

## **PUBLIC ADJUSTER** **LICENSING INSTRUCTIONS**

- 1.) All applicants are encouraged to apply electronically through [www.sircon.com/mississippi](http://www.sircon.com/mississippi) or [www.nipr.com](http://www.nipr.com). Electronic licensing provides for a higher degree of accuracy and more efficient processing.
- 2.) In lieu of filing an electronic application, an applicant may submit a **public adjuster application** with the Department. The public adjuster application must be completed in its entirety (all questions answered, signed and dated). This form may be used to obtain a resident or nonresident public adjuster license.
- 3.) Privilege tax payments (license fees) effective July 1, 2016: \$100.00 (resident and non-resident). Renewal fees are the same. A late fee of \$50.00 is imposed if renewal paperwork is not received by the expiration date. Additional fees may be applicable when applying or renewing electronically through SIRCON or NIPR. A public adjuster may reinstate license within 12 months after completing any required continuing education. The reinstatement will result in the license receiving a new issue date processed by the department.
- 4.) Resident applicants must successfully complete 20 hours of study in an approved prelicensing education course for public adjusters or independent adjusters. The education provider will electronically submit the course completion to the Mississippi Insurance Department.
- 5.) Residents must successfully complete the public adjuster examination offered by Pearson VUE. (<http://www.pearsonvue.com/ms/insurance/>). Mississippi test scores are electronically submitted to the Mississippi Insurance Department. There is no need to submit test scores with the paper application. Successful completion of the independent adjuster examination **will not** be accepted as a substitute for the public adjuster examination.
- 6.) In addition to MID Regulation 2007-4 (<http://www.mid.ms.gov/regulations/20074reg.PDF>) and 2007 Regular Legislative Session House Bill 1524 (<http://billstatus.ls.state.ms.us/documents/2007/html/HB/1500-1599/HB1524SG.htm>) , study materials may be obtained by pre-licensing providers approved by MID (<https://www.sircon.com/ComplianceExpress/NonSscrbEducation/index.jsp?nonSscrb=Y>). Click on “Approved Courses”, select “Mississippi”, cascade to “prelicensing education”, and check the “adjuster” box and click “submit”. You may click on an approved provider’s name to obtain contact information.
- 7.) In lieu of completing an approved prelicensing education course for public adjusters, independent adjusters, an applicant may submit written proof to the Department that he/she has experience or special education or training with reference to the handling of loss claims under insurance contracts of sufficient duration and extent to make applicant competent to fulfill the responsibilities of a public adjuster. This also applies to DHS public/independent adjusters.
- 8.) Non-Residents: Must hold a public adjuster’s license in their resident state and have successfully passed an examination to receive such license. If your resident state does not offer public

adjuster licenses with an examination prerequisite, you may submit successful completion of the Mississippi public adjuster's examination and pre-licensing education or substantial experience. However, non-residents may also submit proof they hold a non-resident license in another reciprocal state which requires successful completion of an examination prior to receiving such license.

- 9.) Adjuster Designated Home State (ADHS): In order for an applicant to designate a home state, the applicant must not have an active resident public adjuster license on the producer database (PDB) in any state. If the designated home state license is inactive at the time of application, applicant will be allowed to select another non-resident state with an active adjuster license as the designated home state. Applicant may select Mississippi as Adjuster Designated Home State while applying for their Non Resident Mississippi license. The MS ADHS applicant will be required to complete prelicensing (if required), state exam and then continuing education to renew the license.
- 10.) Applicants must submit documentation that they have either a bond or an errors and omissions policy in force in the amount of Fifty Thousand Dollars (\$50,000.00) to cover any loss or claims practice of the public adjuster or any holder of an emergency license certified by him/her. A copy of the Bond form may be found at <http://www.mid.ms.gov/licensing/pubadjsuretybond.pdf> and a copy of the errors and omissions certification may be found at <http://www.mid.ms.gov/licensing/pubadjeandoform.pdf>. An active bond or E&O policy is required to maintain and/or renew the license.
- 11.) License renewal notices will be emailed to the business email 90 days prior to the license expiration date.
- 12.) Licenses will expire on a biennial basis on the last day of the birth month of the applicant with a minimum term of 13 months (from date of issuance until the last day of the month of the licensee's birthday in the second year following issuance) and maximum term of 24 months.
- 13.) Public adjusters, including ADHS Adjusters whose license has been in effect for a license period of 18 months or less shall complete 12 hours of approved continuing education prior to license expiration date. Public adjuster license period of 19 to 24 months shall complete 24 hours of approved continuing education, of which 3 hours shall be approved ethics prior to license expiration date.
- 14.) Ethical Requirement/Conflict of Interest: No public adjuster, may represent a person or entity for which the public adjuster previously adjusted a claim as an independent adjuster, either directly or indirectly.
- 15.) **Any checks rejected by your bank will incur a \$30.00 processing fee.**