

Florida Department of Financial Services

Division of Agent & Agency Services

Education: Insurance Adjusters

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Representing Alex Sink
Chief Financial Officer
State of Florida

- The Department of Financial Services licenses the following types of adjusters:
 - Company
 - Independent
 - Public
- Sub-categories of adjusters:
 - All Lines
 - Property & Casualty
 - Health
 - Workers' Compensation
 - Motor Vehicle Physical Damage and Mechanical Breakdown

- Number of licensed resident **COMPANY** adjusters:
 - All Lines – 14,679
 - Property & Casualty - 296
 - Health - 11
 - Workers' Compensation - 460
 - Motor Vehicle Physical Damage and Mechanical Breakdown – 147
- Number of licensed resident **INDEPENDENT** adjusters:
 - All Lines – 14,928
 - Property & Casualty - 443
 - Health - 13
 - Workers' Compensation - 799
 - Motor Vehicle Physical Damage and Mechanical Breakdown – 40

- Number of licensed resident **PUBLIC** adjusters:
 - All Lines – 2,284
 - Property & Casualty - 156
 - Motor Vehicle Physical Damage and Mechanical Breakdown – 1
- Number of licensed **NON-RESIDENT** adjusters:
 - Company – 28,298
 - Independent – 12,132
 - Public - 414

- Current continuing education requirement for adjusters:
 - 2 hours – Ethics
 - 10 hours – Law & Policy
 - 12 hours – Optional

- Steps to implementing a new adjuster continuing education requirement:
 - Law must be amended to mandate the new requirement.
 - Department will determine what information needs to be covered in the course relying on input from subject matter experts.
 - Department will post course content outline on website for course providers to utilize when developing courses.
 - Course providers will submit courses for approval.
 - Department will review courses and either approve or disapprove.
 - Adjusters will begin taking courses.

- Questions for Claims Dispute Resolution Roundtable to consider:
 - Will new continuing education requirement be a one-time requirement or an ongoing continuing education requirement?
 - Will adjusters who don't adjust residential property & casualty claims be required to take this new continuing education requirement?
 - How many hours will be required for the new continuing education requirement?
 - Will the new continuing education requirement apply to public adjusters?
 - What are the other issues, in addition to basic residential construction techniques, that need to be covered in the continuing education course?

- Recommendations:
 - Roll new continuing education requirement into current 2-year compliance periods, not by a date certain.
 - Enforce new continuing education requirement for compliance periods ending 2 years from the effective date of the law change.
 - Require all-lines adjusters and property & casualty adjusters to complete new continuing education requirement.
- Proposed continuing education requirement for adjusters:
 - 2 hours – Ethics
 - 10 hours – Law & Policy
 - 10 hours – Optional
 - 2 hours – *New requirement*

QUESTIONS