

## MARYLAND INSURANCE ADMINISTRATION PRODUCER LICENSING


### PUBLIC ADJUSTER: INITIAL AND RENEWAL

- A Maryland public adjuster license allows the holder to adjust claims on behalf of the **insured** for loss or damage to real or personal property of the insured covered by an insurance policy.
- Maryland issues licenses to individuals and business entities to act as Public Adjusters. Maryland does not license staff adjusters (*i.e.* individuals who are employed by and adjust losses for an insurer).
- Resident individual applicants for a Public Adjuster license must pass the Public Adjuster exam. Please contact our examination vendor **PSI** at 1-800-733-9267 or visit [www.psiexams.com](http://www.psiexams.com) to schedule the exam or download a copy of the Candidate Information Bulletin.

The examination results are valid for 6 months. If the candidate does not apply for the appropriate license within 6 months, the examination results will expire. The candidate will need to re-take the examination to be eligible to apply for a license.

- Nonresident licenses will be issued on a reciprocal basis if the nonresident is licensed as a public adjuster in their state of residence and if the nonresident's home state awards nonresident public adjuster licenses to residents of Maryland on the same basis.
- Nonresidents, whose state of residence does not issue a public adjuster license or the equivalent, may be issued a license if the applicant meets the licensing requirements of a Maryland resident.

Refer to the PDF for a list of non-reciprocal states. If you are a resident of one of these states you must complete the Maryland resident Public Adjuster requirements.

List of non-reciprocal states as of 2018 

### INITIAL LICENSE APPLICATION:

- To apply for a license as a public adjuster, in addition to passing the Public Adjuster exam, **an individual** must:
  - pay the applicable fee of \$25 or \$50, required by Insurance Article § 2-112 of the Annotated Code of Maryland; and
  - complete and submit the NAIC Uniform Individual Application.
- To apply for a license as a public adjuster, **a business entity** must:
  - pay the applicable fee of \$25 or \$50, required by Insurance Article § 2-112 of the Annotated Code of Maryland;
  - employ one or more individual licensed public adjusters;
  - complete and submit the NAIC Uniform Business Entity Application which require applicants to :
    - submit any trade name to be used by the applicant and the name and residence address of any individual who holds a license and does business under the trade name;
    - provide the name and address of each licensed public adjuster employed by the business entity, each individual who has direct control over its fiscal management, and each owner, member, or manager of the business entity and each director of a business entity that is a corporation;
    - designate a Maryland licensed insurance public adjuster as its principal contact with the MIA.

## **RENEWAL APPLICATION:**

- Individual public adjuster licenses are issued on a biennial basis to expire on the last day of the Public Adjuster's birth month. Business entity licenses are issued to expire 2 years from the date of issuance.
- Renewal applications may be submitted up to 90 days prior to the license expiration date. The fee to renew a Public Adjuster license is \$65. This includes the \$50 renewal fee and the \$15 fraud prevention fee.
- For up to one (1) year after the expiration date, former licensees may reinstate an expired license by submitting the required application, \$50 renewal fee, \$15 fraud prevention fee, proof of completion of the continuing education requirements in § 10-408, and \$100 reinstatement fee.
- After one (1) year from the expiration date, former licensees may re-apply for an initial license by completing all the Maryland initial license requirements.
- **PROMETRIC** is the Maryland Insurance Administration's vendor for continuing education services. For information regarding course offerings or to view your continuing education transcript, please visit [Prometric's](#) website or call **1-800-324-4592**.
- A Public Adjuster may obtain all or part of the credit hours of continuing education required for renewal of a license from classroom, correspondence or online courses approved by the Commissioner.
  - Resident Public Adjusters are required to complete 24 hours of continuing education in either Property/Casualty or Public Adjuster course categories or a combination of both. Of the total hours that need to be completed, 3 hours must be in the category of ethics.
  - Non-Resident Public Adjusters licensed on a reciprocal basis who are compliant with their home state requirements will not be required to complete Maryland continuing education.
  - Nonresidents, whose state of residence does not issue a public adjuster license or the equivalent, and have been issued a MD non-resident license after meeting the licensing requirements of a Maryland resident applicant must complete the Maryland Continuing Education resident requirements to renew the license.

## **ONLINE AND PAPER APPLICATION PROCESS:**

- Applications may be submitted via:
  - online through NIPR ( [www.nipr.com](http://www.nipr.com) ). A confirmation email will be sent to the email address provided on the application when your online application has been received. Make note of the transaction number so you may reference this when sending additional documents or when inquiring for status.
  - or paper application, and any additional documents, should be mailed to:

**The Maryland Insurance Administration  
Attn: Producer Licensing  
200 Saint Paul Place, Suite 2700  
Baltimore, Maryland 21202**

\*Payments should be in the form of a check, money order, or cashier's check  
made payable to: **Maryland Insurance Administration.**



**NAIC Uniform Application Initial Individual**



**NAIC Uniform Application Renewal Individual**

**Note:** Regardless of who completes the application, the license applicant is ultimately responsible for the contents of the application and must provide accurate and complete information (if the application was completed by someone other than the applicant, the person who completes an application may also be held responsible for the contents of the application). An application that fails to disclose or fails to provide accurate information may result in the DELAY and/or DENIAL of the application. If your license has already been issued and it is later discovered that the information contained in your application is not true, correct, or complete, your license may be REVOKED and you may be subject to monetary PENALTIES (if the application was completed by someone other than the applicant, the person who completed the application may also be subject to administrative action). **If in doubt, disclose.**

Supplement forms and/or inquiries may be submitted by email to [producerlicensing.mia@maryland.gov](mailto:producerlicensing.mia@maryland.gov)

In most cases, **complete** applications are processed in 7-10 business days. Incomplete applications may incur delays, be rejected/denied or not be processed.

Do a **NAME SEARCH** to verify if your application has been approved. When you have your license number, go to **PRINT LICENSE** to get a copy of your license. Fill in all search criteria to enable a successful search . Maryland does not send hard copies of licenses.

**Note: All license or certificate fees are non-refundable whether the application has been approved, denied, cancelled, withdrawn, or when an applicant submits multiple applications for the same license or certificate.**

**Notices for Public Adjusters:**

- **[Insurance Advisory for Home Improvement Contractors and Salesmen](#)**