We want to encourage adjusters to obtain licenses in multiple states and have created this license workbook as a reference tool to assist you in this process. Currently, there are 34 out of 50 states which require an Independent Adjuster license and several of those state also require a Motor Vehicle Damage Appraiser license (MVPD) to adjust vehicle physical damage claims. As an Independent Adjuster, you will be required to hold an active license in any licensing state you work claims. Field assignments require the state license where you are physically adjusting claims and call center assignments require multiple licenses as you handle claims in numerous, if not all, states.

Applying for and maintaining multiple licenses can become financially challenging, however we encourage you to maintain as many permanent licenses as possible. This increases your chances of qualifying for a deployment. We no longer rely on emergency/catastrophe licensing as states have moved away from this option and are requiring the permanent license instead.

Since we are unable to predict where a storm may hit, we do not provide a list of specific states needed, however we recommend at a bare minimum that you secure your resident state license AND surrounding states. If you reside in a non-licensing state, please obtain either your Texas DHS (Designated Home State) license or your Indiana DHS license. Contact us for specials offered on the Indiana DHS.

(Please note a DHS is not a true resident license, but is the next best option for you.)

If you are looking to secure additional nonresident licenses, and do not know where to start, we suggest you consider as many of the following states as financially possible:

1. Alabama can apply at www.nipr.com
2. Florida can apply at www.nipr.com Fingerprint required
3. Georgia can apply at www.nipr.com
4. Louisiana can apply at www.nipr.com
5. Michigan can apply at www.nipr.com but processing time may increase due to a required background check
6. New York paper application and test required THIS IS STILL A HOT LICENSE
7. Minnesota can apply at www.nipr.com
8. North Carolina can apply at www.nipr.com
9. Oklahoma can apply at www.nipr.com
10. South Carolina can apply at www.nipr.com
11. Texas can apply at www.sircon.com unless this is for a DHS license

Additionally, there are 3 states out of the 34 available licensing states which require a paper application regardless of your resident state status. They are:

1. California (No reciprocity for the exam. Everyone must test)
2. Hawaii (No reciprocity for the exam. Everyone must test)
3. New York (No reciprocity for the exam. Everyone must test)

This guide provides valuable information on adjuster licensing requirements, application processes, fees, tracking and other reference material. Please note that resident licenses (if applicable) are issued to those who have tested and physically reside in that state and in order to maintain this license, you will be required to complete their required continuing education courses.

If you have questions regarding the application for a particular state, please contact the Department of Insurance for that state’s latest requirements. We suggest you visit their website prior to calling, as most of your questions can be answered there. If you still have questions, please feel free to contact us. Thank you for your efforts in obtaining additional licenses!!!
LINK TO ALL STATES’ D.O.I. WEBSITES

http://www.naic.org/state_web_map.htm

By visiting this site, you can then click on any state and it will redirect you to the states’ Department of Insurance Website, which we have listed individually on the next page.

Please note this document is current as of January 01, 2018, however, licensing information is subject to change at any time. Please always visit the DOI site for any updated or additional information.
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Reciprocity

For those of us in the insurance claims adjusting business and for those who may be interested in becoming an insurance adjuster, the concept of reciprocity will arise. Unfortunately, this concept is quite often misunderstood or misrepresented and knowing the real ins and outs of state licensing reciprocity can save you significant time, money, and aggravation. So what is reciprocity and what should an insurance adjuster know about it?

First, it is important to understand what adjuster reciprocity does not mean. There is a common misconception that once you have obtained a license in a state – for example Texas – you can adjust claims in any licensing state at any time. This is not true!!! Occasionally, a state’s DOI will declare a state of emergency and allow licensed adjusters from other states to adjust their claims (most likely issue an emergency license), however this is not due to reciprocity, but with the demands of a catastrophe. Under normal conditions, even if you hold an adjuster license in one state, you will still need to go through other state’s application process to obtain their license and be in compliance to work.

Adjuster license reciprocity is a shared agreement between states whereby an adjuster holding a license in one state can successfully apply for a license in another state and vice-versa. This is important to adjusters because it means that in many cases you can apply for a license in another state without having to first pass that state’s exam or pre-licensing course. It basically means, if you take an adjuster exam in a state, then you can apply in another state without having to take their exam as well. You still need to apply and pay the fees, but you do not need to take another exam or pre licensing course.

Another misconception is that every state is reciprocal with each other. This is somewhat misleading, although it used to be said that Texas had the largest reciprocity with other states. Today, most states will reciprocate if you hold your resident state license or if one is not available, a license in a testing state; i.e. DHS license. Some states such as California, Hawaii, New York and (Massachusetts and Pennsylvania MVPD) do not grant any kind of reciprocal agreement. Regardless of how many licenses you have, you will have to take the adjuster exam in these states in order to obtain an adjuster license or appraiser license.

Another item to be careful of is avoiding your own state’s licensing requirement and taking another states exam. For example, CA is a very hard state to become licensed in. However, CA residents need to obtain their home state license first.

The last note; if your resident state does not require continuing education, you may be required to complete c.e.’s in one of your other non-resident licensing states in order to renew your license.
Auto Adjusters

If you adjust PA or SC auto claims, you will be required to hold appraiser licenses in these states. Please note that additional states such as NY and VT also issue Auto Appraiser Licenses as well as several other states. (Testing is required in NY and PA, regardless of other state tests; however, VT and SC will reciprocate with another state)

If you take the Pennsylvania appraiser test first, it is reciprocal with South Carolina and Vermont and therefore another test will not be required when you apply for SC or VT. However, PA or NY do not accept other state exams in lieu of taking their test. We recommend obtaining your PA Auto Appraiser license first because it does not require the additional items of fingerprints and character references that NY does******

Study Material for the MVPD Appraiser licenses is available at: www.adjusterpro.com for the following 8 state appraiser exams:  CT, DE, MASS, NY, PA, RI, SC and VT.

South Carolina

Both the individual adjuster license in addition to an appraiser license is required for auto adjusters working SC claims. They are both separate application processes that contain the same license number but different expiration dates.

Test: There is a written test that must be taken at a PSI location unless you currently hold an auto appraiser license in another state, such as Pennsylvania. Contact PSI to schedule your exam at https://candidate.psiexams.com/. They have many locations throughout the U.S.
Application: After passing the appraiser exam, you can apply online at https://pdb.nipr.com/nrl/processUseAgreement.do

Fee: The fee for the appraiser license is $80.00 for most states: $100 for Georgia residents and $150.00 for North Carolina residents. You will continue to have the additional renewal fee for the South Carolina adjuster license as well.

Expiration Date: The appraiser license expires every October of odd years

Pennsylvania

Motor Vehicle Physical Damage Appraiser (MVPDA) - You must take the license exam. For additional information please see Motor Vehicle Physical Damage Appraiser for application and fee information. All MVPDA licensees expire June 30 annually. Fingerprints are not required

http://www.portal.state.pa.us/portal/server.pt/community/licensed_producers/11393/motor_vehicle_physical_damage_appraiser/601476

Fees:

Initial Fee: $55
Renewal Fee: $55
States Requiring Paper Application: 
How to obtain a California Insurance Adjuster License

To become a licensed California insurance adjuster, individuals must:

- Be 18 years of age or more.
- Have two years certified experience in the insurance adjusting field, equal to 4,000 compensated hours.
- $2,000 Insurance Adjuster Bond.
- Pass a written exam administered by the Department of Insurance.

California License Application

- Application for Individual Adjuster License: Form LIC 041-A, issued for two years, requires 24 hours of Continuing Education.
- Bond of Insurance Adjuster: Form LIC 31A-14
- Application Fees
- Exam Fees

Non-Resident Applications, please mail to:
California Department of Insurance, Producer Licensing Bureau, P.O. Box 1437, Sacramento, CA 95812-1139

Reciprocity

California's licensing procedure does not provide any reciprocity with other states.

License Fees

Application Fee: $257
Fingerprint Fee: $58.30
Exam Fees: $65

Resources

Contact the California Department of Insurance
P.O. Box 1139, Sacramento, CA 95812-1139
Phone: (916) 492-3085


Schedule exam online: https://candidate.psiexams.com/index.jsp

California Licensing Requirements: http://www.insurance.ca.gov/0200-industry/0050-renew-license/0200-requirements/insurance-adjuster.cfm

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How to obtain a Hawaii Insurance Adjuster License

To become a licensed Hawaii Insurance Adjuster, individuals must:

- Be 18 years of age or more.
- Pass the Hawaii Adjuster’s Exam.
- Pay the required fees.

Hawaii License Application

- Pass the State Exam, administered by PearsonVue.
- Submit fingerprints.
- Complete the Hawaii Adjuster Application: Form HPL
- Submit application, passing exam score and all applicable fees.
- There are no CE Requirements for resident adjusters.
- Hawaii licenses are valid for 2 years.

Reciprocity

There is no reciprocity for adjusters. All individuals - residents and nonresidents - are required to successfully pass the Hawaii insurance licensing exam.

License Fees

Application Fee: Depends on Birthday and application date, see adjuster fee schedule at DOI website
Background Check Fee: $40.00

Contact the Hawaii Department of Insurance

Hawaii Insurance Division – Licensing Branch, 335 Merchant Street, Room 213, Honolulu, Hawaii 96813
Phone: (808) 586-2790, Fax: (808) 586-2806, Email: inslic@dcca.hawaii.gov

Resources

Schedule Exam with PearsonVue: http://www.pearsonvue.com/hi/insurance/

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How to obtain a New York Insurance Adjuster License

To become a licensed New York insurance adjuster, individuals must:

- Be 18 years of age or more.
- Never have committed a felony or any crime involving fraudulent or dishonest practices. If applicant has committed such crimes, he or she must obtain a certificate of good conduct from the Board of Parole before applying for this license.
- Provide a $1,000 bond to cover the licensing period.
- Take and pass the New York adjuster exam within two years prior to application.
- Submit application form with the following: Application Fee, Fingerprint Card, Five Certificates of Character and Original signed bond.

New York License Application

- Complete the New York State Exam (administered by Prometric). Wait one week after completing the exam (to allow for your score to be processed)
- Email request for fingerprint card to licensing@dfsny.gov
- Fingerprinting through MorphoTrust (electronic, residents only). If non-resident complete paper fingerprint card.
- Submit your application, bond, character references, fingerprints and fees: New York Independent Adjuster Application
- No Continuing Education is required.
- License is valid for 2 years, will expire on December 31st in each even-numbered year.

Reciprocity

New York is not reciprocal with any state. To become a licensed adjuster in New York you must take a state exam.

License Fees

Exam Fee: $49
Licensing Fee: $100 for the first year, $50 for the second
Fingerprinting Fee: $84.95

Resources:

Contact the New York Department of Insurance
Licensing Bureau, One Commerce Plaza, Albany NY 12257
Phone: (518) 474-6630, Fax: (518) 474-5048, Email: licensing@dfs.ny.gov

Licensing Application, Forms and Class Information: http://www.dfs.ny.gov/insurance/faxappi.htm
Schedule exam online with Prometric: https://www.prometric.com/en-us/clients/insurance/Pages/newyork.aspx

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Please always visit the DOI site for any updated or additional information.
How to obtain a Texas Insurance Adjuster License

To become a licensed Texas insurance adjuster, individuals must:

- Be 18 years of age or more.
- Submit the appropriate application and fees.
- Be a US citizen or legal alien who possesses a work authorization from the US Immigration and Naturalization Services.
- Take a certified adjuster pre-licensing course or training program in adjusting losses as described and approved by TDI or successfully complete the Pearson VUE Exam.

Resident License

If you choose to qualify for the license by taking one of the Pre-Licensing courses, you must submit the following to the Texas Department of Insurance once the course and exam have been completed:

- Apply at www.sircon.com
- Pay application fees
- Fingerprint Receipt
- Course completion certificate.

If you choose to qualify for the license by taking and passing the Pearson VUE exam, you will submit the following to Pearson VUE:

- Texas Adjuster License Application by Pearson VUE (call 866-267-0455 with questions)
- Pay application fees
- Fingerprint Receipt

Non-Resident Adjuster: apply at www.sircon.com

- Meet all age and application requirements
- Hold your home state’s license before becoming eligible for the Texas non-resident adjuster license.
- Non-resident applicants from non-licensing states who plan on designation Texas as their home state will need to submit fingerprints for the criminal background check. We recommend you follow the exception for electronic fingerprinting instructions on page 13 of the application.

Reciprocity

If a non-resident applicant holds a license in their resident state and that state grants reciprocal licenses to Texas adjusters, then the applicant does not need to take the state exam or pre-licensing course. The applicant will also be exempt from Texas’ CE and criminal history report requirements. Non-residents who live in non-licensing states can designate Texas as their home state. This provides those individuals with Texas’ reciprocity and requires them to adhere to Texas CE requirements.

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License Fees

Initial Licensing and Application Fee: $50
Renewal Fee: $50
Late Fee: $25
Fingerprint Fee: $41.25

Exam Fees:

   All Lines: $70 or course cost
   Property/Casualty and Surety: $70 or course cost

Contact the Texas Insurance Department

333 Guadalupe, PO Box 149104, Austin, Texas 787101
Phone: (512) 322-3503, Fax: (512) 332-4209, Email: license@tdi.state.tx.us

Resources

Pearson VUE Exam scheduling: http://www.pearsonvue.com/tx/insurance/
TDI Pre-Licensing courses live: http://www.texas-adjuster-license.com/classroom.html
TDI Pre-Licensing courses online: http://www.texas-adjuster-license.com/
Check Texas License Status: https://txapps.texas.gov/NASApp/tdi/TdiARManager

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ADJUSTERS WHO LIVE IN NON-LICENSING STATES CAN APPLY ELECTRONICALLY FOR:

(NIPR)

1. ARKANSAS
2. ARIZONA
3. CONNECTICUT
4. DELAWARE
5. FLORIDA
6. GEORGIA
7. IDAHO
8. INDIANA
9. KENTUCKY
10. LOUISIANA
11. MAINE
12. MICHIGAN
13. MINNESOTA
14. MISSISSIPPI
15. MONTANA
16. NEVADA
17. NEW HAMPSHIRE
18. NORTH CAROLINA
19. NEW MEXICO
20. OKLAHOMA
21. OREGON
22. PUERTO RICO
23. RHODE ISLAND
24. UTAH
25. VERMONT
26. WEST VIRGINIA
27. WYOMING

AS OF 01/01/2018
ADJUSTERS WHO LIVE IN NON-LICENSING STATES CAN APPLY ELECTRONICALLY FOR:

Vertafore (www.sircon.com)

States

Not all license types are available in all states. Click on a state name below to view the license types available in that state. If the type you seek is not available, do not continue for that state. Instead you will need to contact the state to find out their requirements for application.

Attention Texas adjuster applicants: To apply for a non-resident adjuster license in Texas with a designated home state please select ‘Other Licenses’ from the application home page.

All applicants: All individual license applicants must submit proof of US citizenship by going to https://aldoi.gov/LicenseeCZ/Initial.aspx before your license is issued.

Attention Hawaii individual applicants: Do not select ‘Doing Business As’ alias name type. It is not accepted by the state and application will be rejected if it is selected.

Attention Georgia Applicants: Beginning January 1, 2012, you are required to submit Citizenship Affidavit Form GI-276-EN with your application. This form is available on the state website at http://www oci ga.gov/home.aspx.

- Alabama
- Arkansas
- Connecticut
- Delaware
- Idaho
- Indiana
- Kentucky
- Louisiana
- Maine
- Michigan
- Minnesota
- Mississippi
- Montana
- Nevada
- New Hampshire
- North Carolina
- Oregon
- Rhode Island
- Utah
- Vermont
- West Virginia
- Wyoming

Currently Vertafore will allow an adjuster who physically resides in a non-licensing state to apply electronically for a non-resident license in these nineteen states:

1. ALABAMA
2. ARKANSAS
3. CONNECTICUT
4. DELAWARE
5. IDAHO
6. INDIANA
7. KENTUCKY
8. LOUISIANA
9. MAINE
10. MICHIGAN
11. MINNESOTA
12. MISSISSIPPI
13. MONTANA
14. NEVADA
15. NEW HAMPSHIRE
16. NORTH CAROLINA
17. OREGON
18. RHODE ISLAND
19. UTAH
20. VERMONT
21. WEST VIRGINIA
22. WYOMING

As of 01/01/2018

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Pre-licensing courses through Adjuster Pro

http://store.adjusterpro.com/collections/eberl-online-pre-licensing

Eberl Online

Eberl Adjusters receive a 20% discount on all pre-licensing and exam prep products through Adjuster Pro. They offer pre-licensing for adjuster and appraiser licenses in many states as well as the exam prep for the New York adjuster license (general, fire, auto, etc....). Please use the link above and contact us for the discount code which you will need at checkout to receive this 20% discount.

Don’t forget… the golden ticket for licensing right now is New York and Adjuster Pro has a discount for this exam prep.

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Please note if you move to a non-licensing state, you need to obtain a DHS license in another state such as TX or IN. It is against licensing rules to continue to use a resident state license in a state you no longer reside in. If you cannot prove to the state that you are an actual resident, please do not take the chance that you may lose this license due to resident ineligibility. It can impact all the other non-resident adjuster licenses you were issued based upon your resident state license status.

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Tracking Your Licenses

Eberl Claims Service downloads all license information directly from NIPR into our adjuster’s profiles. This occurs every Monday morning, giving us the ability to see the current, vital licensing information for each adjuster. Once they are uploaded to your profile, you will receive automatic renewal emails from Eberl Claims Service within 30 days, 7 days and then day of expiration of that state’s license. Please make sure to notify your Dispatcher of any information that you feel is inaccurate.

Another option is to join the free service offered by Vertafore known as ProducerEDGE.

You can access this site at: https://produceredge.com/

Here you will be able to:

- **Quick Links:** Apply, renew and print your licenses from available states (if you have a home state license).
- **My Licenses:** View every license you hold, see your license numbers, types, lines of authority and expirations.
- **My Reminders:** Receive automatic renewal reminders and status update notices to help you keep compliant.
Tracking Continuing Education (C.E.) requirements

Often wonder how many credits you need or how many credits you have completed for your adjuster license?

Visit:  www.sircon.com

- Click View a list of all services
- Click “Lookup Education Courses or Transcript

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### APPROXIMATE COST FOR STATE LICENSE and RENEWAL

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<th>State And Transaction Fee</th>
<th>Renewal State Fee</th>
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<td>[<a href="https://www.insurance.ca.gov/0303adjuster002-appl">https://www.insurance.ca.gov/0303adjuster002-appl</a> licens](<a href="https://www.insurance.ca.gov/0303adjuster002-appl">https://www.insurance.ca.gov/0303adjuster002-appl</a> licens)</td>
<td>$300.00</td>
<td>$257.00</td>
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<tr>
<td>CT - Connecticut</td>
<td>Casualty Claims Adj</td>
<td>CA-all lines</td>
<td><a href="http://www.nipr.com">www.nipr.com</a></td>
<td>$136.18</td>
<td>$80.00</td>
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<td>DE - Delaware</td>
<td>Adjuster</td>
<td>Property and Casualty</td>
<td><a href="http://www.nipr.com">www.nipr.com</a></td>
<td>$186.18</td>
<td>$75.00</td>
<td>DE - Delaware</td>
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<td>FL - Florida</td>
<td>Adjuster</td>
<td>All Lines</td>
<td><a href="http://www.nipr.com">www.nipr.com</a></td>
<td>$170.00</td>
<td>$60.00</td>
<td>FL - Florida</td>
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<tr>
<td>GA - Georgia</td>
<td>Adjuster</td>
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<td><a href="http://www.nipr.com">www.nipr.com</a></td>
<td>$121.18</td>
<td>$100.00</td>
<td>GA - Georgia</td>
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<td>HI - Hawaii</td>
<td>Adjuster</td>
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<td><a href="http://cca.hawaii.gov/ins/producers/instructions_insurance_license2">http://cca.hawaii.gov/ins/producers/instructions_insurance_license2</a></td>
<td>$350.00</td>
<td>$90.00</td>
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<td>ID - Idaho</td>
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<td>No LOA</td>
<td><a href="http://www.nipr.com">www.nipr.com</a></td>
<td>$96.18</td>
<td>$60.00</td>
<td>ID - Idaho</td>
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<tr>
<td>IN - Indiana</td>
<td>Non-Res Ind. Adjuster</td>
<td>Property &amp; Casualty</td>
<td><a href="http://www.nipr.com">www.nipr.com</a></td>
<td>$96.18</td>
<td>$90.00</td>
<td>IN - Indiana</td>
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<tr>
<td>KY - Kentucky</td>
<td>Independent Adjuster</td>
<td>Property &amp; Casualty</td>
<td><a href="http://www.nipr.com">www.nipr.com</a></td>
<td>$96.18</td>
<td>$50.00</td>
<td>KY - Kentucky</td>
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<tr>
<td>LA - Louisiana</td>
<td>Claim Adjuster</td>
<td>Property and Casualty</td>
<td><a href="http://www.nipr.com">www.nipr.com</a></td>
<td>$61.18</td>
<td>$50.00</td>
<td>LA - Louisiana</td>
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<tr>
<td>ME - Maine</td>
<td>Adjuster</td>
<td>Limited - Home State</td>
<td><a href="http://www.nipr.com">www.nipr.com</a></td>
<td>$81.18</td>
<td>$60.00</td>
<td>ME - Maine</td>
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<tr>
<td>MI - Michigan</td>
<td>Non-Res Ins. Adjuster</td>
<td>Fire and Other Hazards</td>
<td><a href="http://www.nipr.com">www.nipr.com</a></td>
<td>$21.18</td>
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<tr>
<td>MN - Minnesota</td>
<td>Non-Res Ind. Adjuster</td>
<td>Independent Adj Property &amp; Casualty</td>
<td><a href="http://www.nipr.com">www.nipr.com</a></td>
<td>$66.18</td>
<td>$70.00</td>
<td>MN - Minnesota</td>
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<td>MS - Mississippi</td>
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<td><a href="http://www.nipr.com">www.nipr.com</a></td>
<td>$107.18</td>
<td>$50.00</td>
<td>MS - Mississippi</td>
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<td>MT - Montana</td>
<td>Adjuster</td>
<td>No Lines</td>
<td><a href="http://www.nipr.com">www.nipr.com</a></td>
<td>$96.18</td>
<td>$100.00</td>
<td>MT - Montana</td>
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<tr>
<td>NC - North Carolina</td>
<td>Company/Ind.Firm</td>
<td>No LOA</td>
<td><a href="http://www.nipr.com">www.nipr.com</a></td>
<td>$176.18</td>
<td>$115.00</td>
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<td>NH - New Hampshire</td>
<td>Adjuster</td>
<td>Property and Casualty</td>
<td><a href="http://www.nipr.com">www.nipr.com</a></td>
<td>$61.18</td>
<td>$75.00</td>
<td>NH - New Hampshire</td>
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<td>NM - New Mexico</td>
<td>Adjuster</td>
<td>No LOA</td>
<td><a href="http://www.nipr.com">www.nipr.com</a></td>
<td>$50 app &amp; affiliation fee &amp; bond</td>
<td>$30.00</td>
<td>NM - New Mexico</td>
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<td>NV - Nevada</td>
<td>Independent Adjuster</td>
<td>Property and Casualty</td>
<td><a href="http://www.nipr.com">www.nipr.com</a></td>
<td>$191.18</td>
<td>$195 + $50 per affiliation</td>
<td>NV - Nevada</td>
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<td>OK - Oklahoma</td>
<td>Adjuster</td>
<td>Property and Casualty</td>
<td><a href="http://www.nipr.com">www.nipr.com</a></td>
<td>$48.78</td>
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<td>OK - Oklahoma</td>
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<td>OR - Oregon</td>
<td>Adjuster</td>
<td>General Lines</td>
<td><a href="http://www.nipr.com">www.nipr.com</a></td>
<td>$81.18</td>
<td>$45.00</td>
<td>OR - Oregon</td>
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<td>RI - Rhode Island</td>
<td>Independent Adjuster</td>
<td>Property and Casualty</td>
<td><a href="http://www.nipr.com">www.nipr.com</a></td>
<td>$156.18</td>
<td>$120.00</td>
<td>RI - Rhode Island</td>
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<tr>
<td>SC - South Carolina</td>
<td>Adjuster</td>
<td>Property &amp; Casualty</td>
<td><a href="http://www.nipr.com">www.nipr.com</a></td>
<td>$96.18</td>
<td>$80.00</td>
<td>SC - South Carolina</td>
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<tr>
<td>TX - Texas</td>
<td>Adjuster</td>
<td>Prop &amp; Casualty or All Lines</td>
<td><a href="http://www.sircon.com">www.sircon.com</a></td>
<td>$50.00</td>
<td>$50.00</td>
<td>TX - Texas</td>
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<tr>
<td>UT - Utah</td>
<td>Ind. Adjuster</td>
<td>Indep Adj Property &amp; Casualty</td>
<td><a href="http://www.nipr.com">www.nipr.com</a></td>
<td>$61.19</td>
<td>$75.00</td>
<td>UT - Utah</td>
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<td>VT - Vermont</td>
<td>P C Adjuster</td>
<td>No LOA</td>
<td><a href="http://www.nipr.com">www.nipr.com</a></td>
<td>$96.18</td>
<td>$60.00</td>
<td>VT - Vermont</td>
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<tr>
<td>WA - Washington</td>
<td>Independent Adjuster</td>
<td>No LOA</td>
<td><a href="https://www.insurance.wa.gov/get-licensed">https://www.insurance.wa.gov/get-licensed</a></td>
<td>$55.00</td>
<td>$50.00</td>
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<td>WV - West Virginia</td>
<td>Company Adjuster</td>
<td>None</td>
<td><a href="http://www.nipr.com">www.nipr.com</a></td>
<td>$31.18</td>
<td>$25.00</td>
<td>WV - West Virginia</td>
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<tr>
<td>WY - Wyoming</td>
<td>Non Resident Adjuster</td>
<td>General Lines</td>
<td><a href="http://www.nipr.com">www.nipr.com</a></td>
<td>$106.18</td>
<td>$100.00</td>
<td>WY - Wyoming</td>
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</table>

Total: $3,904.46 $2,797.00

These fees are approximate. Please refer to the specific state DOI website for exact fees

Please note this document is current as of January 01, 2018, however, licensing information is subject to change at any time. Please always visit the DOI site for any updated or additional information.
34 licensing states

16 non-licensing states

3-4 states require a paper application regardless of resident state status:

1. California—will require exam too
2. Hawaii—will require an exam too
3. New York—will require exam too

(AZ will require paper if your resident license is tied to a P.O. Box or you live in a non-licensing state.)

4 states have a true DHS license TX, LA, WY, IN

Up to 27 states will allow a DHS license in lieu of a resident state license for reciprocity

AZ and AK will require a test if you do not have a resident state license

HI, CA, NY will require a test regardless of any other licenses you have

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2017 Year in Review

Below is a recap of the state-by-state changes that occurred in 2017. If you are licensed in any of these states, read on to ensure you are up to date.

- **Alabama** moved to the State Based Systems to view individual license status and information.
- **Alaska** will be moving the license renewal window from 60 days to 90 days prior to expiration effective 2/9/2018.
- **Arizona** transitioned to State Based Systems, in April, to view individual license status and information. At that time, all license numbers were changed to the individuals National Producer Number (NPN).
- **Delaware** began requiring non-resident adjusters to have 12 hours of continuing education. DE will reciprocate with an individual completing CE in their home state or designated home state. If the home state or DHS does not require CE, DE will accept approved courses from another state as long as it meets the 12 credit requirement. They also increased initial license and renewal fees from $75.00 to $100.00.
- **Florida** extended the continuing education deadline for licensed insurance professionals due to Hurricane Irma. Licensees with a deadline in September, October or November received an extension to December 31, 2017.
- **Louisiana** changed their license renewal dates. Licenses ending in an even number will expire in even numbered years on the last day of the birth month. Licenses ending in an odd number will expire in odd numbered years on the last day of the birth month. License renewal fee is $50 with a $50 penalty for late filing.
- **Maine** has separated the workers compensation and property and casualty adjuster line of authority as of January 1, 2018. Resident adjusters seeking workers comp LOA must take a separate exam as the combined workers comp and P&C exam will no longer be offered. Licensed resident adjusters who hold the property and casualty authority will automatically be granted P&C and workers comp authority. Licensed non-resident adjusters will not be required to take an exam if the license was issued on a reciprocal basis. Non-resident adjusters will continue to hold “limited to home state” authority to adjust in Maine.
- **Mississippi** moved their license renewal window to 90 days prior to the expiration date.

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• **New Mexico** transitioned to online application processing with NIPR. Licenses now expire biennially on the birth month. The continuing education requirement was also updated from 15 credit hours to 24 for resident adjusters. Non-resident adjusters are exempt as long as the home state requires equivalent CE and the licensee is compliant. Surety bonds and affiliation form 202B are still required and must be submitted by mail.

• **New York** updated their process/procedure for fingerprinting. All applicants with a NY address must be electronically fingerprinted with MorphoTrust USA. Applicants that do not have an address in NY and are unable to go to a MorphoTrust USA electronic fingerprinting location in NY must pre-enroll with MorphoTrust by visiting their website. A signed copy of the pre-enrollment confirmation must then be attached to the NY fingerprint card and sent to the DOI with the application packet and licensing fee.

• **Texas** extended the license term for emergency adjusters whose applications were submitted to the TDI between 8/25/17 and 12/31/17 for an additional 90 days. No additional filings or fees were required for the extension. All temporary emergency licenses will expire 180 days after the issue date.

• **Wyoming** moved their license renewal window from 75 days prior to the expiration date to 90 days. Individuals that have not completed their continuing education requirement will no longer be able to reinstate their license electronically.
State Based Systems (SBS) license look up tool can be found by clicking here

It is available for the following states:

- Alabama
- Arizona
- Arkansas
- Delaware
- Montana
- New Mexico
- Oklahoma
- Oregon
- Rhode Island

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