

# One Size Does Not Fit All in Adjuster Licensing

**THROUGHOUT THE COUNTRY** thousands of insurance adjusters every day are either out in the field inspecting damages or interacting with customers, negotiating equitable settlements for repairs and rebuilding, preparing insurance forms, issuing payments as well as serving as the first line of defense in fraud detection. While performing critical work to make people whole, the last thing you want to worry about is whether your adjuster licensing is in compliance with state regulations. Indeed, today's adjusters work with insureds throughout the country to carry out their work.

Yet obtaining and maintaining licenses, whether you're an independent adjuster, a staff adjuster, adjuster firm or insurance company is not as easy and straightforward as one might think. In fact, it can be like a maze trying to navigate through all the various state requirements and paperwork involved. And, not having your licenses in order to continue to provide your valuable service will not only hurt your customers but could also land you or your company in trouble.

## What Makes Adjuster Licensing So Complicated?

To begin with, there are so many variations in state rules. There are different requirements for independent adjusters than for company staff adjusters. Then you have some states that require licenses and some that don't. For example, 34 states require licenses for independent adjusters; 16 states require licenses for staff adjusters; and 22 states require licenses (and some Certificates of Authority) for independent adjuster firms.

But the licensing landscape becomes even more complicated. Even if your resident state doesn't require a license, this doesn't mean you don't need non-



**34 states** require licenses for independent adjusters

**16 states** require licenses for staff adjusters

**22 states** require licenses for independent adjuster firms, with some also requiring Certificates of Authority

resident licenses to adjust claims in other states. On the other hand, if you're licensed in your home state, you still need licenses for each applicable non-resident state. Add to this the inconsistency of state reciprocity, and you may find yourself taking an exam in another state in order to obtain your license.

## Beyond Licensing for Insurers & Adjusting Firms

There are also licensing complications of which insurance carriers and adjusting firms need to be aware including appointments, affiliations, bond renewals and continuing education.

## Look to the Licensing Experts

Why take the risk of not having your licensing in order? Why utilize critical

staff resources to keep up to date with different state regulations and requirements to ensure compliance? Supportive Insurance Services, with our staff that averages more than 20 years of licensing and insurance experience, has the expertise to take care of all your licensing needs. We'll work with you to develop a customized plan to complete your adjuster licensing as effortlessly and expeditiously as possible. We handle all required licensing forms and submissions, and follow-up to ensure issuance of your licenses. Our staff will deal with "designated home state" issues that may exist so that licenses are issued without any problems. We also deal with Certificate of Authority applications, coordinating the paperwork with the departments of insurance and making sure your organization's licensing is completed promptly and accurately.

Our Licensing Management service provides online access to your licensing information, notification of upcoming license renewals, processing of your renewals, notifications to insurance departments of name, address and director change, and notifications of administrative actions. It is a total out-source option. You do what you do best and let us worry about your licensing! ▲

For more information about Supportive's licensing services, contact Jeff Brinkmann at 317.257.5734 or via email at [jabrinkmann@SupportiveIS.com](mailto:jabrinkmann@SupportiveIS.com). Visit our website at [www.SupportiveIS.com](http://www.SupportiveIS.com).

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