and distributed a checklist containing the language from the draft CE audit procedures; and 2) discussed guidelines for the course introduction statements and how states provide course introductory statements.

Tozer said the Working Group is reviewing proposed CE course audit guidelines. Tozer said the goal is for each state to audit courses of its home state CE providers to eliminate duplication of efforts among the states. Tozer said the Working Group is reviewing states' CE course introductory statements and form requirements to enhance uniformity among states. Tozer said the Working Group has received all exam pass rates from examination vendors and has requested that NAIC staff post the state producer licensing exam pass rates to the NAIC website by the end of August.

David Leifer (ACLI) said the publishing of examination pass rates is important to industry, and he believes there has been a decrease in exam pass rates with the pass rates being lower than what is set forth in the Handbook. Commissioner Clark said the pass rates may be lower for many reasons. She said that Kentucky has observed

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instances where applicants have completed examinations in less than 20 minutes even though they have an hour to complete the exam.

Tozer made a motion, seconded by Commissioner Clark, to adopt the reports of the Adjuster Licensing (D) Working Group; Producer Licensing Uniformity (D) Working Group; Public Adjuster Licensing (D) Working Group; and Uniform Education (D) Working Group. The motion passed unanimously.

6. Received a Report from NIPR

Director Deiter said he serves as the president of the 2024 NIPR Board of Directors. He said the Board of Directors accepted a report from its Audit Committee, which highlighted NIPR's strong financial performance through the first half of the year. Through June, NIPR's revenue year-to-date (YTD) is \$39.6 million, which is 5.7% over budget and 10.5% higher than the same period in 2023. Expenses through the month of June are \$1.24 million or 3.3% under budget.

Director Deiter said the Board of Directors heard reports on two critical initiatives for 2024. He said state insurance regulators can expect an expanded team of trained experts who will provide a consistent point of contact, streamlined request handling, and a deep understanding of their needs. Director Deiter said NIPR has a multi-year project to improve the look and functionality of NIPR's website and the credentialing and reporting applications accessed through that site.

Director Deiter said NIPR continues to expand its services to allow electronic solutions for states and industry to process additional licensee updates, including name changes and designated responsible licensed producer (DRLP) changes. To date, NIPR has implemented 18 states for name changes and nine states for DRLP changes.

Deiter said NIPR and the NAIC continue providing the states' producer licensing zone training. The program covers producer licensing practices and current and emerging industry issues, encouraging dialogue among the state licensing peer regulators.

Having no further business, the Producer Licensing (D) Task Force adjourned.

<https://naiconline.sharepoint.com/sites/NAISupportStaffHub/Member%20Meetings/D%20CMTE/2024%20Summer/PLTF/National%20Meeting/PLTF%20Min%208.13.24.docx>

Draft: 8/27/24

Producer Licensing (D) Task Force
Virtual Meeting
May 9, 2024

The Producer Licensing (D) Task Force met May 9, 2024. The following Task Force members participated: Larry D. Deiter, Chair (SD); Glenn Mulready represented by Erin Wainner and Courtney Khodabakhsh (OK); Lori K. Wing-Heier represented by Kayla Erickson (AK); Mark Fowler represented by Reyn Norman (AL); Ricardo Lara represented by Charlene Ferguson and Tyler McKinney (CA); Karima M. Woods represented by Sheila Parker-Johson (DC); Doug Ommen represented by Robin Petersen (IA); Amy L. Beard represented by Samantha Aldridge (IN); Vicki Schmidt represented by Monicka Richmeier (KS); Sharon P. Clark represented by Lee Webb, Shaun Orme and Ron Kreiter (KY); represented by Matthew Stewart and Emily Lala (LA); Kathleen A. Birrane represented by Jeff Gross (MD); Chlora Lindley-Myers represented by Marjorie Thompson and Brenda Horstman (MO); Jon Godfread represented John Arnold (ND); Eric Dunning represented by Kevin Schlautman (NE); D.J. Bettencourt represented by Joan LaCourse (NH); Judith L. French represented by Karen Vourvopoulos, Holly Strane and Lindsey Jones (OH); Elizabeth Kelleher Dwyer represented by Rachel Chester (RI); Cassie Brown represented by Matt Tapp and Jon Huebner (TX); Jon Pike represented by Randy Overstreet (UT); Scott A. White represented by Richard Tozer (VA); Kevin Gaffney represented by Mary Block and Calley Rock (VT); Mike Kreidler represented by Todd Dixon and Jeff Baughman (WA); Nathan Houdek represented by Melody Esquivel and Rebecca Rebholz (WI); and Allan L. McVey represented by Robert Grishaber (WV). Also participating was David Buono (PA).

1. Discuss the Template for the 1033 Process

Director Deiter said the draft document distributed for the call today incorporates many of the comments that were submitted on the initial draft of 2022. Director Deiter reviewed the proposed edits.

- Section 1.C was revised to remind insurance entities which might employ a prohibited person who does not have a waiver to take the necessary steps to have the individual apply for a waiver.
- Section 2 edits include technical revisions, but the primary purpose of the edits is to emphasize the Home State is the primary state to consider a 1033 waiver unless an individual's Home State does not issue 1033 waivers. The section clarifies the type of information a state insurance department may request as part of the consideration of a 1033 waiver.
- The Definition of "Breach of Trust" was changed to the definition referenced in the NAIC's "Guidelines for State Insurance Regulators to the Violent Crime Control and Law Enforcement Act of 1994."
- The Definition of "Conviction" was changed to be consistent with the definition reflected on the NAIC's Uniform Individual Producer Licensing. At the same time, the section continues to recognize some states may include in the definition of "conviction" a plea in abeyance, a diversion, or an expunged conviction.
- The Definition of "Dishonesty" was changed to the definition referenced in the NAIC's "Guidelines for State Insurance Regulators to the Violent Crime Control and Law Enforcement Act of 1994."
- Section 4 was amended to recognize some states do not have a separate 1033 consent process.
- Section 5 was amended to create additional transparency regarding notification of the 1033 waiver process and a recommendation for states to submit their final waiver decisions to the NAIC 1033 State Decision Repository.
- Section 6 was amended to provide additional clarity regarding potential standards a state may use to evaluate a 1033 waiver request.
- The title of Section 7 was amended to better reflect the intent of the section.

Ferguson said subsection 1.C should be modified to state insurance entities which already employ a prohibited person who does not have a waiver must take the necessary steps to have the individual apply for a 1033 written

consent. Ferguson said the reference to the types of information listed in subsection 2.A that a prohibited person may be required to disclose to an insurance department should be added to Section IV of the Short Form Application. McKinney said California has always interpreted the Federal *Violent Crime Control and Law Enforcement Act of 1994* to require a prohibited person to obtain a 1033 consent from each state in which a prohibited person intends to engage in the business of insurance.

Tozer said the short form application was initially used for existing licensees who had to retroactively obtain a 1033 consent after the adoption of the Federal *Violent Crime Control and Law Enforcement Act of 1994*. Tozer questioned whether the short form application is the correct application to use today. Tozer suggested keeping the language “a crime involving dishonesty includes, but is not limited to” in the definition of Dishonesty. Tozer suggested retaining subsection 6.J “whether other jurisdictions have granted or denied an 18 U.S.C. 1033 consent.”

Hearing no further comments, Director Deiter requested NAIC staff circulate the draft 1033 template for a 30-day comment period.

2. Hear Reports of the Task Force Working Groups

- Adjuster Licensing (D) Working Group

Chester said the Working Group is reviewing the Adjuster Licensing Chapter of the State Licensing Handbook. Chester said the Working Group will hold a conference call on May 15 to review the comments on the chapter.

- Producer Licensing Uniformity (D) Working Group

Khodabaskhsh said the Working Group is reviewing the 2018 proposed amendments to the Uniform Licensing Applications. Khodabaskhsh said the Working Group adopted its recommendations on the amendments to the initial licensing application for individuals and will begin reviewing the proposed amendments to the business entity application and the renewal applications for both individuals and business entities. Khodabaskhsh said the Working Group will hold its next meeting in June and plans to complete its recommendations on the applications prior to the NAIC Summer National Meeting.

- Public Adjuster Licensing (D) Working Group

Buono said the Working Group was given a charge to amend the NAIC Public Adjuster Licensing Model Act (#228) to enhance consumer protections for the following four issues: 1) individuals acting as unlicensed public adjusters; 2) contractors who are also acting as public adjusters on the same claim; 3) inappropriate Assignment of Benefit rights; and 4) excessive fees charged by public adjusters. Buono said the Working Group circulated draft revisions, has solicited two rounds of comments, and has held two open conference calls. The first call was held on April 5th and the second call was held on May 2nd. During the call on April 5th, Commissioner Navarro reviewed the proposed changes to the model act. The second call on May 2nd was devoted to the discussion of compensation caps for public adjusters. The current proposal amends section 14 of the model and places a compensation cap of 10% for catastrophe (CAT) claims and 15% for any claim settlement. Given the significance of this issue and the potential impact a fee cap may have on the marketplace, the Working Group continues to seek additional input from all parties. The Working Group will hold another call in May and is working to adopt a revised model for the Task Force’s consideration this year.

- Uniform Education (D) Working Group

Tozer said the Working Group held a regulator-only call on March 6 and an open call on May 8. During the March 6 call, the Working Group reviewed its priorities, including the development of CE Audit Guidelines, Guidelines for Course Introduction statements/forms, and the posting of exam pass rates. Tozer said the Working Group was informed about the NAIC Member's adoption of the CE Course Instructor Approval Guidelines, which have been posted to the Working Group's webpage. Tozer said the Working Group discussed developing CE course audit guidelines. Virginia shared its audit guidelines and forms with the Working Group. Tozer said the goal is for each state to audit courses for its Home State providers to avoid duplicative efforts by other states and thus increase the number of providers/courses audited. Tozer said states should share findings with each other so states can take appropriate action against providers not following NAIC guidelines. On the May 8th call, Tozer said the Working Group agreed to distribute a checklist of audit guidelines with additional questions on enforcement of CE violations. Tozer said the Working Group is conducting a survey to identify state pre-course student requirements for CE courses. Tozer said the Working Group received an update on the first-time test-taker pass rates for 2022 and has started to collect this data for 2023. Tozer said the Working Group will survey states to determine how many are following the NAIC State Licensing Handbook best practices by posting pass rates on their websites.

3. Receive Comments from ACLI, Finseca, NAIFA

Melissa Bova (Finseca) said industry has been working in partnership for the last two years to address recruitment, retention & diversity in the profession. Bova said the ACLI, Finseca, and NAIFA are seeking the following changes to the NAIC State Licensing Handbook:

- Clarify that while states may choose to have pre-licensing hours, there are no longer required nor is there a suggested minimum number of hours in the State Licensing Handbook. Bova said research shows that pre-licensing mandates do not produce candidates more prepared to pass the exam.
- Allow additional language licensing exams & materials.
- Recognize online access exams. Bova said proctored exams can offer equivalent security measures as applied to in-person exams, pass rates are virtually identical, and an online option makes the exam process more convenient for a wider variety of individuals.

Commissioner Deiter suggested these issues be referred to the Producer Licensing Uniformity (D) Working Group since that working group is charged with oversight of the State Licensing Handbook.

4. Any Other Matters

Deiter said Producer Licensing (D) Task Force will likely hold an in-person meeting on Aug. 13 during the NAIC Summer National Meeting.

Having no further business, the Producer Licensing (D) Task Force adjourned.

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Adopted by the Executive Committee and Plenary, XX, 2024

Adopted by the Market Regulation and Consumer Affairs (D) Committee, XX, 2024

Adopted by the Producer Licensing (D) Task Force, XX, 2024

Adopted by the Public Adjuster Licensing (D) Working Group, July 17, 2024

Revisions marks reflect proposed changes from Public Adjuster Model Act adopted by the NAIC in 2005.

PUBLIC ADJUSTER LICENSING MODEL ACT

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Section 1. Purpose and Scope

This Act governs the qualifications and procedures for the licensing of public adjusters. It specifies the duties of and restrictions on public adjusters, which include limiting their licensure to assisting insureds in first party claims, [excluding claims for personal or commercial auto lines of insurance](#).

Drafting Note: It is recommended that any statute or regulation inconsistent with this Act be repealed or amended.

Drafting Note: This Act also requires a report to the insurance commissioner of any action in another jurisdiction against either the public adjuster license or licensee.

Drafting Note: [This Act is not intended to apply to the settlement of claims for personal or commercial auto lines of insurance.](#)

Section 2. Definitions

- A. “Apprentice public adjuster” means the one who is qualified in all respects as a public adjuster except as to experience, education and/or training.
- B. “Business entity” means a corporation, association, partnership, limited liability company, limited liability partnership or other legal entity.
- C. “Catastrophic disaster” according to the Federal Response Plan, means an event that results in large numbers of deaths and injuries; causes extensive damage or destruction of facilities that provide and sustain human needs; produces an overwhelming demand on state and local response resources and mechanisms; causes a severe long-term effect on general economic activity; and severely affects state, local and private

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Adopted by the Executive Committee and Plenary, XX, 2024

Adopted by the Market Regulation and Consumer Affairs (D) Committee, XX, 2024

Adopted by the Producer Licensing (D) Task Force, XX, 2024

Adopted by the Public Adjuster Licensing (D) Working Group, July 17, 2024

Revisions marks reflect proposed changes from Public Adjuster Model Act adopted by the NAIC in 2005.

- sector capabilities to begin and sustain response activities. A catastrophic disaster shall be declared by the President of the United States or the Governor of the state or district in which the disaster occurred.
- D. “Fingerprints” for the purposes of this act, means an impression of the lines on the finger taken for purpose of identification. The impression may be electronic or in ink converted to electronic format.
- E. “Home state” means the District of Columbia and any state or territory of the United States in which the public adjuster’s principal place of residence or principal place of business is located. If neither the state in which the public adjuster maintains the principal place of residence nor the state in which the public adjuster maintains the principal place of business has a substantially similar law governing public adjusters, the public adjuster may declare another state in which it becomes licensed and acts as a public adjuster to be the ‘home state.’
- F. “Individual” means a natural person.
- G. “Person” means an individual or a business entity.
- H. “Public adjuster” means any person who, for compensation or any other thing of value on behalf of the insured:
- (1) Acts or aids, solely in relation to first party claims arising under insurance contracts that insure the real or personal property of the insured, on behalf of an insured in negotiating for, or effecting the settlement of, a claim for loss or damage covered by an insurance contract;
 - (2) Advertises for employment as a public adjuster of insurance claims or solicits business or represents himself or herself to the public as a public adjuster of first party insurance claims for losses or damages arising out of policies of insurance that insure real or personal property; or
 - (3) Directly or indirectly solicits business, investigates or adjusts losses, or advises an insured about first party claims for losses or damages arising out of policies of insurance that insure real or personal property for another person engaged in the business of adjusting losses or damages covered by an insurance policy, for the insured.
- I. “Uniform individual application” means the current version of the National Association of Insurance Commissioners (NAIC) Uniform Individual Application for resident and nonresident individuals.
- J. [Optional] “Uniform business entity application” means the current version of the National Association of Insurance Commissioners (NAIC) Uniform Business Entity Application for resident and nonresident business entities.

Drafting Note: Subsection J is optional and would apply only to those states that have a business entity license requirement.

Drafting Note: If any term is similarly defined in a relevant section of the state’s insurance code, do not include the definition of the term in this Act or, in the alternative, reference the statute: “[term] is defined in [insert appropriate reference to state law or regulation].”

Section 3. License Required

- A. A person shall not act, ~~or~~ hold himself/herself out as a public adjuster, solicit, or negotiate a contract for public adjusting services in this state unless the person is licensed as a public adjuster in accordance with this Act.
- B. A person licensed as a public adjuster shall not misrepresent to a claimant that ~~he or she is~~ they are an

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Adopted by the Executive Committee and Plenary, XX, 2024

Adopted by the Market Regulation and Consumer Affairs (D) Committee, XX, 2024

Adopted by the Producer Licensing (D) Task Force, XX, 2024

Adopted by the Public Adjuster Licensing (D) Working Group, July 17, 2024

Revisions marks reflect proposed changes from Public Adjuster Model Act adopted by the NAIC in 2005.

adjuster representing an insurer in any capacity, including acting as an employee of the insurer or acting as an independent adjuster unless so appointed by an insurer in writing to act on the insurer's behalf for that specific claim or purpose. A licensed public adjuster is prohibited from charging that specific claimant a fee when appointed by the insurer and the appointment is accepted by the public adjuster.

- C. A business entity acting as a public adjuster is required to obtain a public adjuster license. Application shall be made using the Uniform Business Entity Application. Before approving the application, the insurance commissioner shall find that:
- (1) The business entity has paid the fees set forth in [insert appropriate reference to state law or regulation; and
 - (2) The business entity has designated a licensed public adjuster responsible for the business entity's compliance with the insurance laws, rules and regulations of this state.

Drafting Note: Subsection C is optional and would apply only to those states that have a business entity license requirement.

- D. Notwithstanding subsection A through C, a license as a public adjuster shall not be required of the following:
- (1) An attorney-at-law admitted to practice in this state, when acting in his or her professional capacity as an attorney;
 - (2) A person who negotiates or settles claims arising under a life or health insurance policy or an annuity contract;
 - (3) A person employed only for the purpose of obtaining facts surrounding a loss or furnishing technical assistance to a licensed public adjuster, including photographers, estimators, private investigators, engineers and handwriting experts;
 - (4) A licensed health care provider, or employee of a licensed health care provider, who prepares or files a health claim form on behalf of a patient; or
 - (5) A person who settles subrogation claims between insurers.

Section 4. Application for License

- A. A person applying for a public adjuster license shall make application to the commissioner on the appropriate uniform application or other application prescribed by the commissioner.
- B. The applicant shall declare under penalty of perjury and under penalty of refusal, suspension or revocation of the license that the statements made in the application are true, correct and complete to the best of the applicant's knowledge and belief.
- C. In order to make a determination of license eligibility, the insurance commissioner is authorized to require fingerprints of applicants and submit the fingerprints and the fee required to perform the criminal history record checks to the state identification bureau (or state department of justice public state agency) and the Federal Bureau of Investigation (FBI) for state and national criminal history record checks; the insurance commissioner shall require a criminal history record check on each applicant in accordance with this Act. The insurance commissioner shall require each applicant to submit a full set of fingerprints in order for the insurance commissioner to obtain and receive National Criminal History Records from the FBI Criminal Justice Information Services Division.

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Adopted by the Executive Committee and Plenary, XX, 2024

Adopted by the Market Regulation and Consumer Affairs (D) Committee, XX, 2024

Adopted by the Producer Licensing (D) Task Force, XX, 2024

Adopted by the Public Adjuster Licensing (D) Working Group, July 17, 2024

Revisions marks reflect proposed changes from Public Adjuster Model Act adopted by the NAIC in 2005.

- (1) The insurance commissioner may contract for the collection, transmission and resubmission of fingerprints required under this section. If the commissioner does so, the fee for collecting, transmitting and retaining fingerprints shall be payable directly to the contractor by the person. The insurance commissioner may agree to a reasonable fingerprinting fee to be charged by the contractor.
- (2) The insurance commissioner may waive submission of fingerprints by any person that has previously furnished fingerprints and those fingerprints are on file with the Central Repository of the ~~National Association of Insurance Commissioners~~ (NAIC), its affiliates or subsidiaries.
- (3) The insurance commissioner is authorized to receive criminal history record information in lieu of the [insert reference to Department of Justice/Public Safety Agency] that submitted the fingerprints to the FBI.
- (4) The insurance commissioner is authorized to submit electronic fingerprint records and necessary identifying information to the NAIC, its affiliates or subsidiaries for permanent retention in a centralized repository. The purpose of such a centralized repository is to provide insurance commissioners with access to fingerprint records in order to perform criminal history record checks.

Drafting Note: The FBI requires that fingerprints be submitted to the state Department of Law Enforcement, Public Safety or Criminal Justice for a check of state records before the fingerprints are submitted to the FBI for a criminal history check. The FBI recommends all fingerprint submissions to be in an electronic format. The FBI has approved the language in Section 4 (C) to authorize a state identification bureau to submit fingerprints on behalf of its applicants in conjunction with licensing and employment.

Drafting Note: If the state has adopted the Producer Licensing Model Act, it may not be necessary to adopt this section. Rather, the state may want to amend its relevant insurance producer statute to include public adjusters.

Drafting Note: This provision does not permit the sharing of criminal history record information with the NAIC or other insurance commissioners as such sharing of information is prohibited by 28 CFR 20.33.

Section 5. Resident License

- A. Before issuing a public adjuster license to an applicant under this section, the commissioner shall find that the applicant:
 - (1) Is eligible to designate this state as his or her home state or is a nonresident who is not eligible for a license under Section 8;
 - (2) Has not committed any act that is a ground for denial, suspension or revocation of a license as set forth in Section 11;
 - (3) Is trustworthy, reliable, and of good reputation, evidence of which may be determined by the commissioner;
 - (4) Is financially responsible to exercise the license and has provided proof of financial responsibility as required in Section 12 of this Act;
 - (5) Has paid the fees set forth in [insert appropriate reference to state law or regulation]; and
 - (6) Maintains an office in the home state of residence with public access by reasonable appointment and/or regular business hours. This includes a designated office within a home state of residence.

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- B. In addition to satisfying the requirements of Subsection A, an individual shall
- (1) Be at least eighteen (18) years of age; and
 - (2) Have successfully passed the public adjuster examination.
 - (3) Designate a licensed individual public adjuster responsible for the business entity's compliance with the insurance laws, rules, and regulations of this state; and
 - (4) Designate only licensed individual public adjusters to exercise the business entity's license.

Drafting Note: Subsection C is optional and would apply only to those states that have a business entity license requirement. C's PLMA Section 6B.

- C. The commissioner may require any documents reasonably necessary to verify the information contained in the application.

Section 6. Examination

- A. An individual applying for a public adjuster license under this act shall pass a written examination unless exempt pursuant to Section 7. The examination shall test the knowledge of the individual concerning the duties and responsibilities of a public adjuster and the insurance laws and regulations of this state. Examinations required by this section shall be developed and conducted under rules and regulations prescribed by the commissioner.
- B. The commissioner may make arrangements, including contracting with an outside testing service, for administering examinations and collecting the nonrefundable fee set forth in [insert appropriate reference to state law or regulation].
- C. Each individual applying for an examination shall remit a non-refundable fee as prescribed by the 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 requirements.

Drafting Note: If the state has adopted the Producer Licensing Model Act, it may not be necessary to adopt this section. Rather, the state may want to amend its relevant insurance producer statute to include public adjusters.

Section 7. Exemptions from Examination

- A. An individual who applies for a public adjuster license in this state who was previously licensed as a public adjuster in another state based on a public adjuster examination shall not be required to complete any prelicensing examination. This exemption is only available if the person is currently licensed in that state or if the application is received within twelve (12) months of the cancellation of the applicant's previous license and if the prior state issues a certification that, at the time of cancellation, the applicant was in good standing in that state or the state's producer database records or records maintained by the NAIC, its affiliates, or subsidiaries, indicate that the public adjuster is or was licensed in good standing.
- B. A person licensed as a public adjuster in another state based on a public adjuster examination who moves to this state shall make application within ninety (90) days of establishing legal residence to become a

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resident licensee pursuant to Section 5. No prelicensing examination shall be required of that person to obtain a public adjuster license.

- C. An individual who applies for a public adjuster license in this state who was previously licensed as a public adjuster in this state shall not be required to complete any prelicensing examination. This exemption is only available if the application is received within twelve (12) months of the cancellation of the applicant's previous license in this state and if, at the time of cancellation, the applicant was in good standing in this state.

Drafting Note: If the state has adopted the Producer Licensing Model Act, it may not be necessary to adopt this section. Rather, the state may want to amend its relevant insurance producer statute to include public adjusters.

Section 8. Nonresident License Reciprocity

- A. Unless denied licensure pursuant to Section 11, a nonresident person shall receive a nonresident public adjuster license if:
- (1) The person is currently licensed as a resident public adjuster and in good standing in his or her home state;
 - (2) The person has submitted the proper request for licensure, has paid the fees required by [insert appropriate reference to state law or regulation] [NAIC's PLMA Section 8A(2)], and has provided proof of financial responsibility as required in Section 12 of this Act;
 - (3) The person has submitted or transmitted to the commissioner the appropriate completed application for licensure; and
 - (4) The person's home state awards non-resident public adjuster licenses to residents of this state on the same basis.
- B. The commissioner may verify the public adjuster's licensing status through the producer database maintained by the NAIC, its affiliates, or subsidiaries.
- C. As a condition to continuation of a public adjuster license issued under this section, the licensee shall maintain a resident public adjuster license in his or her home state. The non-resident public adjuster license issued under this section shall terminate and be surrendered immediately to the commissioner if the home state public adjuster license terminates for any reason, unless the public adjuster has been issued a license as a resident public adjuster in his or her new home state. Notification to the state or states where non-resident license is issued must be made as soon as possible, yet no later than thirty (30) days of change in new state resident license. Licensee shall include new and old address. A new state resident license is required for non-resident licenses to remain valid. The new state resident license must have reciprocity with the licensing non-resident state(s) for the non-resident license not to terminate.

Drafting Note: If the state has adopted the PLMA, it may not be necessary to adopt this section. Rather, the state may want to amend its relevant insurance producer statute to include public adjusters.

Section 9. License

- A. Unless denied licensure under this Act, persons who have met the requirements of this Act shall be issued a public adjuster license.
- B. A public adjuster license shall remain in effect unless revoked, terminated or suspended as long as the

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- request for renewal and fee set forth in [insert appropriate reference to state law or regulation] is paid and any other requirements for license renewal are met by the due date.
- C. The licensee shall inform the commissioner by any means acceptable to the commissioner of a change of address, change of legal name, or change of information submitted on the application within thirty (30) days of the change.
- D. A licensed public adjuster shall be subject to [cite state's Unfair Claims Settlement Act and state's Trade Practices and Fraud sections of the Insurance Code].
- E. A public adjuster who allows his or her license to lapse may, within twelve (12) months from the due date of the renewal, be issued a new public adjuster license upon the commissioner's receipt of the request for renewal. However, a penalty in the amount of double the unpaid renewal fee shall be required for the issue of the new public adjuster license. The new public adjuster license shall be effective the date the commissioner receives the request for renewal and the late payment penalty.
- F. Any public adjuster licensee that fails to apply for renewal of a license before expiration of the current license shall pay a lapsed license fee of twice the license fee and be subject to other penalties as provided by law before the license will be renewed. If the Department receives the request for reinstatement and the required lapsed license fee within sixty (60) days of the date the license lapsed, the Department shall reinstate the license retroactively to the date the license lapsed. If the Department receives the request for reinstatement and the required lapsed license fee after sixty (60) days but within one year of the date the license lapsed, the Department shall reinstate the license prospectively with the date the license is reinstated. If the person applies for reinstatement more than one year from date of lapse, the person shall reapply for the license under this Act.
- G. A licensed public adjuster ~~that~~who is unable to comply with license renewal procedures due to military service, a long-term medical disability, or some other extenuating circumstance, may request a waiver of those procedures. The public adjuster may also request a waiver of any examination requirement, fine, or other sanction imposed for failure to comply with renewal procedures.

Drafting Note: References to license "renewal" should be deleted in those states that do not require license renewal.

- H. The license shall contain the licensee's name, city and state of business address, personal identification number, the date of issuance, the expiration date, and any other information the commissioner deems necessary. I. In order to assist in the performance of the commissioner's duties, the commissioner may contract with non-governmental entities, including the NAIC or any affiliates or subsidiaries that the NAIC oversees, to perform any ministerial functions, including the collection of fees and data, related to licensing that the commissioner may deem appropriate.]

Drafting Note: If the state has adopted the Producer Licensing Model Act, it may not be necessary to adopt this section. Rather, the state may want to amend its relevant insurance producer statute to include public adjusters.

Section 10. Apprentice Public Adjuster License ~~{Optional}~~

- A. The apprentice public adjuster license is an optional license to facilitate the training necessary to ensure reasonable competency to fulfill the responsibilities of a public adjuster as defined in [insert state statute].
- B. The apprentice public adjuster license shall be subject to the following terms and conditions:
- (1) An attestation/certification from a licensed public adjuster (licensee) shall accompany an application for an initial apprentice public adjuster license assuming responsibility for all actions

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- of such applicant;
- (2) The apprentice public adjuster is authorized to adjust claims in the state that has issued licensure only;
 - (3) The apprentice public adjuster shall not be required to take and successfully complete the prescribed public adjuster examination;
 - (4) The licensee shall at all times be an employee of a public adjuster and subject to training, direction, and control by a licensed public adjuster;
 - (5) The apprentice public adjuster license is for a period not to exceed twelve (12) months, the license shall not be renewed;
 - (6) The licensee is restricted to participation in factual investigation, tentative closing and solicitation of losses subject to the review and final determination of a licensed public adjuster;
 - (7) Compensation of an apprentice public adjuster shall be on a salaried or hourly basis only; and
 - (8) The licensee shall be subject to suspension, revocation, or conditions in accordance with [Insert ~~S~~state ~~L~~aws].

Section 11. License Denial, Non-~~r~~Renewal, or Revocation

- A. The commissioner may place on probation, suspend, revoke or refuse to issue or renew a public adjuster's license or may levy a civil penalty in accordance with [insert appropriate reference to state law] or any combination of actions, for any one or more of the following causes:
- (1) Providing incorrect, misleading, incomplete, or materially untrue information in the license application;
 - (2) Violating any insurance laws, or violating any regulation, subpoena, or order of the commissioner or of another state's insurance commissioner;
 - (3) Obtaining or attempting to obtain a license through misrepresentation or fraud;
 - (4) Improperly withholding, misappropriating, or converting any monies or properties received in the course of doing insurance business;
 - (5) Intentionally misrepresenting the terms of an actual or proposed insurance contract or application for insurance;
 - (6) Having been convicted of a felony;
 - (7) Having admitted or been found to have committed any insurance unfair trade practice or insurance fraud;
 - (8) Using fraudulent, coercive or dishonest practices; or demonstrating incompetence, untrustworthiness or financial irresponsibility in the conduct of business in this state or elsewhere;
 - (9) Having an insurance license, or its equivalent, denied, suspended, or revoked in any other state,

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province, district or territory;

- (10) Forging another's name to an application for insurance or to any document related to an insurance transaction;
- (11) Cheating, including improperly using notes or any other reference material, to complete an examination for an insurance license;
- (12) Knowingly accepting insurance business from an individual who is not licensed but who is required to be licensed by the commissioner;
- (13) Failing to comply with an administrative or court order imposing a child support obligation; or
- (14) Failing to pay state income tax or comply with any administrative or court order directing payment of state income tax.

Drafting Note: Paragraph (14) is for those states that have a state income tax.

- B. In the event that the action by the commissioner is to deny an application for or not renew a license, the commissioner shall notify the applicant or licensee and advise, in writing, the applicant or licensee of the reason for the non-renewal or denial of the applicant's or licensee's license. The applicant or licensee may make written demand upon the commissioner within [insert appropriate time period from state's administrative procedure act] for a hearing before the commissioner to determine the reasonableness of the commissioner's action. The hearing shall be held within [insert time period from state law] and shall be held pursuant to [insert appropriate reference to state law].
- C. The license of a business entity may be suspended, revoked or refused if the commissioner finds, after hearing, that an individual licensee's violation was known or should have been known by one or more of the partners, officers or managers acting on behalf of the business entity and the violation was neither reported to the commissioner nor corrective action taken.
- D. In addition to or in lieu of any applicable denial, suspension or revocation of a license, a person may, after hearing, be subject to a civil fine according to [insert appropriate reference to state law].
- E. The commissioner shall retain the authority to enforce the provisions of and impose any penalty or remedy authorized by this Act and Title [insert appropriate reference to state law] against any person who is under investigation for or charged with a violation of this Act or Title [insert appropriate reference to state law] even if the person's license or registration has been surrendered or has lapsed by operation of law.

Drafting Note: If the state has adopted the Producer Licensing Model Act, it may not be necessary to adopt this section. The state may want to amend its relevant insurance producer statute to include public adjusters.

Section 12. Bond or Letter of Credit

Prior to issuance of a license as a public adjuster and for the duration of the license, the applicant shall secure evidence of financial responsibility in a format prescribed by the insurance commissioner through a security bond or irrevocable letter of credit:

- A. A surety bond executed and issued by an insurer authorized to issue surety bonds in this state, which bond:
 - (1) Shall be in the minimum amount of \$20,000;

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- (2) Shall be in favor of this state and shall specifically authorize recovery by the commissioner on behalf of any person in this state who sustained damages as the result of erroneous acts, failure to act, conviction of fraud, or conviction of unfair practices in his or her capacity as a public adjuster; and
 - (3) Shall not be terminated unless at least thirty (30) days' prior written notice will have been filed with the commissioner and given to the licensee.
- B. An irrevocable letter of credit issued by a qualified financial institution, which letter of credit:
- (1) Shall be in the minimum amount of \$20,000;
 - (2) Shall be to an account to the commissioner and subject to lawful levy of execution on behalf of any person to whom the public adjuster has been found to be legally liable as the result of erroneous acts, failure to act, fraudulent acts, or unfair practices in his or her capacity as a public adjuster; and
 - (3) Shall not be terminated unless at least thirty (30) days' prior written notice will have been filed with the commissioner and given to the licensee.
- C. The issuer of the evidence of financial responsibility shall notify the commissioner upon termination of the bond or letter of credit, unless otherwise directed by the commissioner.
- D. The commissioner may ask for the evidence of financial responsibility at any time he or she deems relevant.
- E. The authority to act as a public adjuster shall automatically terminate if the evidence of financial responsibility terminates or becomes impaired.

Section 13. Continuing Education

- A. An individual, who holds a public adjuster license and who is not exempt under Subsection B of this section, shall satisfactorily complete a minimum of twenty-four (24) hours of continuing education courses, including ethics, reported on a biennial basis in conjunction with the license renewal cycle.
- B. This section shall not apply to:
- (1) Licensees not licensed for one full year prior to the end of the applicable continuing education biennium; or
 - (2) Licensees holding nonresident public adjuster licenses who have met the continuing education requirements of their home state and whose home state gives credit to residents of this state on the same basis.
- C. Only continuing education courses approved by the commissioner shall be used to satisfy the continuing education requirement of Subsection A.

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Section 14. Public Adjuster Fees

~~A. [Optional] A public adjuster may charge the insured a reasonable fee as determined by state law [insert appropriate reference to state law or regulation].~~

~~Drafting Note: This model designates Section 14A as optional. A majority of the states do not require a cap on fees of public adjusters.~~

~~BA.~~ A public adjuster shall not pay a commission, service fee or other valuable consideration to a person for investigating or settling claims in this state if that person is required to be licensed under this Act and is not so licensed.

~~CB.~~ A person shall not accept a commission, service fee or other valuable consideration for investigating or settling claims in this state if that person is required to be licensed under this Act and is not so licensed.

~~DC.~~ A public adjuster may pay or assign commission, service fees or other valuable consideration to persons who do not investigate or settle claims in this state, unless the payment would violate [insert appropriate reference to state law, i.e. citation to anti-rebating statute or sharing commission statute, if applicable].

~~ED.~~ ~~[Optional] In the event of a catastrophic disaster, t~~here shall be limits on ~~e~~atastrophic fees. ~~n~~No public adjuster shall charge, agree to or accept as compensation or reimbursement any payment, commission, fee, or ~~an~~other thing of value equal ~~to~~of more than ten percent (10%) ~~of any insurance settlement or proceeds for any catastrophic insurance claim settlement, and no more than fifteen percent (15%) for any insurance claim settlement.~~ No public adjuster shall require, demand or accept any fee, retainer, compensation, deposit, or other thing of value, prior to settlement of a claim.

~~Drafting Note: This model designates Section 14E, as optional. It is recommended that the states that establish catastrophic fees utilize the recommended language in this model.~~

Section 15. Contract Between Public Adjuster and Insured

A. Public adjusters shall ensure that all contracts for their services are in writing and contain the following terms:

- (1) Legible full name of the adjuster signing the contract, as specified in Department of Insurance records;
- (2) Permanent home state business address and phone number;
- (3) Department of Insurance license number;
- (4) Title of “Public Adjuster Contract”;
- (5) The insured’s full name, street address, insurance company name and policy number, if known or upon notification;
- (6) A description of the loss and its location, if applicable;
- (7) Description of services to be provided to the insured;
- (8) Signatures of the public adjuster and the insured;
- (9) Date contract was signed by the public adjuster and date the contract was signed by the insured;

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- (10) Attestation language stating that the public adjuster is fully bonded pursuant to state law; and
 - (11) Full salary, fee, commission, compensation or other considerations the public adjuster is to receive for services.
- B. The contract may specify that the public adjuster shall be named as a co-payee on an insurer's payment of a claim.
- (1) If the compensation is based on a share of the insurance settlement, the exact percentage shall be specified.
 - (2) Initial expenses to be reimbursed to the public adjuster from the proceeds of the claim payment shall be specified by type, with dollar estimates set forth in the contract and with any additional expenses first approved by the insured.
 - (3) Compensation provisions in a public adjusting contract shall not be redacted in any copy of the contract provided to the commissioner. Such a redaction shall constitute an omission of material fact in violation of [insert reference to relevant state law].
- C. If the insurer, not later than seventy-two (72) hours after the date on which the loss is reported to the insurer, either pays or commits in writing to pay to the insured the policy limit of the insurance policy, the public adjuster shall:
- (1) Not receive a commission consisting of a percentage of the total amount paid by an insurer to resolve a claim;
 - (2) Inform the insured that loss recovery amount might not be increased by insurer; and
 - (3) Be entitled only to reasonable compensation from the insured for services provided by the public adjuster on behalf of the insured, based on the time spent on a claim and expenses incurred by the public adjuster, until the claim is paid or the insured receives a written commitment to pay from the insurer.
- D. A public adjuster shall provide the insured a written disclosure concerning any direct or indirect financial interest that the public adjuster has with any other party who is involved in any aspect of the claim, other than the salary, fee, commission or other consideration established in the written contract with the insured, including but not limited to any ownership of, other than as a minority stockholder, or any compensation expected to be received from, any construction firm, salvage firm, building appraisal firm, motor vehicle repair shop, or any other firm which that provides estimates for work, or that performs any work, in conjunction with damages caused by the insured loss on which the public adjuster is engaged. The word "firm" shall include any corporation, partnership, association, joint-stock company or person.
- E. A public adjuster contract may not contain any contract term that:
- (1) Allows the public adjuster's percentage fee to be collected when money is due from an insurance company, but not paid, or that allows a public adjuster to collect the entire fee from the first check issued by an insurance company, rather than as percentage of each check issued by an insurance company;
 - (2) Requires the insured to authorize an insurance company to issue a check only in the name of the

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- public adjuster;
- (3) Imposes collection costs or late fees; or
 - (4) Precludes a public adjuster from pursuing civil remedies.
- F. Prior to the signing of the contract the public adjuster shall provide the insured with a separate disclosure document regarding the claim process that states:
- (1) Property insurance policies obligate the insured to present a claim to his or her insurance company for consideration. There are three (3) types of adjusters that could be involved in that process. The definitions of the three types are as follows:
 - (a) “Company adjuster” means the insurance adjusters who are employees of an insurance company. They represent the interest of the insurance company and are paid by the insurance company. They will not charge you a fee.
 - (b) “Independent adjuster” means the insurance adjusters who are hired on a contract basis by an insurance company to represent the insurance company’s interest in the settlement of the claim. They are paid by your insurance company. They will not charge you a fee.
 - (c) “Public adjuster” means the insurance adjusters who do not work for any insurance company. They work for the insured to assist in the preparation, presentation and settlement of the claim. The insured hires them by signing a contract agreeing to pay them a fee or commission based on a percentage of the settlement, or other method of compensation.
 - (2) The insured is not required to hire a public adjuster to help the insured meet his or her obligations under the policy, but has the right to do so.
 - (3) The insured has the right to initiate direct communications with the insured’s attorney, the insurer, the insurer’s adjuster, and the insurer’s attorney, or any other person regarding the settlement of the insured’s claim.
 - (4) The public adjuster is not a representative or employee of the insurer.
 - (5) The salary, fee, commission or other consideration is the obligation of the insured, not the insurer.
- G. The contracts shall be executed in duplicate to provide an original contract to the public adjuster, and an original contract to the insured. The public adjuster's original contract shall be available at all times for inspection without notice by the commissioner.
- H. The public adjuster shall provide the insurer a notification letter, which has been signed by the insured, authorizing the public adjuster to represent the insured’s interest. [The insurer shall verify the public adjuster holds a valid license with the Department of Insurance.](#)
- I. The public adjuster shall give the insured written notice of the insured’s right as provided in [cite the state consumer protection laws].
- J. The insured has the right to rescind the contract within three (3) business days after the date the contract was signed. The rescission shall be in writing and mailed or delivered to the public adjuster at the address in the contract within the three (3) business day period.

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- K. If the insured exercises the right to rescind the contract, anything of value given by the insured under the contract will be returned to the insured within fifteen (15) business days following the receipt by the public adjuster of the cancellation notice.
- L. Subject to its terms relating to assignability, a property insurance policy, whether heretofore or hereafter issued, under the terms of which the policy and its rights and benefits are assignable, may provide that the rights and benefits under the insurance may only be assigned to a person who has the legal authority to represent the named insured or to a subsequent owner of the property to whom title is transferred, and may explicitly prohibit assignment of rights and benefits to any other person, including a property repair contractor. For purposes of this subsection, having “legal authority to represent the named insured” includes the person named by the named insured as having the named insured’s power of attorney, the person who is the named insured’s licensed public adjuster, or any other comparable person. Property repair contractors operating in this state may not subvert the public adjuster licensing requirements of [insert appropriate reference to state law] through the acquisition of a power of attorney from the named insured.

Drafting Note: The details in this section should comply with your state’s consumer protection contract rescission law.

Section 16. Unlicensed Actors

A person or entity commits a fraudulent insurance act if he or she:

- A. Represents or advertises themselves to be a public adjuster who has not met the requirements of licensure under [insert appropriate reference to state law].
- B. Conducts business for which a license is required under this Act without a license.

~~Section 16~~17. **Escrow or Trust Accounts**

A public adjuster who receives, accepts or holds any funds on behalf of an insured, towards the settlement of a claim for loss or damage, shall deposit the funds in a non-interest bearing escrow or trust account in a financial institution that is insured by an agency of the federal government in the public adjuster’s home state or where the loss occurred.

~~Section 17~~18. **Record Retention**

- A. A public adjuster shall maintain a complete record of each transaction as a public adjuster. The records required by this section shall include the following:
- (1) Name of the insured;
 - (2) Date, location and amount of the loss;
 - (3) Copy of the contract between the public adjuster and insured;
 - (4) Name of the insurer, amount, expiration date and number of each policy carried with respect to the loss;
 - (5) Itemized statement of the insured’s recoveries;
 - (6) Itemized statement of all compensation received by the public adjuster, from any source whatsoever, in connection with the loss;

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- (7) A register of all monies received, deposited, disbursed, or withdrawn in connection with a transaction with an insured, including fees transfers and disbursements from a trust account and all transactions concerning all interest bearing accounts;
 - (8) Name of public adjuster who executed the contract;
 - (9) Name of the attorney representing the insured, if applicable, and the name of the claims representatives of the insurance company; and
 - (10) Evidence of financial responsibility in a format prescribed by the insurance commissioner.
- B. Records shall be maintained for at least five (5) years after the termination of the transaction with an insured and shall be open to examination by the commissioner at all times.
- C. Records submitted to the commissioner in accordance with this section that contain information identified in writing as proprietary by the public adjuster shall be treated as confidential by the commissioner and shall not be subject to [insert reference to open record laws] of this state.

Section ~~18~~19. Standards of Conduct of Public Adjuster

- A. A public adjuster is obligated, under his or her license, to serve with objectivity and complete loyalty the interest of his client alone; and to render to the insured such information, counsel and service, as within the knowledge, understanding and opinion in good faith of the licensee, as will best serve the insured's insurance claim needs and interest.
- B. A public adjuster shall not solicit, or attempt to solicit, an insured during the progress of a loss-producing occurrence, as defined in the insured's insurance contract.
- ~~C.~~ A public adjuster shall not advertise or infer damage unless an inspection of the property has been completed.
- ~~D.~~ A public adjuster shall not offer to pay an insured's deductible, or claim the insured's deductible will be waived, as an inducement to using the services of a public adjuster.
- ~~E.~~ A public adjuster shall not permit an unlicensed employee or representative of the public adjuster to conduct business for which a license is required under this Act.
- ~~F.~~ A public adjuster shall not have a direct or indirect financial interest in any aspect of the claim, other than the salary, fee, commission or other consideration established in the written contract with the insured; ~~unless full written disclosure has been made to the insured as set forth in Section 15G.~~
- ~~G.~~ A public adjuster shall not acquire any interest in salvage of property subject to the contract with the insured unless the public adjuster obtains written permission from the insured after settlement of the claim with the insurer as set forth in Section 15G.
- ~~H.~~ The public adjuster shall abstain from referring or directing the insured to get needed repairs or services in connection with a loss from any person; ~~unless disclosed to the insured:~~
- (1) With whom the public adjuster has a financial interest; or

Draft: 6/18/24

Adopted by the Executive Committee and Plenary, XX, 2024

Adopted by the Market Regulation and Consumer Affairs (D) Committee, XX, 2024

Adopted by the Producer Licensing (D) Task Force, XX, 2024

Adopted by the Public Adjuster Licensing (D) Working Group, July 17, 2024

Revisions marks reflect proposed changes from Public Adjuster Model Act adopted by the NAIC in 2005.

- (2) From whom the public adjuster may receive direct or indirect compensation for the referral.

Drafting Note: Optional language for Subsection F: "Licensees may not solicit a client for employment between the hours of ___ pm and ___ am."

~~G. The public adjuster shall disclose to an insured if he or she has any interest or will be compensated by any construction firm, salvage firm, building appraisal firm, motor vehicle repair shop or any other firm that performs any work in conjunction with damages caused by the insured loss. The word "firm" shall include any corporation, partnership, association, joint stock company or individual as set forth in Section 15A(4).~~

~~H.~~ Any compensation or anything of value in connection with an insured's specific loss that will be received by a public adjuster shall be disclosed by the public adjuster to the insured in writing including the source and amount of any such compensation.

~~I.~~ Public adjusters shall adhere to the following general ethical requirements:

- (1) A public adjuster shall not undertake the adjustment of any claim if the public adjuster is not competent and knowledgeable as to the terms and conditions of the insurance coverage, or which otherwise exceeds the public adjuster's current expertise;
- (2) A public adjuster shall not knowingly make any oral or written material misrepresentations or statements which are false or maliciously critical and intended to injure any person engaged in the business of insurance to any insured client or potential insured client;
- (3) No public adjuster, while so licensed by the Department, may represent or act as a company adjuster, or independent adjuster on the same claim;

Drafting Note: If a state only allows licensure in one class of adjuster licensing, the adjuster may not represent another type of licensure in any circumstance.

- (4) The contract shall not be construed to prevent an insured from pursuing any civil remedy after the three-business day revocation or cancellation period;
- (5) A public adjuster shall not enter into a contract or accept a power of attorney that vests in the public adjuster the effective authority to choose the persons who shall perform repair work; and
- (6) A public adjuster shall ensure that all contracts for the public adjuster's services are in writing and set forth all terms and conditions of the engagement.

~~J.~~ A public adjuster may not agree to any loss settlement without the insured's knowledge and consent.

Section ~~19~~20. Reporting of Actions

- A. The public adjuster shall report to the commissioner any administrative action taken against the public adjuster in another jurisdiction or by another governmental agency in this state within thirty (30) days of the final disposition of the matter. This report shall include a copy of the order, consent to order, or other relevant legal documents.
- B. Within thirty (30) days of the initial pretrial hearing date, the public adjuster shall report to the commissioner any criminal prosecution of the public adjuster taken in any jurisdiction. The report shall include a copy of the initial complaint filed, the order resulting from the hearing, and any other relevant legal documents.

Draft: 6/18/24

Adopted by the Executive Committee and Plenary, XX, 2024

Adopted by the Market Regulation and Consumer Affairs (D) Committee, XX, 2024

Adopted by the Producer Licensing (D) Task Force, XX, 2024

Adopted by the Public Adjuster Licensing (D) Working Group, July 17, 2024

Revisions marks reflect proposed changes from Public Adjuster Model Act adopted by the NAIC in 2005.

Drafting Note: If the state has adopted the Producer Licensing Model Act , it may not be necessary to adopt this section. Rather, the state may want to amend its relevant insurance producer statute to include public adjusters.

Section ~~20~~21. Regulations

The commissioner may, in accordance with [insert appropriate reference to state law], promulgate reasonable regulations as are necessary or proper to carry out the purposes of this Act.

Section ~~21~~22. Severability

If any provisions of this Act, or the application of a provision to any person or circumstances, shall be held invalid, the remainder of the Act, and the application of the provision to persons or circumstances other than those to which it is held invalid, shall not be affected.

Section ~~22~~23. Effective Date

This Act shall take effect [insert date]. Provided, however that the provision of Section 4 does not become effective until a state participates in the NAIC's central repository for the purpose of obtaining criminal background information.

Drafting Note: A minimum of six months to one-year implementation time for proper notice of changes, fees, and procedures is recommended.

Chronological Summary of Action (all references are to the Proceedings of the NAIC).

2005 Proc. 2nd Quarter 698 (adopted by parent committee).

2005 Proc. 3rd Quarter 26, 35-49 (amended and adopted by Plenary).

Draft: 6/18/24

Adopted by the Executive Committee and Plenary, XX, 2024
Adopted by the Market Regulation and Consumer Affairs (D) Committee, XX, 2024
Adopted by the Producer Licensing (D) Task Force, XX, 2024
Adopted by the Public Adjuster Licensing (D) Working Group, July 17, 2024

Revisions marks reflect proposed changes from Public Adjuster Model Act adopted by the NAIC in 2005.

NAIC Public Insurance Adjuster Surety Bond Sample

BOND NO. _____

Know All Persons by These Presents:

That we, _____ as Principal, whose address is _____
_____ and _____ as Surety, being a surety company authorized
to do business in the State of _____ re bound to the _____ Department of Insurance in the sum of \$10,000.00 as specified
at [insert reference to state law or regulation]. The specified sum is payable to the [insert state] Department of Insurance for
the use and benefit of any customer of the above described Principal and as defined by the [insert state] Insurance Code,
[insert citation] in acceptable currency of the United States in accordance with the statutory provision cited above. By this
instrument, we jointly and severally firmly bind ourselves, our heirs, executors, administrators, successors and assigns.

The conditions of the above obligations are:

Whereas the above named Principal has applied to the [insert state] Department of Insurance for a license as a Public Insurance Adjuster to engage in or continue the business of insurance as a Public Insurance Adjuster in accordance with the [insert state] Insurance Code;

Now, Therefore, should the Principal discharge losses that result from any final judgment recovered against the Principal by any customer, this obligation will become void. If this obligation is not void, it remains in full force and effect, subject to the following conditions:

1. As of _____, 20____, this bond will be in full force and effect indefinitely. Continuation or renewal certificates are unnecessary.
2. The surety may, at any time, terminate this bond by submitting written notice to the [insert state] Department of Insurance thirty (30) days prior to the termination date. The surety, however, remains liable for any defaults under this bond committed prior to the termination date.
3. In no event will the aggregate liability of the Surety under this bond, for any or all damages to one or more claimants, exceed the penal sum of this bond.

In Witness Whereof said Principal and Surety have executed this bond this _____ day of _____, 20__ to be effective the _____ day of _____, 20 ____.

PRINCIPAL

BY

ADDRESS

SURETY

BUSINESS ENTITY APPLICATION - 2018 LIST OF REVISIONS				
Below is a list of revisions that were previously adopted by the Producer Licensing Uniformity (D) Working Group in 2018. The PLUWG has reviewed and adopted the revisions excluding the highlighted sections. These highlighted sections have been rejected for revisions or changed.				
			Highlighted portions are rejected revisions for the Individual Initial Application. Adopted by PLUWG 6.4.24	
#	REVISION			
2	Top of Page - Removal of Identify Home State Licensing #: _____			
9	Field #28 - Jurisdiction and Type of License Requested - Removal of Surety			Rejected Revision
10	Field #29 - Background Questions - Language cut from 1c and added to beginning of section. The Applicant must read the following very carefully and answer every question. All written statements submitted by the Applicant must include an original signature. <u>NOTE: For Questions 1a, 1b and 1c, "Convicted" includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or nolo contendere or no contest...</u> <u>If you answered "Yes" to any of the below questions (1a, 1b, or 1c), you must attach to this application:</u> <u>a) a written statement explaining the circumstances of each incident,</u> <u>b) a copy of the charging documents of each incident,</u> <u>c) a copy of the official documents of each incident, which demonstrates the resolution of the charges or any final judgment.</u>			
11	Field #29 Background Questions - Changed ever to EVER 1a. Has the business entity or any owner, partner, officer or director of the business entity, or member or manager of a limited liability company, ever EVER been convicted of a misdemeanor, had a judgment withheld or deferred or is the business entity or any owner, partner, officer or director of the business entity, or member or manager currently charged with, committing a misdemeanor?			
12	Field #29 Background Questions - Changed ever to EVER 1b. Has the business entity or any owner, partner, officer or director of the business entity, or member or manager of a limited liability company ever EVER ever been convicted of a felony, had judgment withheld or deferred, or is the business entity or any owner, partner, officer or director of the business entity or member or manager of a limited liability company currently charged with committing a felony?			

14	<p>Field #29 Background Questions - Add NOTE Language and moved to top of section</p> <p>1b. Has the business entity or any owner, partner, officer or director of the business entity, or member or manager of a limited liability company ever EVER ever been convicted of a felony, had judgment withheld or deferred, or is the business entity or any owner, partner, officer or director of the business entity or member or manager of a limited liability company currently charged with committing a felony? You may exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court.)</p> <p>If you have a felony conviction involving dishonesty or breach of trust, have you applied for written consent to engage in the business of insurance in your home state as required by 18 USC 1033? (Note: For detailed information related to the requirements of 18 USC 1033 as it pertains to insurance licensing please refer to the NAIC publication “Guidelines for State Insurance Regulators to the Violent Crime Control and Law Enforcement Act of 1994” found at https://www.naic.org/documents/prod_serv_legal_sir_op.pdf)</p>			
15	<p>Field #29 Background Questions - Changed ever to EVER</p> <p>1c. Has the business entity or any owner, partner, officer or director of the business entity or member or manager of a limited liability company, ever EVER ever been convicted of a military offense, had a judgment withheld or deferred, or is the business entity or any owner, partner, officer or director of the business entity or member or manager of a limited liability company, currently charged with committing a military offense?</p>			
16	<p>Field #29 Background Questions - Removal of NOTE Language</p> <p>1c. Has the business entity or any owner, partner, officer or director of the business entity or member or manager of a limited liability company, ever EVER ever been convicted of a military offense, had a judgment withheld or deferred, or is the business entity or any owner, partner, officer or director of the business entity or member or manager of a limited liability company, currently charged with committing a military offense? .</p> <p>NOTE: For Questions 1a, 1b, and 1c “Convicted” includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or nolo contendere or no contest, or having been given probation, a suspended sentence or a fine.</p> <p>If you answer yes to any of these questions, you must attach to this application:</p> <p>a) a written statement identifying all parties involved (including their percentage of ownership, if any) and explaining the circumstances of each incident, b) a copy of the charging document, c) a copy of the official document which demonstrates the resolution of the charges or any final judgment.</p>			
17	<p>Field #29 Background Questions - Change ever to EVER</p> <p>2. Has the business entity or any owner, partner, officer or director of the business entity, or manager or member of a limited liability company, ever EVER ever been named or involved as a party in an administrative proceeding, including a FINRA sanction or arbitration proceeding, regarding any professional or occupational license, or registration?</p>			

18	<p>Field #29 Background Questions - Language added to #2</p> <p>2. Has the business entity or any owner, partner, officer or director of the business entity, or manager or member of a limited liability company, EVER ever been named or involved as a party in an administrative proceeding, including a FINRA sanction or arbitration proceeding, regarding any professional or occupational license, or registration?</p> <p>“Involved” means having a license or registration censured, suspended, revoked, canceled, terminated, restricted; or, being assessed a fine, a cease and desist order, a prohibition order, a compliance order, placed on probation, sanctioned or surrendering a license or entering into a settlement to resolve an administrative action. “Involved” also means being named as a party to an administrative or arbitration proceeding, which is related to a professional or occupational license or registration. “Involved” also means having a license application denied or the act of withdrawing an application to avoid a denial. You may EXCLUDE terminations due solely to noncompliance with continuing education requirements or failure to pay a renewal or late filing fee.</p>			
19	<p>Field #29 Background Questions - Language added/removed to #3</p> <p>3. Has any demand been made or judgment rendered against the business entity or any owner, partner, officer or director of the business entity, or member or manager of a limited liability company, for overdue monies by an insurer, insured or producer or have you EVER ever been subject to a bankruptcy proceeding? Do not include personal bankruptcies, unless they involve funds held on behalf of others, which would include, but is not limited to, deposits, insured’s premium payments, employee tax withholdings, escrow accounts, or any monies held by you in a capacity for third parties.</p>			
20	<p>Field #29 Background Questions - Change ever to EVER #4</p> <p>4. Has the business entity or any owner, partner, officer or director of the business entity, or member or manager of a limited liability company, EVER ever been notified by any jurisdiction to which you are applying of any delinquent tax obligation that is not the subject of a repayment agreement?</p>			
21	<p>Field #29 Background Questions - Change ever to EVER #5</p> <p>5. Is the business entity or any owner, partner, officer or director of the business entity, or member or manager of a limited liability company, a party to, or EVER ever been found liable in any lawsuit or arbitration proceeding involving allegations of fraud, misappropriation or conversion of funds, misrepresentation or breach of fiduciary duty?</p> <p>If you answer yes, you must attach to this application:</p> <ul style="list-style-type: none"> a) a written statement summarizing the details of each incident, b) a copy of the Petition, Complaint or other document that commenced the lawsuit arbitrations, or mediation proceedings and c) a copy of the official documents which demonstrates the resolution of the charges or any final judgment. 			

22	<p>Field #29 Background Questions - Change ever to EVER</p> <p>6. Has the business entity or any owner, partner, officer or director of the business entity, or member or manager of a limited liability company EVER ever had an insurance agency or securities broker contract or any other business relationship with an insurance company or securities business terminated for any alleged misconduct?</p> <p>If you answer yes, you must attach to this application:</p> <p>a) a written statement summarizing the details of each incident and explaining why you feel this incident should not prevent you from receiving an insurance license, and</p> <p>b) copies of all relevant documents.</p>			
23	<p>Field #29 Background Questions - Add Language #6</p> <p>6. Has the business entity or any owner, partner, officer or director of the business entity, or member or manager of a limited liability company EVER ever had an insurance agency <u>or securities broker</u> contract or any other business relationship with an insurance company or securities business terminated for any alleged misconduct?</p> <p>If you answer yes, you must attach to this application:</p> <p>a) a written statement summarizing the details of each incident and explaining why you feel this incident should not prevent you from receiving an insurance license, and</p> <p>b) copies of all relevant documents.</p>			
24	<p>Field #29 Background Questions - Add Language #7</p> <p>7. In response to a “Yes” answer to one or more of the Background Questions for this application, are you submitting, <u>or have you previously submitted</u> document(s) to the NAIC/NIPR Attachments Warehouse?</p>			
25	<p>Field #29 Background Questions - Add Language #7</p> <p>7. In response to a “Yes” answer to one or more of the Background Questions for this application, are you submitting, or have you previously submitted document(s) to the NAIC/NIPR Attachments Warehouse?</p> <p><u>NOTE: The state(s) identified on this application will receive an alert that your supporting documents are available if:</u></p> <ul style="list-style-type: none"> •<u>You have previously loaded a document(s);</u> •<u>You have recently submitted an application that is pending;</u> •<u>You are submitting the same type of application (resident/nonresident, initial/renewal); and</u> •<u>You are answering “Yes” to the same background question(s).</u> <p><u>If you have not previously loaded your supporting documents, you may do so after you have successfully completed your application. You will be provided a link to the Attachment Warehouse instructions upon completion.</u></p>			

26	<p>Field #29 Background Questions - Removal of Language #7</p> <p>7. In response to a “Yyes” answer to one or more of the Background Questions for this application, are you submitting, or have you previously submitted document(s) to the NAIC/NIPR Attachments Warehouse?</p> <p>NOTE: The state(s) identified on this application will receive an alert that your supporting documents are available if:</p> <ul style="list-style-type: none"> •You have previously loaded a document(s); •You have recently submitted an application that is pending; •You are submitting the same type of application (resident/nonresident, initial/renewal); and •You are answering “Yes” to the same background question(s). <p>If you have not previously loaded your supporting documents, you may do so after you have successfully completed your application. You will be provided a link to the Attachment Warehouse instructions upon completion.</p> <p>If you answer yes:</p> <p>Will you be associating (linking) previously filed documents from the NAIC/NIPR Attachments Warehouse to this application?—</p> <p>Note: If you have previously submitted documents to the Attachments Warehouse that are intended to be filed with this application, you must go to the Attachments Warehouse and associate (link) the supporting document(s) to this application based upon the particular background question number you have answered yes to on this application. You will receive information in a follow-up page at the end of the application process, providing a link to the Attachment Warehouse instructions.-</p>			
27	<p>Field #30 Applicant's Cerification and Attestation - Add/Delete Language #5</p> <p>5. I authorize the jurisdictions to which this application is made to give any information they may have concerning me <u>the business entity or any individual named in this application</u>, as permitted by <u>law and in the furtherance of the Commissioner's, Director's, or Superintendent's official duties</u> , to any federal, state or municipal agency, or any other organization and I release the jurisdictions and any person acting on <u>their behalf in the furtherance of official duties</u> their behalf from any and all liability of whatever nature by reason of furnishing such information.</p>			
28	<p>Field #30 Applicant's Cerification and Attestation - Add/Delete Language #6</p> <p>6. I acknowledge that I understand and that the business entity will comply with the insurance laws and regulations of the jurisdictions to which I am applying for licensure/registration.</p>			
29	<p>Field #30 Applicant's Cerification and Attestation - Add/Delete Language #7</p> <p>7. For Non-Resident License Applications, I certify that I am <u>that the business entity is</u> licensed and in good standing in my home state/resident state for the lines of authority requested from the non-resident state. <u>The state will rely on an electronic verification of an Applicant's resident license through the NAIC's State Producer Licensing Database in lieu of requiring an original Letter of Certification from the resident state.</u></p>			

30	Field #30 Applicant's Certification and Attestation - Add/Delete Language #8. 8. I hereby certify that upon request, I will furnish the jurisdiction(s) to which I am applying on behalf of the business entity , certified copies of any documents attached to this application or requested by the jurisdiction(s).			
31	Field #30 Applicant's Certification and Attestation - Add New Question #10. 10. I acknowledge that jurisdiction specific attachments may be required with this application. State Specific Requirements and Fees information are available at www.NIPR.com. Incomplete applications may be returned as unprocessed and considered deficient.			Language Changed "Incomplete applications may be unprocessed and considered deficient"
32	Field #31 Attachments - Delete Attachment Section #1 The following attachments must accompany the application otherwise the application may be returned unprocessed or considered deficient: 1. For Non-Resident License Applications and unless otherwise noted in the State Matrix of Business Rules, a state will rely on an electronic verification of an Applicant's resident license through the NAIC's State Producer Database in lieu of requiring an original Letter of Certification from the resident state			
33	Field #31 Attachments - Delete Attachment Section #2 The following attachments must accompany the application otherwise the application may be returned unprocessed or considered deficient: 2. Any jurisdiction specific attachments listed in the State Matrix of Business Rules (www.nipr.com);			

BUSINESS ENTITY RENEWAL APPLICATION - 2018 LIST OF REVISIONS				
Below is a list of revisions that were previously adopted by the Producer Licensing Uniformity (D) Working Group in 2018. The PLUWG has reviewed and adopted the revisions excluding the highlighted sections. These highlighted sections have been rejected for revisions or changed.				
			Highlighted portions are rejected revisions for the Individual Initial Application. Adopted by PLUWG 6.4.24	
#	REVISION			
1	<p>Field #20 - Background Questions -Language moved from 1c. to the top of Background Question section NOTE: For Questions 1a, 1b and 1c. "Convicted" includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or nolo contendere or no contest.</p> <p>If you answer yes to any of these questions, you must attach to this application:</p> <p>a) a written statement explaining the circumstances of each incident,</p> <p>b) a copy of the charging document of each incident,</p> <p>c) a copy of the official document of each incident, which demonstrates the resolution of the charges or any final judgment.</p>			
2	<p>Field #20 Background Questions - Changed ever to EVER</p> <p>1a. Has the business entity or any owner, partner, officer or director of the business entity, or member or manager of a limited liability company, ever EVER been convicted of a misdemeanor, had a judgment withheld or deferred or is the business entity or any owner, partner, officer or director of the business entity, or member or manager currently charged with, committing a misdemeanor?</p>			
3	<p>Field #20 Background Questions - Changed ever to EVER</p> <p>1b. Has the business entity or any owner, partner, officer or director of the business entity, or member or manager of a limited liability company ever EVER ever been convicted of a felony, had judgment withheld or deferred, or is the business entity or any owner, partner, officer or director of the business entity or member or manager of a limited liability company currently charged with committing a felony?</p>			




4	<p>Field #20 Background Questions - Add NOTE Language and moved to top of section</p> <p>1b. Has the business entity or any owner, partner, officer or director of the business entity, or member or manager of a limited liability company ever EVER ever been convicted of a felony, had judgment withheld or deferred, or is the business entity or any owner, partner, officer or director of the business entity or member or manager of a limited liability company currently charged with committing a felony? You may exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court.)</p> <p>If you have a felony conviction involving dishonesty or breach of trust, have you applied for written consent to engage in the business of insurance in your home state as required by 18 USC 1033? (Note: For detailed information related to the requirements of 18 USC 1033 as it pertains to insurance licensing please refer to the NAIC publication “Guidelines for State Insurance Regulators to the Violent Crime Control and Law Enforcement Act of 1994” found at https://www.naic.org/documents/prod_serv_legal_sir_op.pdf) </p>			
5	<p>Field #20 Background Questions - Changed ever to EVER</p> <p>1c. Has the business entity or any owner, partner, officer or director of the business entity or member or manager of a limited liability company, ever EVER ever been convicted of a military offense, had a judgment withheld or deferred, or is the business entity or any owner, partner, officer or director of the business entity or member or manager of a limited liability company, currently charged with committing a military offense?</p>			
6	<p>Field #20 Background Questions - Removal of NOTE Language</p> <p>1c. Has the business entity or any owner, partner, officer or director of the business entity or member or manager of a limited liability company, ever EVER ever been convicted of a military offense, had a judgment withheld or deferred, or is the business entity or any owner, partner, officer or director of the business entity or member or manager of a limited liability company, currently charged with committing a military offense? .</p> <p>NOTE: For Questions 1a, 1b, and 1c “Convicted” includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or nolo contendere or no contest, or having been given probation, a suspended sentence or a fine.</p> <p>If you answer yes to any of these questions, you must attach to this application:</p> <p>a) a written statement identifying all parties involved (including their percentage of ownership, if any) and explaining the</p> <p>circumstances of each incident,</p> <p>b) a copy of the charging document,</p> <p>c) a copy of the official document which demonstrates the resolution of the charges or any final judgment.</p>			
7	<p>Field #20 Background Questions - Change ever to EVER</p> <p>2. Has the business entity or any owner, partner, officer or director of the business entity, or manager or member of a limited liability company, ever EVER ever been named or involved as a party in an administrative proceeding, including a FINRA sanction or arbitration proceeding, regarding any professional or occupational license, or registration?</p>			

8	<p>Field #20 Background Questions - Language add/delete to #2</p> <p>2. Has the business entity or any owner, partner, officer or director of the business entity, or manager or member of a limited liability company, EVER ever been named or involved as a party in an administrative proceeding, including a FINRA sanction or arbitration proceeding, regarding any professional or occupational license, or registration?</p> <p>“Involved” means having a license or registration censured, suspended, revoked, canceled, terminated, restricted; or, being assessed a fine, a cease and desist order, a prohibition order, a compliance order, placed on probation, sanctioned or surrendering a license or entering into a settlement to resolve an administrative action. “Involved” also means being named as a party to an administrative or arbitration proceeding, which is related to a professional or occupational license or registration. “Involved” also means having a license application denied or the act of withdrawing an application to avoid a denial. You may EXCLUDE terminations due solely to noncompliance with continuing education requirements or failure to pay a renewal or late filing fee.</p>			
	<p>Field #20 Background Questions - Add Language #3</p> <p>3. In response to a “Yes” answer to one or more of the Background Questions for this application, are you submitting, or have you previously submitted document(s) to the NAIC/NIPR Attachments Warehouse?</p>			
9	<p>Field #20 Background Questions - Add Language #3</p> <p>3. In response to a “Yes” answer to one or more of the Background Questions for this application, are you submitting, or have you previously submitted document(s) to the NAIC/NIPR Attachments Warehouse?</p> <p>NOTE: The state(s) identified on this application will receive an alert that your supporting documents are available if:</p> <ul style="list-style-type: none"> •You have previously loaded a document(s); •You have recently submitted an application that is pending; •You are submitting the same type of application (resident/nonresident, initial/renewal); and •You are answering “Yes” to the same background question(s). <p>If you have not previously loaded your supporting documents, you may do so after you have successfully completed your application. You will be provided a link to the Attachment Warehouse instructions upon completion.</p>			

10	<p>Field #20 Background Questions - Removal of Language #3</p> <p>3. In response to a “Yes” answer to one or more of the Background Questions for this application, are you submitting, or have you previously submitted document(s) to the NAIC/NIPR Attachments Warehouse?</p> <p>NOTE: The state(s) identified on this application will receive an alert that your supporting documents are available if:</p> <ul style="list-style-type: none"> • You have previously loaded a document(s); • You have recently submitted an application that is pending; • You are submitting the same type of application (resident/nonresident, initial/renewal); and • You are answering “Yes” to the same background question(s). <p>If you have not previously loaded your supporting documents, you may do so after you have successfully completed your application. You will be provided a link to the Attachment Warehouse instructions upon completion.</p> <p>If you answer yes:</p> <p>Will you be associating (linking) previously filed documents from the NAIC/NIPR Attachments Warehouse to this application?—</p> <p>Note: If you have previously submitted documents to the Attachments Warehouse that are intended to be filed with this application, you must go to the Attachments Warehouse and associate (link) the supporting document(s) to this application based upon the particular background question number you have answered yes to on this application. You will receive information in a follow-up page at the end of the application process, providing a link to the Attachment Warehouse instructions.</p>			
11	<p>Field #21 Applicant's Certification and Attestation - Add/Delete Language #5</p> <p>5. I authorize the jurisdictions to which this application is made to give any information they may have concerning me the business entity or any individual named in this application, as permitted by law and in the furtherance of the Commissioner's, Director's, or Superintendent's official duties, to any federal, state or municipal agency, or any other organization and I release the jurisdictions and any person acting on their behalf in the furtherance of official duties their behalf from any and all liability of whatever nature by reason of furnishing such information.</p>			
12	<p>Field #21 Applicant's Certification and Attestation - Add/Delete Language #6</p> <p>6. I acknowledge that I understand and that the business entity will comply with the insurance laws and regulations of the jurisdictions to which I am applying for licensure/registration.</p>			
13	<p>Field #21 Applicant's Certification and Attestation - Add/Delete Language #7</p> <p>7. For Non-Resident License Applications, I certify that I am that the business entity is licensed and in good standing in my home state/resident state for the lines of authority requested from the non-resident state. The state will rely on an electronic verification of an Applicant's resident license through the NAIC's State Producer Licensing Database in lieu of requiring an original Letter of Certification from the resident state.</p>			

14	Field #21 Applicant's Certification and Attestation - Add Language #8. 8. I hereby certify that upon request, I will furnish the jurisdiction(s) to which I am applying on behalf of the business entity , certified copies of any documents attached to this application or requested by the jurisdiction(s).			
15	Field #30 Applicant's Certification and Attestation - Add New Question #10. 10. I acknowledge that jurisdiction specific attachments may be required with this application. State Specific Requirements and Fees information are available at www.NIPR.com. Incomplete applications may be returned as unprocessed and considered deficient.		.	Language Changed "Incomplete applications may be unprocessed and considered deficient."

INDIVIDUAL RENEWAL APPLICATION - 2018 LIST OF REVISIONS				
Below is a list of revisions that were previously adopted by the Producer Licensing Uniformity (D) Working Group in 2018. The PLUWG has reviewed and adopted the revisions excluding the highlighted sections. These highlighted sections have been rejected for revisions or changed.				
			Highlighted portions are rejected revisions for the Individual Initial Application. Adpoted by PLUWG 6.4.24	
#	REVISION	ACCEPT	REJECT	COMMENTS
1	Top of Page - Removal of <u>Producer</u> from title. - Individual <u>Producer</u> License Renewal/Continuation			
2	Top of Page - Removal of <u>Identify Home State Licensing #: _____</u>			
3	Field #3 - Add new field <u>If applicable, FINRA Individual Central Registration Depository (CRD) Number: _____</u>			
4	Field #7 - Add new field <u>Are you a Citizen of the United States? (Check One) 0 Yes 0 No</u> <u>(if No, of which country are you a citizen? _____)</u> <u>(If No, and this is an appplication for a Resident Renewal, you must supply proof of eligibility to work in the U.S.)</u>			
5	Field #14 - Individual Applicant Email Address - Changed to <u>Indiviat Applicant Personal</u> Email Address			
6	Field #13 - Add new field - <u>Personal Phone Number</u>			
7	Field #14 - Business Entity's Name - Added Employer's <u>Employer's</u> Business Entity's Name			
8	Field #25 - Agency or Business Entity Affiliation - Removal of this section			Rejected Revision
9	Field #26 - Background Questions -Language moved from 1c. to the top of Background Question section <u>NOTE: For Questions 1a, 1b and 1c, "Convicted" includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or nolo contendere or no contest.</u> <u>If you answer yes to any of these questions, you must attach to this application:</u> <u>a) a written statement explaining the circumstances of each incident,</u> <u>b) a copy of the charging document of each incident,</u> <u>c) a copy of the official document of each incident, which demonstrates the resolution of the charges or any final judgment.</u>			
10	Field #26 - Background Questions - 1a - Add EVER 1a. Have you <u>EVER</u> been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor, which has not been previously reported to this insurance department?			

11	<p>Field #26 - Background Questions - 1b - Add EVER</p> <p>1b. Have you EVER been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony, which has not been previously reported to this insurance department?</p>			
12	<p>Field #2 - Background Questions - 1b. Add Note language </p> <p>1b. Have you EVER been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony, which has not been previously reported to this insurance department?</p> <p>You may exclude juvenile adjudications (offenses where you were adjudicated delinquent in a juvenile court)</p> <p>If you have a felony conviction involving dishonesty or breach of trust, have you applied for written consent to engage in the business of insurance in your home state as required by 18 USC 1033? <u>(Note: For detailed information related to the requirements of 18 USC 1033 as it pertains to insurance licensing please refer to the NAIC publication “Guidelines for State Insurance Regulators to the Violent Crime Control and Law Enforcement Act of 1994” found at https://www.naic.org/documents/prod_serv_legal_sir_op.pdf)</u></p>			
13	<p>Field #26 - Background Questions - 1c - Add EVER</p> <p>1c. Have you EVER been convicted of a military offense, had a judgment withheld or deferred, or are you currently charged with committing a military offense, which has not been previously reported to this insurance department?</p>			
14	<p>Field #26 - Background Questions - 2 - Add/Remove Language </p> <p>2. Have you EVER been named or involved as a party in an administrative proceeding, including a FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration, which has not been previously reported to this insurance department?</p> <p>“Involved” means having a license or registration censured, suspended, revoked, canceled, terminated, <u>restricted</u> or, being assessed a fine, placed on probation, sanctioned or surrendering a license or entering into a settlement to resolve an administrative action. “Involved” also means being named as a party to an administrative or arbitration proceeding, which is related to a professional or occupational license, or registration. “Involved” also means having a license, or registration, application denied or the act of withdrawing an application to avoid a denial. INCLUDE any business so named because of your actions in your capacity as an owner, partner, officer or director, or member or manager of a Limited Liability Company <u>or any other position that exercises management or control over the business</u>. You may exclude EXCLUDE terminations due solely to noncompliance with continuing education requirements or failure to pay a renewal <u>or late filing fee</u>. </p>			

15	<p>Field #26 - Background Questions - 3 - Add/Remove Language</p> <p>3. Do you have a child support obligation in arrearage, which has not been previously reported to this insurance department?</p> <p>If you answer yes,</p> <p>a) by how many months are you in arrearage?</p> <p>b) are you the subject of a child support related subpoena/warrant?</p> <p>c) are you currently subject to and in compliance with any a repayment agreement?</p> <p>d) are you the subject of a child support related subpoena/warrant are you currently in compliance with the repayment agreement?</p> <p>(If you answered “Yes” to 3(c), provide documentation showing proof of current payments or an approved repayment plan from the appropriate state child support.)</p>			
16	<p>Field #26 - Background Questions - 4 - Add/Remove Language</p> <p>4. In response to a “yEs” answer to one or more of the Background Questions for this renewal application, are you submitting, or have you previously submitted document(s) to the NAIC/NIPR Attachments Warehouse?</p> <p>NOTE: The state(s) identified on this application will receive an alert that your supporting documents are available if:</p> <ul style="list-style-type: none"> • You have previously loaded a document(s); • You have recently submitted an application that is pending; • You are submitting the same type of application (resident/nonresident, initial/renewal); and • You are answering “Yes” to the same background question(s). <p>If you have not previously loaded your supporting documents, you may do so after you have successfully completed your application. You will be provided a link to the Attachment Warehouse instructions upon completion.</p> <p>If you answer yes:</p> <p>Will you be associating (linking) previously filed documents from the NAIC/NIPR Attachments Warehouse to this application?—</p> <p>Note: If you have previously submitted documents to the Attachments Warehouse that are intended to be filed with this renewal application, you must go to the Attachments Warehouse and associate (link) the supporting document(s) to this application based upon the particular background question number you have answered yes to on this application. You will receive information in a follow-up page at the end of the application process, providing a link to the Attachment Warehouse instructions.</p>			
17	<p>Field #26 - Background Questions - 5 - Add New Language</p> <p>5. Are you a member or veteran of the armed forces, or the spouse or surviving spouse of a service member or veteran?</p>			Rejected Revision
18	<p>Field #27 - Applicant's Certification and Attestation - Add New Language</p> <p>8. For Non-Resident License Applications, I certify that I am licensed and in good standing in my home state/resident state for the lines of authority requested from the non-resident state. The state will rely on an electronic verification of an Applicant's resident license through the NAIC's State Producer Licensing Database in lieu of requiring an original Letter of Certification from the resident state.</p>			

19	Field #27 - Applicant's Certification and Attestation - Add New Language 9. I acknowledge that jurisdiction specific attachments may be required with this application. State Specific Requirements and Fees information are available at www.NIPR.com. Incomplete applications may be returned as unprocessed and considered deficient.			
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INDIVIDUAL INITIAL APPLICATION - 2018 LIST OF REVISIONS				
Below is a list of revisions that were previously adopted by the Producer Licensing Uniformity (D) Working Group in 2018. The PLUWG has reviewed and adopted the revisions excluding the highlighted sections. These highlighted sections have been rejected for revisions or changed.				
			Highlighted portions are rejected revisions for the Individual Initial Application. Adopted by PLUWG 5.7.24	
#	REVISION	ACCEPT	REJECT	COMMENTS
1	Top of Page - Removal of <u>Producer</u> from title. - Individual <u>Producer</u> License/Registration			
2	Top of Page - Removal of <u>Home State Licensing #: _____</u>			
3	Field #13 - Home Phone Number - Changed to <u>Home Personal</u> Phone Number			
4	Field #14 - Individual Applicant Email Address - Changed to <u>Individual Applicant Personal</u> Email Address			
5	Field #15 - Gender Male/Female - Add <u>Non-Binary</u> as 3rd Option			Rejected Revision
6	Field #17 - Business Entity Name - <u>Changed to Employers</u> Business Entity Name			Rejected Revision
7	Field #35 - Agency or Business Entity Affiliation - Removal of this section			Rejected Revision
8	Field #36 - Employment History - Removal of Language. Account for all time for the past five years. <u>Give all-employment expireince starting with your current employer working back five years</u> Include full and part-time work, self-employment, military service, unemployment and <u>full-time</u> education.			
9	Field #37 - Jurisdiction and Type of License Requested - Removal of Surety			Rejected Revision
10	Field #38 - Background Questions - Language cut from 1c and added to beginning of section. The Applicant must read the following very carefully and answer every question. All written statements submitted by the Applicant must include an original signature. <u>NOTE: For Questions 1a, 1b and 1c, "Convicted" includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or nolo contendere or no contest.</u> - <u>If you answered "Yes" to any of the below questions (1a, 1b, or 1c), you must attach to this application:</u> <u>a) a written statement explaining the circumstances of each incident,</u> <u>b) a copy of the charging documents of each incident,</u> <u>c) a copy of the official documents of each incident, which demonstrates the resolution of the charges or any final judgment.</u>			
11	Field #38 Background Questions - Changed ever to EVER 1a . Have you <u>ever EVER</u> been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor?			
12	Field #38 Background Questions - Changed ever to EVER 1b. Have you <u>ever EVER</u> been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony?			

13	<p>Field #38 Background Questions - Add language to felony conviction section</p> <p>1b. Have you ever EVER been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony?</p> <p>If you have a felony conviction involving dishonesty or breach of trust, have you applied for written consent to engage in the business of insurance in your home state as required by 18 USC 1033?</p> <p><u>(Note: For detailed information related to the requirements of 18 USC 1033 as it pertains to insurance licensing please refer to the NAIC publication "Guidelines for State Insurance Regulators to the Violent Crime Control and Law Enforcement Act of 1994" found at https://www.naic.org/documents/prod_serv_legal_sir_op.pdf.)</u></p>			
14	<p>Field #38 Background Questions - Removal of NOTE Language and moved to top of section</p> <p>1c. Have you ever been convicted of a military offense, had a judgment withheld or deferred, or are you currently charged with committing a military offense?</p> <p>NOTE: For Questions 1a, 1b and 1c, "Convicted" includes, but is not limited to, having been found guilty by verdict of a judge or jury, having entered a plea of guilty or nolo contendere or no contest.</p> <p>—</p> <p>If you answered "Yes" to any of the below questions (1a, 1b, or 1c), you must attach to this application:</p> <p>a) a written statement explaining the circumstances of each incident;</p> <p>b) a copy of the charging documents of each incident;</p> <p>c) a copy of the official documents of each incident, which demonstrates the resolution of the charges or any final judgment.</p>			
15	<p>Field #38 Background Questions - Changed ever to EVER</p> <p>2. Have you ever EVER been named or involved as a party in an administrative proceeding, including FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration?</p>			
16	<p>Field #38 Background Questions - Language add to "Involved" description section</p> <p>2. Have you ever EVER been named or involved as a party in an administrative proceeding, including FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration?</p> <p>"Involved" means having a license <u>or registration</u> censured, suspended, revoked, canceled, terminated, <u>restricted</u>; or, being assessed a fine, a cease and desist order, a prohibition order, a compliance order, placed on probation, sanctioned or surrendering a license <u>or entering into a settlement</u> to resolve an administrative action. "Involved" also means being named as a party to an administrative or arbitration proceeding, which is related to a professional or occupational license, or registration. "Involved" also means having a license, or registration application denied or the act of withdrawing an application to avoid a denial. INCLUDE any business so named because of your actions in your capacity as an owner, partner, officer or director, or member or manager of a Limited Liability Company <u>or any other position that exercises management or control over the business</u>. You may EXCLUDE terminations due solely to noncompliance with continuing education requirements or failure to pay a renewal or <u>late filing</u> fee. ☐</p>			

17	<p>Field #38 Background Questions - Language added/removed to #3</p> <p>3. Has any demand been made or judgment rendered against you or any business in which you are or were an owner, partner, officer or director, or member or manager of a limited liability company, for overdue monies by an insured, or producer have you ever EVER been subject to a bankruptcy proceeding? Do not include personal bankruptcies, unless they involve funds held on behalf of others, <u>which would include, but is not limited to, deposits, insured's premium payments, employee tax withholdings, escrow accounts, or any monies held by you in a capacity for third parties.</u></p>			
18	<p>Field #38 Background Questions - Language added to #6</p> <p>6. Have you or any business in which you are or were an owner, partner, officer or director, or member or manager of a limited liability company, ever had an insurance agency <u>or securities broker</u> contract or any other business relationship with an insurance company <u>or securities business</u> terminated for any alleged misconduct?</p>			
19	<p>Field #38 Background Questions - Language added/removed to #7</p> <p>7. Do you have a child support obligation in arrearage?</p> <p>If you answer yes,</p> <p>a) by how many months are you in arrearage?</p> <p>b) are <u>you subject of a child support related subpoena/warrant</u> you currently subject to and in compliance with any repayment agreement?</p> <p>c) are <u>you currently subject to a repayment agreement?</u> you the subject of a child support related subpoena/warrant?</p> <p>d) <u>are you currently in compliance with the repayment agreement?</u></p> <p>(If you answered yes to 7 (c), provide documentation showing proof of current payments or an approved repayment plan from the appropriate state child support agency.)</p>			

20	<p>Field #38 Background Questions - Language added/removed to #8</p> <p>8. In response to a “yYes” answer to one or more of the Background Questions for this application, are you submitting, <u>or have you previously submitted</u> document(s) to the NAIC/NIPR Attachments Warehouse? <u>NOTE: The state(s) identified on this application will receive an alert that your supporting documents are available if:</u></p> <ul style="list-style-type: none"> •<u>You have previously loaded a document(s);</u> •<u>You have recently submitted an application that is pending;</u> •<u>You are submitting the same type of application (resident/nonresident, initial/renewal); and</u> •<u>You are answering “Yes” to the same background question(s).</u> <p><u>If you have not previously loaded your supporting documents, you may do so after you have successfully completed your application. You will be provided a link to the Attachment Warehouse instructions upon completion.</u></p> <p>If you answer yes Will you be associating (linking) previously filed documents from the NAIC/NIPR Attachments Warehouse to this application? – Note: If you have previously submitted documents to the Attachments Warehouse that are intended to be filed with this application, you must go to the Attachments Warehouse and associate (link) the supporting document(s) to this application based upon the particular background question number you have answered yes to on this application. You will receive information in a follow-up page at the end of the application process, providing a link to the Attachment Warehouse instructions.</p>			
21	<p>Field #38 Background Questions - New question added #9</p> <p><u>9. Are you a member or veteran of the armed forces, or the spouse or surviving spouse of a service member or veteran?</u></p>			Rejected Revision
22	<p>Field #39 Applicant's Certification and Attestation - Language added/removed from #5</p> <p>5. I authorize the jurisdictions to which this application is made to give any information concerning me, as permitted by law <u>and in the furtherance of the Commissioner’s, Director’s, or Superintendent’s official duties</u>, to any federal, state or municipal agency, or any other organization and I release the jurisdictions and any person acting on <u>their behalf in the furtherance of official duties</u> thier behalf from any and all liability of whatever nature by reason of furnishing such information.</p>			
23	<p>Field #39 Applicant's Certification and Attestation - New question and language added #7</p> <p>7. For Non-Resident License Applications, I certify that I am licensed and in good standing in my home state/resident state for the lines of authority requested from the non-resident state. <u>The state will rely on an electronic verification of an Applicant’s resident license through the NAIC’s State Producer Licensing Database in lieu of requiring an original Letter of Certification from the resident state.</u></p>			
24	<p>Field #39 Applicant's Certification and Attestation - New question and language added #9</p> <p><u>9. Acknowledge that jurisdiction specific attachments may be required with this application. State Specific Requirements and Fees information are available at www.NIPR.com. Incomplete applications may be returned as unprocessed and considered deficient.</u></p>			

25	<p>Field #40 Attachments - Section Removed</p> <p>The following attachments must accompany the application otherwise the application may be returned unprocessed or considered deficient:-</p> <p>1. For Non-Resident License Applications and unless otherwise noted in the State Matrix of Business Rules, a state will rely on an electronic verification of an Applicant's resident license through the NAIC's State Producer Licensing Database in lieu of requiring an original Letter of Certification from the resident state.-</p> <hr/> <p>2. Any jurisdiction specific attachments listed in the State Matrix of Business Rules (www.nipr.com):-</p>			
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Draft: 6/18/24

Adjuster Licensing (D) Working Group
Virtual Meeting
June 12, 2024

The Adjuster Licensing (D) Working Group of the Producer Licensing (D) Task Force met June 12, 2024. The following Working Group members participated: Rachel Chester, Chair (RI); Lorie Gasior, Vice Chair (LA); Peggy Dunlap (AR; Troy Dickinson (CA); Lee Ellen Webb (KY); Jill Huisken (MI); Vanessa Miller (MS); Vanessa Dejesus (NM); Angela Hatchell (NC); Courtney Khodabakhsh (OK); Jodie Delgado (TX); Randy Overstreet (UT); Richard Tozer (VA); Jeff Baughman (WA); and Lisa Hastings (WY).

1. Discussed State Licensing Handbook – Chapter 18 Adjuster Licensing

Chester said the Working Group has been working on the review of the State Licensing Handbook – Chapter 18 Adjuster Licensing. She said the Working Group was asked to review and submit comments with a deadline of May 1. Chester said the Working Group chair and vice chair reviewed the comments and applied draft revisions. The draft revisions will be circulated to the Working Group members to review. Chester said following the internal review the draft will be distributed out for public review.

Chester said the Working Group will hold the next conference call on Wednesday, July 10 to discuss the new draft and any comments received.

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

[ALWG Minutes 6.12.24.docx](#)

Draft Pending Adoption

Attachment Eight
Producer Licensing (D) Task Force
8/13/24

Draft: 8/27/24

Adjuster Licensing (D) Working Group Virtual Meeting May 15, 2024

The Adjuster Licensing (D) Working Group of the Producer Licensing (D) Task Force met May 15, 2024. The following Working Group members participated: Rachel Chester, Chair (RI); Lorie Gasior, Vice Chair (LA); Peggy Dunlap (AR); Troy Dickinson (CA); Lee Ellen Webb (KY); Jill Huisken (MI); Vanessa Miller (MS); Vanessa Dejesus (NM); Angela Hatchell (NC); Courtney Khodabakhsh (OK); Jodie Delgado (TX); Randy Overstreet (UT); Richard Tozer (VA); Jeff Baughman (WA); and Lisa Hastings (WY).

1. Discussed State Licensing Handbook – Chapter 18 Adjuster Licensing

Chester said in March the Working Group distributed out the NAIC State Licensing Handbook – Chapter 18 Adjuster for review with a comment deadline of May 1. Chester said comments were received from Delaware, Texas, Securities, and Insurance Licensing Association (SILA), and State Farm.

Chester said Delaware comments suggest there should be only two adjuster license types required, public adjuster and adjuster. Both the independent and company adjuster perform the same role and do not need to be differentiated by a third license type. Delaware suggests that whether the adjuster is employed or self-employed their roles are the same and covered by one adjuster licensing type. Delaware suggested changes to the exemption section concerning required license. The Working Group discussed Delaware suggestions and received feedback on the changes. Chester said the Working Group will discuss these comments further as we move to finalize the revisions.

Chester said the next comments were from Texas. She said the suggestions include information that some states laws do not distinguish between an independent and staff adjuster and require licensure of both. Which is within the same request of Texas. Chester said the next comment from Texas is to include information about 1033 waivers in the “Fitness and Character Considers”. The Working Group discussed and agreed this is covered in a different chapter within the handbook. Chester said the last comment from Texas was to remove specificity of “Limited Lines Portable Electronics Insurance Products.” Texas states the non-U.S. adjuster issues extends to multiple line of insurance. The Working Group discussed and agreed that this would be a separate conversation as they move further into the process.

Matt Patterson (State Farm) said State Farm’s suggestions are on two points. Patterson said the first concerns the first paragraph and language stating, “inspects property damage.” He said State Farm concern is that the language may imply that individual who only do auto appraisals should hold an adjuster licensing in states that do not offer appraiser license. Patterson said the next suggestion concerns exemptions to licensing. He said the suggestion is to change language concerning independent adjuster due to the fact that most state with this type of exemption do not include “independent.” The Working Group discussed and agreed that this is in the same area with clarifying the types of license and will discuss further in regulator meeting.

Chester said SILA comments suggest expanding the reciprocity section to address “adjuster Designated Home State (DHS) licenses, the inclusion of home sate definition for independent adjusters, removing “new” from “The New NAIC Public Adjuster Model act defines Home State as,” and the recognition of the NAIC’s Independent Adjuster reciprocity Best Practices and Guidelines that were adopted in 2012. The Working Group discussed the comments from SILA.

Draft Pending Adoption

Attachment Eight
Producer Licensing (D) Task Force
8/13/24

Chester said the Working Group will be continuing to meet monthly to discuss the comments received and review other areas in this chapter to finalize the process. She said the Working Group will meet in open and closed meetings to complete the review. Chester said the next call is scheduled for June 12.

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

[https://naiconline.sharepoint.com/sites/naicsupportstaffhub/member meetings/d cmte/2024 summer/pltf/adjuster licensing wg/minutes/alwg minutes 5.15.24.docx](https://naiconline.sharepoint.com/sites/naicsupportstaffhub/member%20meetings/d%20cmte/2024%20summer/pltf/adjuster%20licensing%20wg/minutes/alwg%20minutes%205.15.24.docx)

Draft: 8/27/24

Producer Licensing Uniformity (D) Working Group
Virtual Meeting
August 6, 2024

The Producer Licensing Uniformity (D) Working Group of the Producer Licensing (D) Task Force met Aug. 6, 2024. The following Working Group members participated: Courtney Khodabakhsh, Chair (OK); Monicka Richmeier, Vice Chair (KS); Peggy Dunlap (AR); Charlene Ferguson (CA); Lori Thomason (ID); Lorelei Brillante (MD); Jill Huisken (MI); Janelle Middlestead (ND); Vanessa Miller (NM); Karen Vourvopoulos (OH); Tony Dorschner (SD); Randy Overstreet (UT); Richard Tozer (VA); Jeff Baughman (WA); and Lisa Hastings (WY).

1. Discussed the *State Licensing Handbook*

Khodabakhsh said that with the Uniform Application revisions completed, the Working Group can now shift to its review of the *State Licensing Handbook* (Handbook). She said that since it is midyear, the Working Group would not have ample time to complete a review of the entire Handbook. Khodabakhsh said a spreadsheet has been created that lists each chapter of the Handbook with an option to select which chapters need to be reviewed for revisions. Khodabakhsh said the spreadsheet was distributed prior to this meeting with a comment deadline of Aug. 23. Khodabakhsh said the responses will be compiled and reviewed during the Working Group's September call.

Khodabakhsh said the Uniform Education (D) Working Group and Adjuster Licensing (D) Working Group will review Chapter 14—Continuing Education and Chapter 18—Adjusters. Once the Working Groups agree on the revision, they will bring it to this Working Group for review and adoption.

Khodabakhsh said that to assist with this process, she will form small breakout groups to discuss areas of the Handbook and finalize the revisions over the next few months.

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

[PLUWG Minutes 8.6.24](#)

Draft: 8/27/24

Producer Licensing Uniformity (D) Working Group
Virtual Meeting
June 4, 2024

The Producer Licensing Uniformity (D) Working Group of the Producer Licensing (D) Task Force met June 4, 2024. The following Working Group members participated: Courtney Khodabakhsh, Chair (OK); Monicka Richmeier, Vice Chair (KS); Peggy Dunlap (AR); Charlene Ferguson (CA); Lori Thomason (ID); Lorelei Brillante (MD); Jill Huisken (MI); Janelle Middlestead (ND); Vanessa Miller (NM); Karen Vourvopoulos (OH); Tony Dorschner (SD); Randy Overstreet (UT); Richard Tozer (VA); Jeff Baughman (WA); and Lisa Hastings (WY).

1. Adopted NAIC Uniform Application for Individual License Renewal/Continuation, Uniform Application for Business Entity License/Registration, and Uniform Application for Business Entity License Renewal/Continuation

Khodabakhsh said to assist with the review process, a checklist of the 2018 adopted revisions for the Individual Uniform Licensing Application (initial and renewal) and the Business Entity Application (initial and renewal) was created and distributed for feedback. Khodabakhsh said the checklist included each revision on the applications and asked whether it was accepted or rejected. In addition, a column was provided for any additional comments. She said on the May 7 call, the Working Group reviewed the Individual Initial Uniform Licensing Application and adopted the revisions.

A. Uniform Application for Individual License Renewal/Continuation

Khodabakhsh said the responses received on the Individual Renewal Uniform Application provided eight areas that received a rejection or other revision. She said the Working Group would review the suggestions, make its decision, and then adopt the entire application once the review is completed. Khodabakhsh said the areas include:

- Removing the word “Producer” from the title “Individual Producer License Renewal/Continuation,” at the top of the page. The Working Group agreed to keep the word “Producer” in the title.
- Adding a new field to Field No. 7: “Are you a Citizen of the United States? (Check One) 0 Yes 0 No (if No, of which country are you a citizen?) (If No, and this is an application for a Resident Renewal, you must supply proof of eligibility to work in the U.S.)” The Working Group agreed to keep this field.
- Removing the section “Agency or Business Entity Affiliation,” in Field No. 25. The Working Group discussed and unanimously agreed to reject the removal of this section.
- Adding “EVER” to section 1a, “Background Questions,” in Field No. 26: “Have you **EVER** been convicted of a misdemeanor, had a judgment withheld or deferred, or are you currently charged with committing a misdemeanor, which has not been previously reported to this insurance department?” The Working Group agreed to keep this revision.
- Adding “EVER” to section 1b, “Background Questions,” in Field No. 26: “Have you **EVER** been convicted of a felony, had a judgment withheld or deferred, or are you currently charged with committing a felony, which has not been previously reported to this insurance department?” The Working Group discussed and agreed to keep this revision.
- Adding “EVER” to section 1c, “Background Questions,” in Field No. 26: “Have you **EVER** been convicted of a military offense, had a judgment withheld or deferred, or are you currently charged with committing a military offense, which has not been previously reported to this insurance department?” The Working Group discussed and agreed to keep this revision.

- Adding/removing language 2. Have you EVER been named or involved as a party in an administrative proceeding, including a FINRA sanction or arbitration proceeding regarding any professional or occupational license or registration, which has not been previously reported to this insurance department? “Involved” means having a license or registration censured, suspended, revoked, canceled, terminated, “restricted” or, being assessed a fine, placed on probation, sanctioned or surrendering a license or entering into a settlement to resolve an administrative action. “Involved” also means being named as a party to an administrative or arbitration proceeding, which is related to a professional or occupational license, or registration. “Involved” also means having a license, or registration, application denied or the act of withdrawing an application to avoid a denial. INCLUDE any business so named because of your actions in your capacity as an owner, partner, officer or director, or member or manager of a Limited Liability Company “or any other position that exercises management or control over the business.” You may ~~exclude~~ EXCLUDE terminations due solely to noncompliance with continuing education requirements or failure to pay a renewal “or late filing fee” to section 2, “Background Questions,” in Field No. 26. The Working Group discussed and agreed to keep this revision.
- Adding the language to section 5, “Background Questions,” in Field No. 26: “Are you a member or veteran of the armed forces, or the spouse or surviving spouse of a service member or veteran?” The Working Group unanimously agreed to reject this addition.

B. Uniform Application for Business Entity License/Registration

Khodabakhsh said the responses received on the Business Entity Initial Application provided two areas that received rejections. Khodabakhsh said the areas include:

- Field No. 28 - Jurisdiction and Type of License Requested - Removal of Surety: the Working Group discussed and unanimously agreed to reject the removal.
- Field No. 29 Background Questions - Language added to No. 2: “Has the business entity or any owner, partner, officer or director of the business entity, or manager or member of a limited liability company, EVER been named or involved as a party in an administrative proceeding, including a FINRA sanction or arbitration proceeding, regarding any professional or occupational license, or registration? ‘Involved’ means having a license or registration censured, suspended, revoked, canceled, terminated, restricted; or, being assessed a fine, a cease and desist order, a prohibition order, a compliance order, placed on probation, sanctioned, or surrendering a license or entering into a settlement to resolve an administrative action. ‘Involved’ also means being named as a party to an administrative or arbitration proceeding, which is related to a professional or occupational license or registration. ‘Involved’ also means having a license application denied or the act of withdrawing an application to avoid a denial. You may EXCLUDE terminations due solely to noncompliance with continuing education requirements or failure to pay a renewal or late filing fee.”

The Working Group discussed and unanimously agreed to reject this addition.

C. Uniform Application for Business Entity License Renewal/Continuation

Khodabakhsh said the responses received on the Business Entity Renewal Application provided two areas that received rejections. Khodabakhsh said the areas include:

- Field #20 Background Questions - Language added/deleted to No. 2: “Has the business entity or any owner, partner, officer or director of the business entity, or manager or member of a limited liability company, EVER been named or involved as a party in an administrative proceeding, including a FINRA sanction or arbitration proceeding, regarding any professional or occupational license, or registration? ‘Involved’ means having a license or registration censured, suspended, revoked, canceled, terminated, restricted; or, being assessed a fine, a cease and desist order, a prohibition order, a

compliance order, placed on probation, sanctioned, or surrendering a license or entering into a settlement to resolve an administrative action. 'Involved' also means being named as a party to an administrative or arbitration proceeding, which is related to a professional or occupational license or registration. "Involved" also means having a license application denied or the act of withdrawing an application to avoid a denial. You may EXCLUDE terminations due solely to ~~noncompliance with continuing education requirements~~ or failure to pay a renewal ~~or late filing fee.~~" The Working Group discussed and agreed to keep this revision.

- Field #30 Applicant's Certification and Attestation - Add New Question #10.
"I acknowledge that jurisdiction specific attachments may be required with this application. State Specific Requirements and Fees information are available at www.NIPR.com. Incomplete applications may be returned as unprocessed and considered deficient." The Working Group discussed and unanimously agreed to reject this addition.

Ferguson made a motion, seconded by Huisken, to adopt the revisions to the NAIC Uniform Application for Individual License Renewal/Continuation, Uniform Application for Business Entity License/Registration, and Uniform Application for Business Entity License Renewal/Continuation. The motion passed unanimously.

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

[PLUWG Minutes 6.4.24.docx](#)

Draft: 8/27/24

Producer Licensing Uniformity (D) Working Group
Virtual Meeting
May 7, 2024

The Producer Licensing Uniformity (D) Working Group of the Producer Licensing (D) Task Force met May 7, 2024. The following Working Group members participated: Courtney Khodabakhsh, Chair (OK); Monicka Richmeier, Vice Chair (KS); Peggy Dunlap (AR); Charlene Ferguson (CA); Lori Thomason and Shelly Hough (ID); Lorelei Brillante (MD); Jill Huisken (MI); Janelle Middlestead (ND); Karen Vourvopoulos (OH); Tony Dorschner (SD); Randy Overstreet (UT); Richard Tozer (VA); Jeff Baughman (WA); and Lisa Hastings (WY).

1. Adopted NAIC Uniform Application for Individual Insurance License/Registration

Khodabakhsh said the Working Group distributed an email soliciting feedback on the current revisions adopted in 2018. She said the review was only for the Uniform Licensing Individual Application on the initial and renewal versions. Khodabakhsh said to assist with the review process, a checklist of the 2018 adopted revisions for the Individual Uniform Licensing Application (Initial and Renewal) was created and distributed for feedback. Khodabakhsh said the checklist included each revision on the application and asked whether it was accepted or rejected. In addition, a column was provided for any additional comments.

Khodabakhsh said the responses received on the Individual Uniform Application provided seven areas that received a rejection or other revision. She said the Working Group would review the suggestions and make its decision, then adopt the entire application once the review is completed.

Khodabakhsh said the areas included: 1) adding “non-binary” as a third option under Field #15 – Gender, which the Working Group unanimously agreed to remove; 2) changing the name of Field #17 from “Business Entity Name” to “Employer’s Business Entity Name,” which the Working Group discussed and unanimously agreed to reject; 3) removing Field #35 – Agency or Business Entity Affiliation, which the Working Group unanimously agreed to reject; 4) removal of “surety” from Field #37 – Jurisdiction and Type of License Requested, which the Working Group unanimously decided to reject; 5) removal of the note under Field #38 – Background Questions, and moving question 1c. to the top of the field, both of which the Working Group agreed to; 6) adding language to the “Involved” section description of Field #38 – Background Questions, which the Working Group agreed to keep; and 7) adding a new question to Field #38 – Background Questions that reads, “Are you a member or veteran of the armed forces, or the spouse or surviving spouse of a service member or veteran?” The Working Group unanimously agreed to this revision.

Tozer made a motion, seconded by Ferguson, to adopt the revisions to the Uniform Application for Individual Insurance License/Registration. The motion passed unanimously.

Khodabakhsh said that during the Working Group’s June meeting, it will begin with reviewing the Individual Renewal Application and then move to the Business Entity Application. Khodabakhsh said a checklist for the Business Entity Application (Initial and Renewal) will be distributed for state responses. She said the response will be used to finalize the remaining application revisions.

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

[PLUWG Minutes 5.7.24](#)

Draft Pending Adoption

Attachment Twelve
Antifraud (D) Task Force
8/13/XX24

Draft: 8/27/24

Producer Licensing Uniformity (D) Working Group Virtual Meeting April 2, 2024

The Producer Licensing Uniformity (D) Working Group of the Producer Licensing Uniformity (D) working Group Force met April 2, 2024. The following Working Group members participated: Courtney Khodabakhsh, Chair (OK); Monicka Richmeier, Vice Chair (KS); Peggy Dunlap (AR); Charlene Ferguson (CA); Lori Thomason and Shelly Hough (ID); Lorelei Brillante (MD); Jill Huisken (MI); Vanessa Miller (NM); Janelle Middlestead (ND); Karen Vourvopoulos (OH); Tony Dorschner (SD); Randy Overstreet (UT); Richard Tozer (VA); Jeff Baughman (WA); Lisa Hastings (WY).

1. Discussed NAIC Uniform Licensing Applications

Khodabakhsh said the plan for the Working Group is to hold monthly conference calls to work through its priorities and charges for 2024. She said the goal will be to utilize these monthly conference calls on the first Tuesday of each month to focus on reviewing the 2018 revisions to the NAIC Uniform Licensing Applications and then move on to reviewing the *State Licensing Handbook*.

Khodabakhsh said that in 2018, the Working Group reviewed and adopted the revisions to the Individual and Business Entity Uniform Licensing Applications. She said the applications were held up for adoption at the NAIC Executive/Plenary Committee. Khodabakhsh said that for 2024, the Working Group was given the direction to review the revisions adopted in 2018 to confirm that they are still necessary and adopt them. The adopted revisions would then be presented to the Producer Licensing (D) Task Force for review.

Khodabakhsh said that in March, the Working Group distributed an email soliciting feedback on the current revisions that were adopted in 2018. She said the review was only for the Uniform Licensing Individual Application on the initial and renewal versions. Khodabakhsh said they received a lot of great suggestions. However, after review, it was determined that the majority of the suggestions received were outside the direction that the Working Group was given by the parent Task Force. She said the comments will be kept, but new suggestions will not be reviewed until the next review period.

Khodabakhsh said to assist with the review process, a checklist of the 2018 adopted revisions for the Individual Uniform Licensing Application (initial/renewal) has been created. She said the checklist will be distributed and posted on the Working Group web page. Khodabakhsh said the checklist will list each revision on the application and ask whether it is accepted or rejected. In addition, there is a column provided for any additional comments. She said the deadline for submitting the checklist responses is April 26. She advised that the Working Group would compile the responses and be ready to discuss them during its May 7 meeting. Khodabakhsh said the Working Group will use the checklist results to determine what should be kept as revisions from 2018. She advised that the Working Group would need to adopt the revisions for the Individual and Business Entity Applications before they are presented to the Task Force. The Working Group discussed and agreed on the process of completing the review of the NAIC Uniform Applications.

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

<https://naiconline.sharepoint.com/sites/NAICSupportStaffHub/Member%20Meetings/D%20CMTE/2024%20Summer/PLTF/Producer%20Licensing%20Uniformity%20WG/Minutes/PLUWG%20Minutes%204.2.24.docx>

Draft: 7/24/24

Public Adjuster Licensing (D) Working Group
Virtual Meeting
July 17, 2024

The Public Adjuster Licensing (D) Working Group of the Producer Licensing (D) Task Force met July 17, 2024. The following Working Group members participated: Trinidad Navarro, Chair (DE); David Buono, Vice Chair, (PA); Charlene Ferguson (CA); Shaun Orme (KY); Rachel Chester (RI); Juan Rodriguez Jr. (VA); and Jeff Baughman (WA).

1. Adopted its June 18 Minutes

The Working Group met June 18 and took the following action: 1) adopted its May 2 minutes; and 2) received comments on proposed amendments to the *Public Adjuster Licensing Model Act* (#228).

Baughman made a motion, seconded by Orme, to adopt the Working Group's June 18 minutes. The motion passed unanimously.

2. Adopted Proposed Amendments to Model #228

Commissioner Navaro said the Producer Licensing (D) Task Force adopted a new charge in May 2023 to review and amend Model #228. In the fall of 2023, draft revisions to the model were circulated for comment and the Working Group was appointed in 2024.

Commissioner Navarro said the NAIC Membership adopted a Model Law Review Request at the Spring National Meeting. The Model Law Review Request provided guidance that Model #228 should be amended to strengthen regulatory standards governing the conduct of public adjusters for the following four issues: 1) individuals acting as unlicensed public adjusters; 2) contractors acting as public adjusters on the same claim; 3) inappropriate assignment of benefit rights; and 4) excessive fees charged by public adjusters.

Commissioner Navarro said the Working Group met June 18 and April 5. During its June 18 meeting, the Working Group focused on proposed amendments to Sections 15, 16, and 19 to strengthen regulatory standards regarding individuals acting as unlicensed public adjusters; contractors acting as public adjusters on the same claim; and inappropriate assignment of benefit rights. During its April 5 meeting, the Working Group discussed proposed modifications to Section 3 and Section 14, which address public adjuster fees

Commissioner Navarro summarized the proposed edits reflected in the draft circulated for the meeting:

- A. The Purpose and Scope section of the model is being amended to exclude public adjusters settling claims for either personal or commercial auto lines of insurance.
- B. Section 3.A is being amended to prohibit a person from soliciting or negotiating a contract for public adjusting services unless the person is licensed as a public adjuster.
- C. Section 14 is being amended to provide specific guidance that a public adjuster shall not charge more than 10% for any catastrophic claim settlement and no more than 15% for any insurance claim settlement.
- D. Section 15.H is being amended to require an insurer to verify a public adjuster holds a valid license with the department of insurance (DOI).
- E. Section 15.L is a new section addressing the inappropriate assignment of benefits. This section specifies the rights under an insurance policy may only be assigned to a person who has the legal authority to

represent the named insured or to a subsequent owner of the property and prohibits the assignment of rights and benefits to any other person, including a property repair contractor.

- F. Section 16 is a new section that provides clarification that a person who conducts business as a public adjuster without a proper license is committing a fraudulent insurance act.
- G. There are two new amendments being added to Section 19. The first amendment prohibits a public adjuster from inferring damage has occurred unless an inspection has been completed. The second amendment prohibits a public adjuster from paying an insured's deductible or claiming the insured's deductible will be waived.
- H. Section 19.F is being amended to prohibit a public adjuster from having a financial interest in any aspect of a claim, other than the salary or fee for public adjusting services.
- I. Section 19.H is being amended to prohibit a public adjuster from referring the insured to get needed repairs from any person with whom the public adjuster has a financial interest. A public adjuster is also prohibited from receiving compensation for any referral for repairs. With the amendments to Section 19.H, Section 19.G was deleted.

Erica Eversman (Automotive Education & Policy Institute—AEPI) said she understands the model will exclude public adjusters who serve in the repair and adjusting of automobile losses. Commissioner Navarro said this is the intent of the revisions made to the Purpose and Scope section, which excludes public adjusters settling claims for either personal or commercial auto lines of insurance.

Hearing no other comments on the proposed amendments, Orme made a motion, seconded by Baughman, to adopt the proposed revisions to Model #228. The motion passed unanimously.

Commissioner Navarro said the model would be presented to the Producer Licensing (D) Task Force for consideration for adoption at the Summer National Meeting.

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

SharePoint/NAIC Support Staff Hub/Committees/D CMTE/2024 Summer/PLTF/Public Adjuster WG/July 17 call/PAWG Min. 7.17.24.docx

Draft: 7/10/24

Public Adjuster Licensing (D) Working Group
Virtual Meeting
June 18, 2024

The Public Adjuster Licensing (D) Working Group of the Producer Licensing (D) Task Force met May 2, 2024. The following Working Group members participated: Trinidad Navarro, Chair (DE); David Buono, Vice Chair, (PA); Charlene Ferguson (CA); Sharon P. Clark (KY); Rachel Chester (RI); Richard Tozer and Juan Rodriguez Jr. (VA); and Jeff Baughman (WA).

1. Adopted its May 2 Minutes

The Working Group met May 2 and took the following action: 1) adopted its April 5 minutes; and 2) received comments on proposed amendments to the *Public Adjuster Licensing Model Act* (#228).

Commissioner Clark made a motion, seconded by Chester, to adopt its May 2 minutes. The motion passed unanimously.

2. Received Comments on Proposed Amendments to Model #228

A. Section 15: Contract Between Public Adjuster and Insured

Commissioner Navarro said proposed language was added to Subsection H to require the insurer to verify the public adjuster holds a valid license with the department of insurance (DOI). Nancy Dominguez (Florida Association of Public Insurance Adjusters—FAPIA) asked if proof of licensure would require submission of a notification of representation letter or the contact between the public adjuster and the insured. Rodriguez said proof of licensure should be a letter to the insurer notifying the insurer that a contract has been signed with the insured. Dominguez said Florida requires a public adjuster to provide a copy of the contract with the insured to the insurer within seven days of signing the contract and said requiring an additional letter to be provided would be redundant. Commissioner Navarro said the model requires the public adjuster to provide the insurer with a notification letter, not the contract. Commissioner Navarro said a state insurance department may decide to modify this language to eliminate potential redundancies.

Commissioner Navarro said a new Subsection L was added to address the assignment of benefits. Commissioner Navarro said this subsection is based on language implemented in Delaware. Aaron Schulenburg (Society of Collision Repair Specialists—SCRS) questioned if Subsection L would prohibit the assignment of rights to a property repair contractor who would have the professional expertise to represent consumers. Commissioner Navarro said the model is not intended to apply to public adjusters assisting consumers in automobile claims and that additional language will be added to the model to clarify its scope. Chester said this subsection could be changed to specifically exclude auto repair contractors.

John Schuppert (Insurance Adjustment Bureau—IAB) said the new subsection could empower an insurance company to prohibit the assignment of benefits, and an insurance policyholder has the right to assign benefits after a loss. Ira L. Straff (Insurance Adjustment Bureau—IAB) said a property owner may want to sell a property after a loss rather than repair the property and that a property owner has a right to sell a property while a claim is still pending. Ann Frohman (National Association of Public Insurance Adjusters—NAPIA) suggested adding the language “or to a subsequent owner of the property to whom title is transferred” to address this concern.

Jeff Butler (Collision Consulting of Washington) said he is an expert in vehicle repairs and has found significant fraud and unsafe repairs in vehicle repairs. Butler said that a repair facility that takes the assignment of proceeds for a repair would be forced to take action against the consumer for payment of proper repairs if the insurance company refused to pay for the proper repair of a vehicle. Commissioner Navarro said an insurance department will engage with an insurance company to address the inappropriate settlement of a claim. Butler said this has not been his experience after filing complaints on behalf of consumers as a public adjuster. Commissioner Navarro requested Butler send him a synopsis of the situation for further review.

C. Section 16: Unlicensed Actors

Tim Mullen (NAIC) said this is a new section to address unlicensed actors and enumerate what a state insurance regulator would consider a fraudulent insurance act. No comments were made on this section.

D. Section 19: Standards of Conduct of Public Adjuster

Dominguez asked what issue state insurance regulators are trying to address with the new Subsection C, which prohibits a public adjuster from advertising or inferring damage has occurred unless an inspection has been completed. Dominguez said it would be difficult for a public adjuster to advertise or solicit services. Butler said the term inspection should be defined. Commissioner Navarro said this term is intentionally generic because there can be different types of inspections depending on the type of loss.

No comments were made on the new Subsection D, which prohibits a public adjuster from paying an insured's deductible or claiming the insured's deductible will be waived.

No comments were received on the revised Subsection G, which states a public adjuster shall not have a direct or indirect financial interest in any aspect of the claim other than the salary, fee, commission, or other consideration established in the written contract with the insured.

Commissioner Navarro said he is recommending the retention of the two subsections to Subsection I. This section would read as follows: The public adjuster shall abstain from referring or directing the insured to get needed repairs or services in connection with a loss from any person (1) with whom the public adjuster has a financial interest; or (2) from whom the public adjuster may receive direct or indirect compensation for the referral. Commissioner Clark, Buono, Baughman, and Tozer agreed with this suggestion.

3. Discussed Public Adjuster Fees

Dominguez asked about the status of the language regarding fee caps for public adjusters. Commissioner Navarro said the language regarding public adjuster fees in Subsection 14.D has not been changed. The Working Group is proposing a 10% fee cap for catastrophic insurance claims and a 15% fee cap for any other insurance claim. Dominguez said that the FAPIA is concerned with these percentages and urged the Working Group to review the fee cap structure in place in Florida. Commissioner Clark said a state may decide to retain its current fee cap structure since the recommendations are part of a model law, which a state may decide to modify for its marketplace.

4. Discussed Adoption of the Proposed Revisions

Commissioner Navarro said NAIC staff would review the edits agreed upon today and circulate a revised draft for the Working Group to consider for adoption in July. Commissioner Navarro said his intention is for the Working

Group to present a revised draft for the Producer Licensing (D) Task Force to consider for adoption at the Summer National Meeting.

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

<https://naiconline.sharepoint.com/sites/NAISupportStaffHub/Member%20Meetings/D%20CMTE/2024%20Summer/PLTF/Public%20Adjuster%20WG/June%2018%20Call/PAWG%20Min%206.18.24.docx?web=1>

Draft: 5/28/24

Public Adjuster Licensing (D) Working Group
Virtual Meeting
May 2, 2024

The Public Adjuster Licensing (D) Working Group of the Producer Licensing (D) Task Force met May 2, 2024. The following Working Group members participated: Trinidad Navarro, Chair (DE); David Buono, Vice Chair, and Michael Humphreys (PA); Charlene Ferguson (CA); Sara Stanberry (IL); Sharon P. Clark and Shaun Orme (KY); Jodie Delgado (TX); Richard Tozer and Juan Rodriguez Jr. (VA); and Jeff Baughman (WA). Also participating was Matt Tamplin (FL).

1. Adopted its April 5 Minutes

The Working Group met April 5. During this meeting, it took the following action: 1) reviewed its charge and scope of work; 2) reviewed proposed amendments to the *Public Adjuster Licensing Model Act (#228)*; and 3) received comments on the proposed amendments.

Baughman made a motion, seconded by Commissioner Clark, to adopt its April 5 minutes. The motion passed unanimously.

2. Received Comments on Proposed Amendments to Model #228

Commissioner Navarro said the Working Group is charged with strengthening regulatory standards governing the conduct of public adjusters for the following four issues: 1) individuals acting as unlicensed public adjusters; 2) contractors who are also acting as public adjusters on the same claim; 3) inappropriate assignment of benefit rights; and 4) excessive fees charged by public adjusters.

A. Section 3: License Required

Tamplin suggested adding the word “solicit” to subsection 3.A because solicitation is part of the public adjusting process. Rodriguez said he submitted similar language because Virginia has seen practices of unlicensed individuals soliciting consumers for public adjusting services. There was general agreement among the Working Group members to make this edit.

Ira L. Staff (Insurance Adjustment Bureau—IAB) said there have been instances where individuals falsely represent themselves as a public adjuster and suggested the following sentence be added to the end of subsection 3.A:

“A person also shall not represent any other person verbally or in writing comment, or an advertising, whether printed or in any other media, that he or she, in any way, will handle the other person's insurance claim in whole or in part, or act as the other person's representative in the claim or otherwise communicate with an insurer on behalf of the other person's representative in the claim, or otherwise communicated with an insurer on behalf of the other person, unless that person is licensed as a public adjuster in accordance with the Act, or is an attorney.”

Commissioner Navarro said he would review this suggestion with the Working Group members.

B. Section 14: Public Adjuster Fees

Anthony DiUlio (American Association of Public Insurance Adjusters—AAPIA) said the language in the current model, which allows a public adjuster to charge a reasonable fee, should not be amended or deleted. DiUlio said this language allows a public adjuster to modify fees, depending on the claim complexity and services provided, while still allowing a state insurance department to review a fee being charged if there is a concern. Holly Soffer (AAPIA) agreed and said each state should decide what a public adjuster can charge because states have different weather patterns, and some states have already imposed fee caps that are higher than what is being proposed in the NAIC model. Soffer said what is reasonable in one state may or may not be reasonable in another state.

Commissioner Navarro said state insurance departments have a lot of priorities and questioned whether a state insurance department would be notified if a public adjuster is charging an excessive fee. Commissioner Clark agreed and said a state insurance department would not be aware unless a consumer filed a complaint. Commissioner Clark said it can be difficult for an insurance department to intervene in a contractual matter, and this is one of the reasons Kentucky decided to implement a fee cap. Buono said the lack of complaints does not mean there are not excessive fees being charged because consumers may not know they can submit a complaint to a state insurance department. DiUlio said state insurance departments could require that all contracts contain language notifying consumers about their right to submit a complaint to their state department of insurance.

Buono said there are two concepts of reasonableness. The first is what a reasonable fee cap is, and the second is what a reasonable fee for a specific claim based on the complexity of the claim and work performed is. DiUlio said if there is a fee cap of 25% of the claim settlement amount, a public adjuster who charges 25% but does minimal work will claim the fee is appropriate based on the state insurance department's recommended fee cap. Because of this, DiUlio said a standard of reasonableness is better because this standard allows a state insurance department to ask a public adjuster to demonstrate what services were provided in return for the fee charged.

Nancy Dominguez (Florida Association of Public Insurance Adjusters—FAPIA) said many of the issues being discussed have been addressed in Florida and encouraged the Working Group to review Florida's law on public adjuster fees. Tamplin said Florida has a fee cap of 20% and said a fee standard of reasonableness is too subjective for enforcement.

Commissioner Humphreys said the NAIC model should have fee caps, and fee caps are a maximum, which means a public adjuster does not always have to charge the fee cap percentage. Commissioner Humphreys said the Pennsylvania Insurance Department has received too many complaints where a public adjuster's fees led to a consumer's inability to pay for needed repairs. Commissioner Clark agreed the model should have a recommended fee cap and that states could then modify the fee cap percentage if needed.

DiUlio said a fee cap could eliminate the necessary representation of consumers, especially for lower-value claims when consumers may need the most help from a public adjuster. DiUlio said a small-value claim might involve the same amount of work as a large-value claim, and a public adjuster who can only charge 15% on a \$10,000 claim may not accept this work. DiUlio said this could lead to insurance carriers having greater leverage to settle claims at a lower value. DiUlio suggested a sliding scale for compensation rates as an option for further discussion.

Paul Handerhan (FAPIA) said Florida's 20% fee cap is tied to the amount of money a public adjuster was able to recover for a consumer, which may be less than the total claim amount. Handerhan said the language in the draft model bases the fee cap on the total claim amount. Handerhan said this is a complicated issue and suggested the Working Group review Florida's law.

Jeff Butler (Collision Consulting of Washington) said fee caps are challenging for public adjusters who work on auto property claims, and fee caps on lower-value auto property claims would make it impossible for a consumer to be represented by a public adjuster.

Dominguez said a public adjuster will not accept a case when a fee becomes too low because of the physical labor and time needed to properly assist a consumer. Rick Tutwiler (FAPIA) said he thinks fee caps are detrimental to the consumers, especially for smaller claims, and that public adjusters are competitive in what fees they charge consumers.

Ann Frohman (National Association of Public Insurance Adjusters—NAPIA) said limits on fees is an important issue but said this may be a state-by-state decision, which many states have already addressed. Frohman said focusing too much on fee caps might limit the focus on other important issues, such as unlicensed individuals committing fraud.

Steve Geller (FAPIA) said individuals should have the right to enter contracts and that the insurance industry has pushed for lower fee caps in Florida. Geller said a low fee cap would make it impossible for consumers to obtain the professional representation of a public adjuster. Geller said consumers need professional representation because consumers are not experts on insurance policies or assessing property damage. Geller said Florida legislators rejected a fee cap of 15% on claims settlements as being too low and agreed to a 20% fee cap.

Commissioner Navarro said the Working Group is not trying to set fees or make it more difficult for consumers to obtain necessary representation. Buono said he has not heard from the industry requesting fee caps and has only heard from consumers who have been unable to afford repairs because of fees paid to a public adjuster.

Commissioner Navarro said he supports including recommended fee caps in the model and said the Working Group would consider the regulatory framework in Kentucky and Florida.

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

NAIC Support Staff Hub/Committees/D CMTE/2024 Summer/PLTF/Public Adjuster WG/May 2 Call/PAWG Min 5.2.24.docx

Draft: 4/18/24

Public Adjuster Licensing (D) Working Group
Virtual Meeting
April 5, 2024

The Public Adjuster Licensing (D) Working Group of the Producer Licensing (D) Task Force met April 5, 2024. The following Working Group members participated: Trinidad Navarro, Chair (DE); David Buono, Vice Chair (PA); Shawn Orme (KY); Matt Gendron and Rachel Chester (RI); Richard Tozer and Juan Rodrigues Jr. (VA); and Jeff Baughman (WA). Also participating were: Sara Stanberry (IL); and Jodie Delgado (TX).

1. Reviewed its Charge and Scope of Work

Commissioner Navarro said the Producer Licensing (D) Task Force began discussing public adjuster licensing issues in 2023 in response to marketplace issues. The Task Force circulated proposed amendments to the NAIC *Public Adjuster Licensing Model Act* (#228) in October of 2023. This resulted in 138 pages of comments being submitted. Commissioner Navarro said the Task Force adopted a new charge to appoint the Public Adjuster Licensing (D) Working Group for 2024 to review and amend Model #228 as needed to enhance consumer protections in the property/casualty (P/C) claims process. Commissioner Navarro said the NAIC Members adopted a Request for NAIC Model Law Development during the 2024 Spring National Meeting to strengthen regulatory standards governing the conduct of public adjusters for the following four issues: 1) individuals acting as unlicensed public adjusters; 2) contractors who are also acting as public adjusters on the same claim; 3) inappropriate Assignment of Benefit rights; and 4) excessive fees charged by public adjusters.

2. Reviewed Proposed Amendments to Model #228

Commissioner Navarro said the following proposed amendments were made to the model.

- Subsection 3.A was amended to require licensure for any person negotiating a contract for public adjusting services. This revision is intended to help eliminate individuals acting as unlicensed public adjusters.
- Section 14 was amended to become a mandatory section of the model (not an optional section) and place a compensation cap of 10% for catastrophe (CAT) claims and 15% for any claim settlement. This is intended to eliminate public adjusters charging excessive fees.
- Subsection 15.H was amended to require an insurer to verify a public adjuster holds a valid license. This is intended to help eliminate individuals acting as unlicensed public adjusters.
- Subsection 15.L is a new subsection that addresses inappropriate Assignment of Benefits. This new subsection limits the Assignment of Benefits to a person with the legal authority to represent the named insured and may explicitly prohibit the assignment of rights and benefits to any other person, including a property repair contractor. The new subsection also specifies that a property repair contractor operating may not subvert the public adjuster licensing requirements by acquiring a power of attorney from the insured.
- Section 16 is a new section to stress unlicensed individuals representing themselves as licensed public adjusters or conducting business, which requires a public adjuster license, are committing fraud. This is intended to be a deterrent to individuals who may be acting as unlicensed public adjusters.
- Section 19 was amended to include new subsections C and D to strengthen regulatory standards over the conduct of public adjusters. Subsection C prohibits a public adjuster from advertising or inferring damage has occurred unless an inspection of the property has been completed. Subsection D prohibits a public adjuster from offering to pay an insured's deductible or claiming the insured's deductible will be waived.

This type of activity would be considered an inappropriate inducement to use the services of a public adjuster.

- Language was deleted from Section 15 to eliminate situations where an entity is paying a public adjuster for repair referrals or where a public adjuster has a financial interest in the entity completing the repairs. These edits are intended to eliminate a conflict of interest where a person is acting as both the public adjuster and repair contractor for a claim.

3. Received Comments on Proposed Amendments

Ann Frohman (National Association of Public Insurance Adjusters—NAPIA) said NAPIA wants to ensure consumers understand what happens when they have a property loss and the role of multiple parties involved in the settlement of a claim. Frohman said NAPIA supports eliminating bad actors acting as unlicensed public adjusters and supports the proposed changes intended to eliminate unlicensed individuals acting as public adjusters. Frohman said NAPIA supports amendments prohibiting a public adjuster from having a financial interest in the entity selected to complete property repairs because a public adjuster has a fiduciary duty to the insured client. Frohman said a public adjuster with a financial interest in the entity completing the repairs creates an inherent conflict of interest. Frohman said the provision addressing the Assignment of Benefits needs further review but agreed with the need to protect consumers from assigning their benefits to a contractor, which may receive payment from an insurance company and then fail to complete the necessary repairs. Frohman said the fee caps are a challenge and suggested that the Working Group may want to consider what compensation is appropriate for a commercial line loss versus a personal lines loss or a loss arising from a catastrophic event.

Holly Soffer (American Association of Public Insurance Adjusters—AAPIA) said AAPIA agrees, in principle, with the goals of the Public Adjuster (D) Working Group but that the proposed amendments go too far and may have unintended consequences that harm insurance consumers. For example, Soffer said the Assignment of Benefits provision would prohibit the property owner from selling a damaged property to a bona fide purchaser. Soffer said some consumers will choose to sell their property after a loss rather than repair or replace it. Soffer said the issue of fee caps is complicated, and most states have laws that allow a public adjuster to charge a reasonable fee, which seems to provide the necessary consumer protections against excessive fees. Soffer said some states have fee caps on catastrophic losses, which are usually large claims. Soffer said AAPIA has supported fee caps on catastrophic losses. Soffer said the Public Adjuster Licensing (D) Working Group should keep the fee cap provision of the model optional since states have different issues and views on fee caps. For example, Soffer said a 15% fee cap on claims is problematic on smaller claims and would limit a consumer's ability to obtain representation by a public adjuster. Soffer said a sliding fee scale would be more appropriate than a strict percentage fee cap on all claims.

Anthony DiUlio (Wheeler, DiUlio, & Barnabei) said 92% of property claims are \$25,000 or less and that a 15% fee cap would eliminate the ability of public adjusters to assist consumers in lower value claims. DiUlio said a sliding scale on fee caps based on the claim's value may be an appropriate solution. DiUlio said this would allow consumers with lower-value claims to obtain appropriate representation while also protecting consumers from a public adjuster charging 35% on a million-dollar claim. Commissioner Navarro said the members of the Public Adjuster Licensing (D) Working Group would discuss this issue and suggested a minimum public adjuster charge might also be a reasonable solution for lower-value claims.

Erica Eversman (Automotive Education Policy Institute—AEPI) said the proposed amendments will eliminate the ability of responsible automobile repair facilities to assist consumers with automobile repairs. Eversman said the proposed language would require any entity discussing any type of claim with an insurance company to be a licensed public adjuster. Eversman said some repair facilities will agree to repair a consumer's vehicle at a cost greater than what an insurance company approved and then take an Assignment of Benefits to seek proper

reimbursement from the insurance company. Eversman said this is good for consumers because a consumer will have their vehicle repaired correctly and in a timely manner. Eversman said the proposed amendments will prohibit this. Eversman said repair facilities are also able to identify deliberate patterns and practices of an insurer underpaying claims, which can provide an opportunity for a repair facility to bundle claims against an insurer and provide stronger evidence of an insurer underpaying claims. Eversman said fee caps on automobile claims and the inability of repair facilities to provide recommendations or referrals are not workable for automobile claims. Eversman said this type of regulatory framework is unfair because insurance companies are allowed to advocate and refer consumers to preferred body shops. Eversman said the proposed amendments will eliminate key consumer protections and leave consumers without the ability to hire an advocate to represent their interests.

Commissioner Navarro requested all parties submit additional comments by April 15. He said the Public Adjuster Licensing (D) Working Group plans to meet April 26.

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

Draft Pending Adoption

Attachment Seventeen
Producer Licensing (D) Task Force
8/13/24

Draft: 7/31/24

Uniform Education (D) Working Group Virtual Meeting July 10, 2024

The Uniform Education (D) Working Group of the Producer Licensing (D) Task Force met July 10, 2024. The following Working Group members participated: Richard Tozer, Chair (VA); Lorelei Brilliante, Vice Chair (MD); Peggy Dunlap (AR); Charlene Ferguson (CA); Vanessa Miller (MS); Karen Vourvopoulos (OH); Courtney Khodabakhsh (OK); Jodie Delgado (TX); and Jeff Baughman (WA).

1. Discussed Continuing Education Audit Guidelines

Tozer said during the conference call in June the Working Group discussed CE audit guidelines and course introductory statements. Tozer said a checklist was created listing out the CE Audit Procedures in the document. He said the request was for states to review and provide comments on whether they agree or disagree with the guideline. Tozer said the checklist has listed out each area of the CE Audit Procedures including steps for completion, documents to be pulled, documents to be reviewed, reviewing audits for deficiencies, process for desk audits, and self-study online audits. She said the Working Group provided eight responses from CA, FL, KS, KY, ME NC, NM, and RI.

The Working Group reviewed the comments received and discussed options to announce auditors for in-person courses and the debate on notifying providers of audit results while considering making certain aspects of the guidelines optional. The Working Group discussed specifics concerning the notification to providers of audit results if there are no violations, the minimum percentage of audited courses for states, and the areas of the guidelines that should be considered optional.

Tozer said the next step for the Working Group will be to open up the audit guidelines for industry input. He said the Working Group will then review to finalize the draft. Tozer said he would like to provide a 3 week review period for industry and regulators to review and provide feedback.

2. Discussed Guidelines for Course Introduction Statements

Tozer said as the Working Group is working to complete the NAIC Audit Guidelines, he would also like to continue the discussion on Guidelines for Course Introduction Statements. The Working Group discussed which states provide introductory statements. Tozer said he will work with NAIC staff to create a survey to be distributed in order to collect data on the state guidelines.

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

[UEWG Minutes 7.10.24](#)

Draft: 7/30/24

Uniform Education (D) Working Group
Virtual Meeting
May 8, 2024

The Uniform Education (D) Working Group of the Producer Licensing (D) Task Force met May 8, 2024. The following Working Group members participated: Richard Tozer, Chair (VA); Lorelei Brillante, Vice Chair (MD); Peggy Dunlap (AR); Charlene Ferguson (CA); Vanessa Miller (MS); Karen Vourvopoulos (OH); Courtney Khodabakhsh (OK); Jodie Delgado (TX); and Jeff Baughman (WA).

1. Discussed CE Audit Guidelines

Tozer said the first agenda item is to discuss the creation of continuing education (CE) audit guidelines. Tozer said prior to the meeting, NAIC staff distributed the Virginia Audit Form and Guidelines for review and comment. He said the Working Group will continue collecting comments on Virginia's forms and guidelines to assist with the creation of an NAIC CE audit guideline. The Working Group discussed the necessary items to be included in the audit form to provide a uniform approach for all states. Tozer said the Working Group will accept additional comments on the audit draft and hold a conference call in June to finalize the draft.

2. Discussed Guidelines for Course Introduction Statements

Tozer said that as the Working Group is working to complete the NAIC audit guidelines, he would also like to open the discussion on the guidelines for course introduction statements. The Working Group discussed which states provide introductory statements. Tozer said Virginia has an introductory statement, which is a one-page document that is posted before each course. Brandi Brown (RegEd) said RegEd has a chart that shows the states that provide introductory statements. Tozer said he would ask that this gets sent to the Working Group members for review. He said this topic will be listed on the agenda for the Working Group's next conference call in June for further discussion.

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

[UEWG Minutes 5.8.24.docx](#)