Draft: 8/4/26

Producer Licensing (D) Task Force
Virtual Meeting
July 16, 2026

The Producer Licensing (D) Task Force met July 16, 2026. The following Task Force members participated: Vicki Schmidt, Chair, represented by Monicka Richmeier (KS); Scott A. White, Vice Chair, represented by Richard Tozer (VA); Heather Carpenter represented by Kayla Erickson (AK); Charles Bassett (AZ); Ricardo Lara represented by Troy Dickinson (CA); Michael Conway represented by Steven Giampaolo (CO); Karima M. Woods represented by Sheila Parker-Johnson (DC); Trinidad Navarro (DE); Michelle B. Santos represented by Alice Cruz (GU); Doug Ommen represented by Robin Petersen (IA); Ann Gillespie represented by Justin Hammersmith (IL); Sharon P. Clark represented by John Hord (KY); Timothy J. Temple represented by Lorie Gasior and Matthew Stewart (LA); Marie Grant represented by Lorelei Brillante (MD); Timothy N. Schott (ME); Anita G. Fox represented by Jill Huisken and Michele Riddering (MI); Grace Arnold represented by Sarah J. Adam (MN); Angela L. Nelson represented by Marjorie Thompson (MO); Mike Chaney represented by Vanessa C. Miller (MS); Jon Godfread represented by Susan Daou (ND); Eric Dunning represented by Kevin Schlautman (NE); Alice T. Kane represented by Vanessa DeJesus (NM); Judith L. French represented by Lindsey Jones (OH); Glen Mulready represented by Erin Wainner (OK); Michael Humphreys represented by Michael Fissel (PA); Elizabeth Kelleher Dwyer represented by Rachel Chester (RI); Larry D. Deiter (SD); Amanda Crawford represented by Jodie Delgado (TX); Patty Kuderer represented by Andrew Davis (WA); and Nathan Houdek represented by Melody Esquivel (WI).

1. Adopted its May 14 Minutes

The Task Force met May 14. During this meeting, it took the following action: 1) adopted its Spring National Meeting minutes (*see NAIC Proceedings – Spring 2026, Producer Licensing (D) Task Force*); 2) appointed an ad hoc subgroup to develop a uniform producer appointment termination for cause form; 3) discussed the 1033 template and a draft survey addressing how states define "conviction"; 4) received updates from its working groups; and 5) discussed potential reformatting of the PDF uniform producer licensing applications.

Miller made a motion, seconded by Bassett, to adopt the Task Force's May 14 minutes (Attachment). The motion passed unanimously.

2. Received an Update on the 1033 Template—Definition of "Conviction" Survey

Tozer provided a brief update on the 1033 template survey regarding how states define the term "conviction" for the processing of 1033 waiver requests. The primary purpose of the survey is to identify which types of criminal justice outcomes states include in their definition of "conviction" (e.g., sealed records, expunged convictions, pleas in abeyance, nolo contendere/no contest pleas, and diversion programs), and the rationale for their inclusion or exclusion. Tozer said the Task Force had received approximately 31 state responses. Tozer said the Task Force was not yet ready to share the results but noted that there are a significant number of differences among the states. Tozer said the Task Force would discuss the survey responses to identify areas of commonality and divergence among states.

3. Received an Update on the Uniform Appointment Termination for Cause Form

Richmeier provided the update on behalf of Amy Stegall (CT), who chairs the ad hoc subgroup developing the draft of the form for the Task Force's review. Richmeier said the subgroup has met once meeting since its creation, during which it reviewed the draft termination for cause form that the Securities & Insurance Licensing Administrators (SILA) had submitted to the NAIC for review.

Richmeier highlighted two of the suggestions the subgroup is considering. First, the subgroup suggested using the *Producer Licensing Model Act* (#218) license denial, suspension, and revocation reasons to keep for-cause termination reasons consistent with the uniform standards under Model #218. This would also help exclude terminations that do not meet most states' statutory definitions of termination for cause, such as those based on a lack of work product. Second, the subgroup suggested using the National Producer Number (NPN) rather than the Social Security number (SSN) as the identifier, noting that a licensed producer already has an NPN. Richmeier said the subgroup is working on a first draft of the form for circulation at the Summer National Meeting.

4. Received an Update on Remote Exams for Producer Licensing Testing

Richmeier said the review of remote examinations for producer licensing was established as one of the Task Force's priorities for 2026. Richmeier said there have been regulator-to-regulator meetings of the Producer Licensing (D) Task Force and the Antifraud (D) Task Force because the discussions involved names of specific entities under investigation. Richmeier said the Task Force also heard presentations from three exam vendors, which provided an overview of how online exams are administered, the security measures currently in place, and those forthcoming.

Richmeier said the discussions would be open to all interested parties as the work moves forward, but he said additional regulator-to-regulator meetings may still be necessary for case-specific discussions. Richmeier said the Task Force's goal is to work with industry to develop guidelines for uniform and secure exam delivery of remote exams.

Tozer said this is an important goal, particularly for states where remote testing is one of the few examination options available.

5. Received an Update from NIPR

Trevor Barnard (National Insurance Producer Registry—NIPR) provided an update on NIPR's 2026 product road map, which is organized into three categories: licensing, compliance management, and the platform. Barnard reported that the uniform application update was completed in the second quarter of this year and went live across all jurisdictions on April 9. Barnard noted that NIPR processes approximately 28,000 licensing transactions per day and characterized the launch as highly successful.

Barnard described the LicenseHub modernization project, a multiyear effort that began in 2024 to replace inconsistent legacy interfaces with a consistent user experience across NIPR applications. He said the reporting component went live in 2024, the website's design was updated in 2025, and the LicenseHub application, which is used to submit the uniform application to the jurisdictions, is scheduled to go live in August 2026. Barnard said that LicenseHub addresses resident and nonresident licensing and renewals, as well as adjuster licensing. It includes features such as demographic updates, producer database reports, continuing education (CE) transcript information, and receipt and payment history. He said the design is based on usability testing and that NIPR's communications team is preparing customers through help articles, in-application notifications, and webinars.

Barnard described several additional road map items, including the Notify Pro application, scheduled for delivery in August of this year; a new communication platform delivered in the second quarter of this year; and a producer accounts initiative that will provide a single, secure login across NIPR applications. Barnard said the new LicenseHub document center will replace the existing attachments warehouse with a single, account-based document experience that consolidates background questions, supporting documents, and reporting of actions.

Barnard reported on the adjuster Designated Home State (DHS) enhancement developed with the Adjuster Licensing (D) Working Group. He noted that NIPR presented two potential solutions to the Working Group in June and that the Working Group agreed to a solution that uses the producer database to narrow the selection of DHS so that adjusters are not presented with an unwieldy list of nonresident licenses. He said NIPR is now working with the states individually to obtain approval. Barnard also reviewed NIPR's state business rule update process, noting that four state teams work on state rule updates released on a roughly monthly cadence.

Richmeier thanked Barnard for his first update to the Task Force. NIPR noted a regulator-to-regulator state webinar would be scheduled for the following week to allow state insurance regulators to preview additional future product enhancements, including the LicenseHub.

6. Received Updates from its Working Groups

A. Producer Licensing Uniformity (D) Working Group

Huisken said the Working Group has continued its review of the *State Licensing Handbook* (Handbook), having completed Chapter 12—Business Entities and Chapter 13—Temporary Licenses, and would next review Chapter 19—Bail Bond Agents. Huisken reported that the Working Group has completed its survey of states' compliance with the Uniform Licensing Standards (ULS), has begun analyzing the data to identify areas where some states may not be fully aligned with the standards, and will begin discussions on those areas in the coming months to better understand the challenges those states face.

Tozer asked whether there had been any discussion about creating a Handbook chapter on pharmacy benefit manager (PBM) licensing. Huisken said the Working Group intends to begin drafting a PBM chapter after it completes its review of the existing chapters. Tim Mullen (NAIC) said the NAIC Membership will consider adoption of the PBM licensure and regulation guidance for regulators during the Summer National Meeting.

B. Uniform Education (D) Working Group

Delgado said the Working Group approved edits to Appendix C— Webinar and Webcast Delivery of the Continuing Education Reciprocity (CER) Agreement. Delgado said the Working Group is now turning its focus to Appendix B—Continuing Education Recommended Guidelines for Online Courses. Delgado said the Working Group will also review the uniform instructor approval form, noting that although the instructor approval process had previously been approved, the form itself had not.

C. Adjuster Licensing (D) Working Group

Chester said the Working Group has focused on its DHS by updating the definitions in the NAIC Independent Adjuster Licensing Guidelines. Chester said the Working Group conducted an e-vote to adopt revisions to the guidelines and will present the recommended changes to the Task Force for consideration of adoption. Chester noted that, combined with the NIPR enhancements described by Barnard, these guideline updates will help industry, state insurance regulators, and applicants advance toward greater uniformity and reciprocity for adjuster licensing.

7. Discussed Other Matters

Chester noted that this would be her last Producer Licensing (D) Task Force meeting, both as a representative of Rhode Island and as chair of the Adjuster Licensing (D) Working Group, since she is leaving her role at the Rhode

Island Division of Insurance. Richmeier thanked Chester for her dedication, knowledge, and contributions to the NAIC, Rhode Island, and state insurance regulators across the country. Other meeting participants offered their appreciation and best wishes

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

*Virtual Meetings*

**ADJUSTER LICENSING (D) WORKING GROUP**
July 15, 2026 / June 25, 2026 / May 27, 2026 / April 22, 2026

**Summary Report**

The Adjuster Licensing (D) Working Group met July 15, June 25, May 27, and April 22, 2026.

1. During its July 15 meeting, the Working Group:
   A. Adopted its April 22 and May 27 minutes.
   B. Discussed implementation issues and next steps regarding Designated Home State (DHS) front-end validation, National Insurance Producer Registry (NIPR) solutioning, vendor coordination, business entity licensing inconsistencies, and continued jurisdiction outreach.
   C. Adopted revisions to *Independent Adjuster Licensing Guideline* (GL 1224), following review of DHS standards, proposed definition revisions, stakeholder comments, and drafting notes addressing key definitions, ongoing licensure requirements, and DHS forum shopping concerns.

2. During its June 25 meeting, the Working Group:
   A. Discussed its 2026 priority to review the use of DHS and adjuster definitions to home state licensing requirements for adjuster licensing.
   B. Incorporated stakeholder feedback into revisions to GL 1224.

3. During its May 27 meeting, the Working Group:
   A. Discussed how to strengthen DHS front-end validations through jurisdictional outreach and collaboration, while revising GL 1224 to clarify key definitions and establish a better standard for DHS.

4. During its April 22 meeting, the Working Group:
   A. Adopted its March 18 minutes.
   B. Discussed the development of consistent DHS definitions and standards to reduce manual verification of licensing status, improve licensing reciprocity, address background check and continuing education (CE) requirements, and address DHS business entity licensing practices.

 

Draft: 6/30/26

*Adopted by the Adjuster Licensing (D) Working Group, July 15, 2026.*

*Revision marks reflect proposed changes to Guideline 1224 as adopted by the NAIC.*

# INDEPENDENT ADJUSTER LICENSING GUIDELINE

**Table of Contents**



## Section 1. Purpose and Scope

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

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

**Drafting Note**: A state may adapt these guidelines to include staff (company) adjuster licensing where required.

**Drafting Note**: A state that issued independent adjuster licenses but does not require licensure of staff adjusters may consider permitting a staff adjuster who is a resident of that state to obtain a resident independent adjuster license to facilitate reciprocal licensure in other states.

## Section 2. Definitions

A. “Apprentice independent adjuster” means one who is qualified in all respects as an independent 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. “Catastrophe” means an event that results in large numbers of deaths or 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; or severely affects state, local and private sector capabilities to begin and sustain response activities. A catastrophe shall be declared by the Governor of the state, district, or territory in which the catastrophe occurred.

**Drafting Note:** Some states may need to expand the authority to include the insurance commissioner or other eligible governmental or regulatory body, if they are authorized to declare a catastrophe.

D. Designated Home State means a qualifying state or territory of the United States that:

(1) issues independent adjuster licenses;

(2) requires its resident independent adjusters to:

a) pass a license examination to meet the knowledge qualification,

b) undergo a national criminal background check to meet the fitness and character qualification, and

c) complete continuing education as required in this Guideline to ensure continued compliance; and

(3) will permit its designation as the home state of a nonresident who resides in a state that does not license independent adjusters, if that nonresident meets the same application and ongoing licensure requirements that its residents must meet.

**Drafting Note**: A state may choose to expand the definition of designated home state to include granting designated home state status to business entities where applicable.

~~D.~~E. "Fingerprints" for the purposes of this Guideline, means an impression of the lines on the finger taken for purpose of identification.

**Drafting Note:** States that require fingerprinting would incorporate this Section, states that do not require fingerprinting need to determine if this would apply.

~~E.~~F. "Home state" means the District of Columbia and any state or territory of the United States in which an independent adjuster maintains his, her or its principal place of residence or principal place of business where the adjuster physically works or is physically located (the single location where an applicant or licensee physically spends the majority of their time conducting the business of insurance) and is licensed to act as a resident independent adjuster. ~~If the resident state does not license independent adjusters for the line of authority sought, the independent adjuster shall designate as his, her or its home state any state in which the independent adjuster is licensed and in good standing.~~

~~F.~~G. "Independent adjuster" means a person who:

(1) Is an individual, a business entity, an independent contractor, or an employee of a contractor, who contracts for compensation with insurers or self-insurers;

(2) One whom the insurer's or self-insurer's tax treatment of the individual is consistent with that of an independent contractor rather than as an employee, as defined in the Internal

Revenue Code, United States Code, Title 26, Subtitle C; and

(3) Investigates, negotiates or settles property, casualty or workers' compensation claims for insurers or for self-insurers.

~~G.~~H. "Individual" means a natural person.

~~H.~~I. "Insurer" means (insert reference to appropriate section of state law).

J. "Person" means an individual or business entity.

~~I.~~K. "Staff (Company) Adjuster means a person who is an employee of an insurer or an affiliate of the insurer, and who is engaged in adjusting insured losses solely for that company or other companies under common control or ownership.

**Drafting Note**: While the definition of employee can vary depending on the context (e.g. labor laws, taxes), it is generally construed to mean a worker whose employer controls both the work performed, and the methods used to complete it.

~~J.~~L. "Uniform Individual Application" means the current version of the National Association of Insurance Commissioners (NAIC) Uniform Individual Application for resident and nonresident individuals.

~~K.~~M. "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 ~~K~~ M is optional and only applies 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 Guideline or, in the alternative, reference the statute: "[term] is defined in [insert appropriate reference to state law or regulation]."

**Section 3. License Required**

A person shall not act or hold himself out as an independent adjuster in this state unless the person is licensed as an independent adjuster in accordance with this Guideline, or is exempt from licensure as an independent adjuster under this Guideline.

**Section 4. Exceptions to License Requirement**

The definition of independent adjuster shall not be deemed to include, and a license as an independent adjuster shall not be required of the following:

A. Attorneys-at-law admitted to practice in this state, when acting in their professional capacity as an attorney;

B. A person employed solely to obtain facts surrounding a claim or to furnish technical assistance to a licensed independent adjuster;

C. An individual who is employed to investigate suspected fraudulent insurance claims but who does not adjust losses or determine claims payments;

D. A person who solely performs executive, administrative, managerial or clerical duties or any combination thereof and who does not investigate, negotiate or settle claims with policyholders, claimants or their legal representative;

E. A licensed health care provider or its employee who provides managed care services so longs as the services do not include the determination of compensability;

F. A managed care organization or any of its employees or an employee of any organization providing managed care services so long as the services do not include the determination of compensability;

G. A person who settles only reinsurance or subrogation claims;

H. An officer, director, manager or employee of an authorized insurer, surplus lines insurer, a risk retention group, or an attorney-in-fact of a reciprocal insurer;

I. A U.S. Manager of the United States branch of an alien insurer;

J. A person who investigates, negotiates or settles life, accident and health, annuity, or disability insurance claims;

K. An individual employee, under a self-insured arrangement, who adjust claims on behalf of their employer;

L. A licensed insurance producer, attorney-in-fact of a reciprocal insurer or managing general agent of the insurer to whom claim authority has been granted by the insurer;

M. A person authorized to adjust workers' compensation or disability claims under the authority of a third party administrator (TPA) license pursuant to [insert applicable licensing statute].

**Drafting Note:** This Guideline is drafted to eliminate redundant licensure requirements with respect to the activities engaged in by a licensee. If licensed as an independent adjuster, third party administrator or similar business entity, licensees should not be required to obtain separate independent adjuster licenses, provided that the types of claims adjusted do not include life, health, annuity, or disability insurance claims.

## Section 5. Temporary Licensure or Registration for Emergency Independent Adjusters

A. In the event of a declared catastrophe, an insurer shall notify the insurance commissioner via an application for temporary emergency licensure, or registration if temporary emergency licensure is not statutorily required, of each individual, not already licensed in the state where the catastrophe has been declared, that will act as an emergency independent adjuster on behalf of the insurer. The insurance commissioner shall establish standards and procedures to allow for the temporary emergency licensure or registration of an emergency independent adjuster in this state.

B. A person who is otherwise qualified to adjust claims, but not already licensed in this state where the catastrophe has been declared, may act as an emergency independent adjuster and adjust claims, if, within five days of deployment to adjust claims arising from the declared catastrophe, the insurer notifies the commissioner by providing the following information in a format prescribed by the insurance commissioner:

(1) Name of the individual;

(2) Social security number of individual;

(3) Name of insurer the independent adjuster will represent;

(4) Effective date of the contract between the insurer and independent adjuster;

(5) Catastrophe or loss control number;

(6) Catastrophe event name; and

(7) Other information the insurance commissioner deems necessary.

**Drafting Note:** The participating states, by rule, should clarify the state's meaning and application of "qualify" as used Section 5B.

C. An emergency independent adjuster's license or registration shall remain in force for a period not to exceed 90 days, unless extended by the insurance commissioner.

**Drafting Note**: The fee for emergency independent adjuster application for licensure or registration shall be in an amount determined by the insurance commissioner and shall be due and payable at the time of application for licensure or registration.

**Drafting Note**: The insurance commissioner may provide additional provisions that would trigger licensure or registration of an emergency independent adjuster.

## Section 6. Application for License

A. An individual applying for a resident independent adjuster license shall make application to the insurance commissioner on the appropriate NAIC Uniform Individual Application in a format prescribed by the insurance commissioner and declare under penalty of suspension, revocation or refusal of the license that the statements made in the application are true, correct and complete to the best of the individual's knowledge and belief. Before approving the application, the insurance commissioner shall find that the individual:

(1) Is at least eighteen (18) years of age;

(2) Is eligible to designate this state as his or her home state;

(3) Is trustworthy, reliable and of good reputation, evidence of which shall be determined by the insurance commissioner;

(4) Has not committed any act that is a ground for probation, suspension, revocation or refusal of an independent adjuster's license as set forth in Section 12;

(5) Has completed a prelicensing course of study for the line(s) of authority for which the person has applied, where required by the insurance commissioner; and

(6) Has successfully passed the examination for the line(s) of authority for which the person has applied;

(7) Has paid the fees set forth in [insert appropriate reference to state law or regulation.

B. A business entity applying for a resident independent adjuster license shall make application to the insurance commissioner on the appropriate NAIC Uniform Business Entity Application in a format prescribed by the insurance commissioner and declare under penalty of suspension, revocation or refusal of the license that the statements made in the application are true, correct and complete to the best of the business entity's knowledge and belief. Before approving the application, the insurance commissioner shall find that the business entity:

(1) Is eligible to designate this state as its home state;

(2) Has designated a licensed independent adjuster responsible for the business entities compliance with the insurance laws, rules and regulations of this state;

(3) Has not committed an act that is a ground for probation, suspension, revocation or refusal of an independent adjuster's license as set forth in Section 12; and

(4) Has paid the fees set forth in [insert appropriate reference to state law or regulation].

**Drafting Note:** This Section is optional and applies only to those states that have a business entity requirement.

**Drafting Note:** Employee of the authori~~ti~~zed affiliate insurer may be considered under this exemption with the Commissioner's consent.

C. In order to make a determination of license eligibility, the insurance commissioner is authorized to require fingerprints of applicants and to 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.

**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 record check. The FBI recommends all fingerprint submissions be in an electronic format. Public Law 92-544 requires specific parameters to submit fingerprints and obtain criminal history record information. The FBI has approved the language in Section 6C to authorize a state identification bureau to submit fingerprints on behalf of its applicants in conjunction with licensing and employment.

D. The insurance commissioner shall require a criminal history record check on each applicant in accordance with this Guideline. The insurance commissioner shall require each applicant to submit a full set of fingerprints (including a scanned file from a hard copy fingerprint) in order for the insurance commissioner to obtain and receive national criminal history records from the FBI Criminal Justice Information Services Division.

E. The insurance commissioner may contract for the collection and transmission of fingerprints authorized under this Guideline. If the insurance commissioner does so, the insurance commissioner may order the fee for collecting and transmitting fingerprints to be payable directly to the contractor by the applicant. The insurance commissioner may agree to a reasonable fingerprinting fee to be charged by the contractor.

F. The insurance commissioner shall treat and maintain an applicant's fingerprints and any criminal history record information obtained under this Guideline as confidential and shall apply security measures consistent with the Criminal Justice Information Services Division of the Federal Bureau of Investigation standards for the electronic storage of fingerprints and necessary identifying information and limit the use of records solely to the purposes authorized in this Guideline. The fingerprints and any criminal history record information shall not be subject to subpoena, other than one issued in a criminal action or investigation, and shall be confidential.

 

G. The insurance commissioner is authorized to receive criminal history record information from another government agency in lieu of the state identification bureau (or state department of justice or other public state agency) that submitted the fingerprints to the FBI.

**Drafting Note:** If the state has adopted fingerprint requirements for other classes of licenses, it may not necessary to adopt this language. 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.

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

**Section 7. License**

A. Unless denied licensure pursuant to Section 12, persons who have met the requirements of Sections 6 and 8 shall be issued an independent adjuster license. An independent adjuster may qualify for a license in one or more of the following lines of authority:

(1) Property and Casualty; or

(2) Workers Compensation; or

(3) Crop.

B. Any person holding a license pursuant to this provision shall not be required to hold any other independent adjuster, insurance or self-insurance administrator license in this state pursuant to [insert applicable TPA law cross reference] or any other provision, including, but not limited to, licenses by the [Workers Compensation Commissions, the Department of Labor or other applicable cross reference] provided that he, she or it does not meet the Guideline as an independent adjuster with respect to life, health or annuity insurance, other than disability insurance.

**Drafting Note:** This Guideline is drafted to eliminate redundant licensure requirements with respect to the activities engaged in by the licensee. If licensed as an independent adjuster, third party administrator or similar business entity additional licenses should not be required provided that the type of claims adjusted do not include life, health, or annuity insurance claims, other than disability claims.

C. An independent adjuster license shall remain in effect unless probated, suspended, revoked or refused as long as the request for renewal and fee set forth in [insert appropriate reference to state law or regulation] is paid and all other requirements for license renewal are met by the due date, otherwise the license expires.

D. An independent adjuster whose license expires may, within twelve (12) months of the renewal date, be reissued an independent adjuster license upon receipt of the renewal request, as prescribed by the insurance commissioner. However, a penalty in the amount of double the unpaid renewal fee shall be required to reissue the expired license.

E. An independent adjuster who is unable to comply with license renewal procedures and requirements due to military service, long-term medical disability or some other extenuating circumstance may request a waiver of same and a waiver of any examination requirement, fine or other sanction imposed for failure to comply with renewal procedures.

**Drafting Note:** Some states may not contain expiration date or reissue a license that has been discontinued for nonrenewal.

F. An independent adjuster shall be subject to [cite state's Unfair Claims Settlement Act and state's

Trade Practices and Fraud sections of the Insurance Code].

G. The independent adjuster shall inform the insurance commissioner by any means acceptable of any change in resident or business address(es) for the home state or in legal name, within thirty (30) days of the change.

H. The license shall contain the licensee's name, address, personal identification number, the date of issuance and expiration and any other information the insurance commissioner deems necessary.

I. In order to assist in the performance of the insurance commissioner's duties, the insurance commissioner may contract with non-governmental entities, including the NAIC, its affiliates or subsidiaries, to perform any ministerial functions, including the collection of fees and data, related to licensing that the insurance commissioner may deem appropriate.

**Section 8. Examination**

A. An individual applying for an independent adjuster license under this Guideline shall pass a written examination unless exempt pursuant to Section 9. The examination shall test the knowledge of the individual concerning, the lines of authority for which application is made, the duties and responsibilities of an independent 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 insurance commissioner.

B. The insurance 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 insurance commissioner as set forth in [insert appropriate reference to state law or regulation].

D. An individual who fails to appear for the examination as scheduled or fails to pass the examination shall reapply for an examination and remit all required fees and forms before being rescheduled for another examination.

**Drafting Note:** A state may wish to prescribe by regulation limitations on the frequency of application for examination in addition to other prelicensing 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 independent adjusters.

**Section 9. Exemptions from Examination**

A. An individual who applies for an independent adjuster license in this state who is or was licensed in another state for the same line(s) of authority based on an independent adjuster examination shall not be required to complete any prelicensing education or examination. This exemption is only available if the person is currently licensed in another state or if that state license has expired and the application is received by this state within ninety (90) days of expiration. The applicant must provide certification from the other state that the applicant's license is currently in good standing or was in good standing at the time of expiration or certification from the other state that its Producer Database records, maintained by the NAIC, its affiliates or subsidiaries, indicate that the applicant or their company is or was licensed in good standing. The certification must be of a license with the same line of authority for which the individual has applied;

B. A person licensed as an independent adjuster in another state based on an independent adjuster examination who establishes legal residency in this state shall make application within ninety (90) days to become a resident independent adjuster licensee pursuant to Section 6, with the exception that no prelicensing education or examination shall be required of this person;

C. An individual who applies for an apprentice independent adjuster license, pursuant to Section 11, and who adjust claims in that capacity, shall not be required to take and successfully complete the independent adjuster examination.

**Drafting Note:** If the state does not adopt Section 11, Apprentice Independent Adjuster License, then 9C should be removed as an exemption from examination.

**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 independent adjusters.

**Section 10. Nonresident License**

A. Unless refused licensure pursuant to Section 12, a nonresident person shall receive a nonresident independent adjuster license if:

(1) The person is currently licensed in good standing as an independent adjuster in his, her, or its resident or 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];

(3) The person has submitted or transmitted to the insurance commissioner the appropriate completed application for licensure; and

(4) The person's designated home state awards nonresident independent adjuster licenses to persons of this state on the same basis.

B. The insurance commissioner may verify the independent adjuster's licensing status through any appropriate database, including the Producer Database maintained by the NAIC, its affiliates or subsidiaries, or may request certification of good standing as described in Section 9A of this Guideline.

C. As a condition to the continuation of a nonresident independent adjuster license, the licensee shall maintain a resident independent adjuster license in his, her or its home state. The nonresident independent adjuster license issued under this Section shall terminate and be surrendered immediately to the insurance commissioner if the resident independent adjuster license terminates for any reason, unless the termination is due to the independent adjuster being issued a new resident independent adjuster license in his, her or its new home state. The new state resident independent adjuster license must have reciprocity with the licensing nonresident state(s) otherwise the nonresident independent adjuster license(s) will terminate. Notice of resident independent adjuster license termination must be given to any state(s) that issued a nonresident independent adjuster license. Notice must be given within thirty (30) days of the termination date; if terminated for change in resident home state then the notice must include both the previous and current address. Maintaining a resident independent adjuster license is required for the nonresident independent adjuster license(s) to remain valid.

**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 independent adjusters.

**Drafting Note:** In accordance with Public Law No. 106-102 (the "Gramm-Leach-Bliley Act") states should not require any additional attachments to the Uniform Application or impose any other conditions on applicants that exceed the information requested within the Uniform Application.

## Section 11. Apprentice Independent Adjuster License [Optional]

A. The apprentice independent adjuster license is an optional license to facilitate the experience, education and/or training necessary to ensure reasonable competency of the responsibilities and duties of an independent adjuster as defined in this Guideline.

B. An individual applying for a resident apprentice independent adjuster license shall make application to the insurance commissioner on the appropriate NAIC Uniform Individual Application in a format prescribed by the insurance commissioner and declare under penalty of suspension, revocation or refusal of the license that the statements made in the application are true, correct and complete to the best of the individual's knowledge and belief. Before approving the application, the insurance commissioner shall find that the individual:

(1) Is at least eighteen (18) years of age;

(2) Is a resident of this state and has designated this state as his or her home state;

(3) Has a business or mailing address in this state for acceptance of service of process;

(4) Has not committed any act that is a ground for probation, suspension, revocation or denial of licensure as set forth in Section 12;

(5) Is trustworthy, reliable and of good reputation, evidence of which may be determined by the insurance commissioner;

(6) Has paid the fees set forth in [insert appropriate reference to state law or regulation].

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

(1) Accompanying the apprentice adjuster application shall be an attestation, from a licensed independent adjuster with the same line(s) of authority for which the apprentice has applied, certifying that the apprentice will be subject to training, direction and control by the licensed independent adjuster and further certifying that the licensed independent adjuster assumes responsibility for the actions of the apprentice in the apprentice's capacity as an independent adjuster;

(2) The apprentice independent adjuster is only authorized to adjust claims in the state that has issued the apprentice independent adjuster license;

(3) The apprentice licensee is restricted to participation in the investigation, settlement and negotiation of claims subject to the review and final determination of the claim by the

supervising licensed independent adjuster;

(4) Compensation of an apprentice independent adjuster shall be on a salaried or hourly basis only;

(5) The apprentice independent adjuster shall not be required to take and successfully complete the independent adjuster examination pursuant to Section 8, to adjust claims as an apprentice independent adjuster. However, at any time during the apprenticeship the apprentice independent adjuster may choose to take the examination required by Section 8. If the individual takes and successfully completes the independent adjuster examination the apprentice independent adjuster license shall automatically terminate and an independent adjuster license shall be issued to that individual in place thereof;

(6) The apprentice independent adjuster license is for a period not to exceed twelve (12) months and is nonrenewable; and

(7) The licensee shall be subject to probation, suspension, revocation, or refusal pursuant to Section 12 of this Guideline.

D. The licensed independent adjuster responsible for the apprentice independent adjuster, as stated in Section 11(C)(1), shall only supervise [insert appropriate reference to state law or regulation].

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

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

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

(2) Violating any insurance laws, regulations, subpoena or order of the insurance 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 fraud;

(8) Using fraudulent, coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or financial irresponsibility, in the conduct of insurance business in this

 

state or elsewhere;

(9) Having an insurance license, or its equivalent, probated, suspended, revoked or refused in any other state, province, district, or territory;

(10) Forging another's name 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) Failing to comply with an administrative or court order imposing a child support obligation; or

(13) Failing to pay state income tax or comply with any administrative or court order directing payment of state income tax which remains unpaid.

**Drafting Note:** Paragraph (13) is for those states that have a state income tax.

B. In the event that the action by the insurance commissioner is to refuse application for licensure or renewal of an existing license, the insurance commissioner shall notify the applicant or licensee in writing, advising of the reason for the refusal. The applicant or licensee may make written demand upon the insurance commissioner within [insert appropriate time period from state's Administrative Procedure Act] for a hearing before the insurance commissioner to determine the reasonableness of the refusal. 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 probated, suspended, revoked, or refused if the insurance commissioner finds, after a hearing, that its designated individual licensee's violation occurred while acting on behalf of or representing the business entity and that the violation was known or should have been known by one or more of the business entity's partners, officers or managers and that the violation was neither reported to the insurance commissioner nor was corrective action taken.

D. In addition to or in lieu of any applicable probation, suspension, revocation or refusal, a person may, after a hearing, additionally be subject to a civil fine according to [insert appropriate reference to state law].

E. The insurance commissioner shall retain the authority to enforce the provisions of and impose any penalty or remedy authorized by this Guideline and Title [insert appropriate reference to state law] against any person who is under investigation for or charged with a violation of this Guideline or Title [insert appropriate reference to state law] even if the person's license or registration has been surrendered or has expired by operation of law.

## Section 13. Continuing Education

A. An individual, who holds an independent 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, of which three (3) hours must be in ethics, reported to the insurance commissioner on a biennial basis in conjunction with their license renewal cycle.

B. This Section shall not apply to:

(1) Licensees not licensed for one (1) full year prior to the end of the applicable continuing education biennium; or

(2) Licensees holding nonresident independent adjuster licenses who have met the continuing education requirements of their designated home state.

**Section 14. Record Retention**

An independent adjuster shall maintain a copy of each contract between the independent adjuster and the insurer or self-insurer and comply with the record retention policy as agreed to in that contract.

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

A. An independent adjuster shall be honest and fair in all communications with the insured, the insurer and the public;

B. An independent adjuster shall give policyholders and claimants prompt, knowledgeable service and courteous, fair and objective treatment at all times;

C. An independent adjuster shall not give legal advice, and shall not deal directly with any policyholder or claimant who is represented by legal counsel without the consent of the legal counsel involved;

D. An independent adjuster shall comply with all local, state and federal privacy and information security laws, if applicable;

E. An independent adjuster shall identify himself as an independent adjuster and, if applicable, identify his employer when dealing with any policyholder or claimant; and

F. An independent adjuster shall not have any financial interest in any adjustment or acquire for himself or any person any interest or title in salvage, without first receiving written authority from the principal.

**Section 16. Reporting of Actions**

A. The independent adjuster shall report to the insurance commissioner any administrative action taken against the independent 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 order and any other relevant legal documents.

B. The independent adjuster shall report to the insurance commissioner any criminal action taken against the independent adjuster in this or any jurisdiction within thirty (30) days of the final disposition of the criminal matter. The report shall include a copy of the initial complaint filed, the final order issued by the court, and any other relevant legal documents.

**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 independent adjusters.

## Section 17. Regulations

The insurance 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 Guideline.

## Section 18. Severability

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

## Section 19. Effective Date

This Guideline shall take effect [insert date].

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

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

*2008 Proc. 3rd Quarter, Vol. I 128, 147, 167, 173, 511-523 (adopted).*

*Virtual Meetings*

**PRODUCER LICENSING UNIFORMITY (D) WORKING GROUP**
July 21, 2026 / June 16, 2026 / April 21, 2026

**Summary Report**

The Producer Licensing Uniformity (D) Working Group met July 21, June 16, and April 21, 2026. During these meetings, the Working Group:

1. Finalized the review of Chapter 12—Business Entities of the *State Licensing Handbook*. The Working Group agreed to several broad revisions to improve consistency with the *Producer Licensing Model Act* (#218), clarified business entity licensing and appointment language, and identified issues requiring further discussion, including designated responsible licensed producer (DRLP) requirements, nonresident business entity pre-licensing requirements, and secretary of state (SOS) registration verification.

2. Finalized the review of Chapter 13—Temporary Licenses of the *State Licensing Handbook*. The Working Group agreed to align the introductory language with Model #218 while adding language addressing other circumstances deemed to be in the public interest. The Working Group considered whether guidance on emergency circumstances, training or apprentice licenses, and temporary license expiration practices should be included.

3. Reviewed Chapter 19—Bail Bond Agents of the *State Licensing Handbook*. The Working Group updated references to federal authorities and forms and simplified language to recognize state-specific requirements. The Working Group also identified remaining issues for further review, including the accuracy of power-of-attorney language and whether additional state-specific bail bond licensing information should be incorporated.

4. Received updates on the NAIC *Uniform Licensing Standards* (ULS) charts. The Working Group compiled state responses to identify areas of compliance. The compilation of state responses will be posted on the Working Group's web page and be used to evaluate areas of low compliance and potential opportunities for improvement.

 

**UNIFORM EDUCATION (D) WORKING GROUP**
July 8, 2026 / May 13, 2026 / April 15, 2026

**Summary Report**
The Uniform Education (D) Working Group met July 8, May 13, and April 15, 2026. During these meetings, the Working Group:

1. Adopted revisions to Appendix C of the Continuing Education Reciprocity (CER) Agreement. The Working Group reviewed active participation requirements for webinar and webcast delivery, including individual student logins, group-setting webinars, sign-in and sign-out procedures, identity and license verification, attendance monitoring, polling questions, and the use of a disinterested third party. In addition, the Working Group replaced “monitor” with “proctor” and referenced the NAIC standardized definition of “proctor.”

2. Discussed the NAIC Standardized Instructor Form. The Working Group reviewed the statutory background questions and identifying information, such as National Producer Number (NPN), Social Security number (SSN), and date of birth; reciprocal instructor approval; course category options; potential subject matter expert assistance; and coordination with electronic form vendors.

3. Discussed CER course difficulty levels, course approval practices, and nonresident course submissions. The Working Group emphasized that difficulty levels should be based on course content rather than titles, discussed providers’ and states’ responsibilities in assigning and confirming difficulty levels, and considered the need for clearer approval documentation.

4. Discussed Appendix B of the CER Agreement and continuing education (CE) provider application requirements. Appendix B was circulated with no comments and will be recirculated for further review. The Working Group also considered whether tax identification numbers or Federal Employer Identification Numbers should be required on CE provider applications, noting differing state and system requirements.

 

# Company Notice of Termination for Cause

**Company report of termination FOR CAUSE only.**
**This form should not be used for normal production cancellations.**

*All other appointment changes may be electronically processed using NIPR (National Insurance Producer Registry) unless a different format is prescribed by the state insurance commissioner.*

## ⇨ Producer/Advisor Information

Producer name as it appears on NIPR: [text block]

NPN (National Producer Number): [number block]

Producer's State of Residence: [text block]

Resident State License #: [text block] (optional)

Producer's Last Known Address: [text block]

## ⇨ Reporting Insurer Information:

Name of Insurance Company: [text block]

NAIC CoCode: [number block]

Address of Insurance Company: [text block]

Requests for additional information related to this termination for cause are to be sent directly to the "Authorized Contact for Investigation Follow Up" identified below.

**Authorized Contact for Investigation Follow Up**:
The Department may request additional information on this submission.

***NOTE: DIRECT contact information is required; general 800 numbers and shared mailboxes are not acceptable.***

Contact Name: [text block]

Title: [text block]

Contact Phone Number: [text block] (ext)

Contact email address: [text block]

Alternate Contact Name: [text block]

Alternate Contact mail address: [text block]

Email Address: [text block]

Title: [text block]

Name of Firm Contact: [text block]

## ⇨ Documents Attached (add ability to attach termination letter)

Producer's termination letter: [Yes/No drop down]

## ⇨ Additional Information REQUEST FOR TERMINATION OF APPOINTMENT

Effective Date of Termination: [text block]
PLEASE TERMINATE THE APPOINTMENT Y/N
APPOINTMENT HAS BEEN TERMINATED IN THE SYSTEM BY THE COMPANY Y/N

Was the producer notified of the termination? Y/N

Date Notified: [text block]

Line(s) of business included in this termination for cause: [text block]

Is there a prior complaint history with this producer? [Yes/No drop down]

Did the insurer conduct an investigation of this producer? [Yes/No drop down]

Investigation start date: [text block]

Were other producers identified in the insurer's investigation? [Yes/No drop down – add blocks to include the names/NPNS]

Producer name [NAME] [NPN]
Producer name [NAME] [NPN]

****Note: a form submission should be made for each individual producer terminated as well as added to the boxes above.***

Did the insurer file a fraud referral against the producer? [Yes/No drop down]

> If Yes, identify the agencies with which the referral was filed: [check boxes: NAIC-OFRS; NICB; Other – with blank space to identify the agency, etc.)

Was the producer contracted with a producer agency at time of misconduct/investigation? [Yes/No/Unknown drop down]

> If Yes, identify the agency and NPN: [text block]

⇨ **Reason for Termination**: [drop down of choices from NAIC Producer Licensing Model Act Section 12 A (1)–(14)]

If a termination is for any of the reasons listed in the NAIC Producer Licensing Model Act, Section 12, "License Denial, Non-Renewal or Revocation of Model #218," insurers are required to notify the insurance commissioner(s) within thirty (30) days of the effective date of the termination for cause. See attached PRODUCER LICENSING MODEL ACT document.

| States listed below are being notified of a termination for cause against the producer/advisor identified on this document | | |
|---|---|---|
| State | Business was sold in this state | Consumers were associated with this issue. |
| [drop down] | [Yes/No drop down] | [Yes/No drop down] |

⇨ **Attestation by Authorized Insurer/Representative**

I attest and affirm that I am authorized to submit all statements on this form. I further attest that any supporting documents are true and accurate, and to the best of my knowledge; and are made for the purpose of notifying the state(s) indicated regarding the appointment termination for cause, as indicated by this completed form.

Name of Insurer's Representative: [text block] Title: [text block]

Email Address: [text block]

Mailing Address: [text block]

Direct Phone Number [text block]

Insurer Representative Signature: ______________________________ Date: [date text block]

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***Disclosure: This termination for cause notice is submitted in accordance with applicable state and federal regulations and may be shared with regulatory authorities and authorized parties as permitted by law.***