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Resident and Non-Resident Independent Adjusting Firm License

TYPE AND CLASS:

25-05 Independent Adjusting Firm License

Common Use(s) of License:

Florida Statutes, state that no individual, firm, partnership, corporation, association, or any other entity may act in its own name or under a trade name, directly or indirectly, as an adjusting firm unless it complies with s. 626.8696 with respect to possessing an adjusting firm license for each place of business at which it engages in an activity that may be performed only by a licensed insurance adjuster.

However, an adjusting firm that is owned and operated by a single licensed adjuster conducting business in his or her individual name and not employing or otherwise using the services of or appointing other licensees is exempt from the adjusting firm licensing requirements of this subsection.

Florida Statutes, states that a branch place of business that is established by a licensed adjusting firm is considered a branch firm location and is not required to be licensed so long as it transacts business under the same name and federal tax identification number as the licensed adjusting firm and has designated with the department a primary adjuster in charge of the branch location as required by s. 626.8695 F.S. and the address and telephone number of the branch location have been submitted to the department for inclusion in the licensing record of the licensed adjusting firm within 30 days after insurance adjusting transactions begin at the branch location.

STEPS TO OBTAIN 25-05 INDEPENDENT ADJUSTING FIRM LICENSE:

Step 1 - You must:

- Have a PRIMARY ADJUSTER who is licensed as a resident or non-resident independent adjuster in Florida and appointed as an independent adjuster in Florida.

Step 2 - Apply:

- Create an ADJUSTING FIRM [MyProfile](#) account and complete the online application for an Adjusting Firm license. Answer all of the questions and enter the name and resident address of each majority owner, partner, officer, and director of the adjusting firm.

Step 3 – Fingerprints:

- You must be fingerprinted

- Fingerprints are required for each owner, partner, officer, director, president, senior vice president, secretary, treasurer, and limited liability company member who directs or participates in the management or control of the adjusting firm, whether through ownership of voting securities, by contract, by ownership of any adjusting firm bank account, or otherwise. Individuals who are currently licensed and appointed as insurance agents in Florida are not required to be fingerprinted. Fingerprinting fees are not included and must be paid directly to vendor.

Step 4 - Status notification(s):

- Once an application has been submitted, you may check your [MyProfile](#) account for the status of your application. Deficiencies will be listed under the pending license type.
- Once all the above steps have been satisfied, the department will send your approval by email. You may then go to your [MyProfile](#) account and click the “Wallet” and/or “Letter” hyperlink(s), under the “Print Licenses” section, to generate a copy of your license for printing.

Special Note:

- **Sole Proprietors:** An adjusting firm that is owned and operated by a single licensed insurance adjuster conducting business in his or her individual name and not employing or otherwise using the services of or appointing other licensees is exempt from the adjusting firm licensing requirements.
- **License Application Fee:** There is no adjusting firm license application fee.
- An application for an adjusting firm license must be signed by an individual listed as an officer/director on the application, who directs or participates in the management or control of the firm. An adjusting firm may permit a third party to complete, submit, and sign an application on the firm’s behalf; however, the adjusting firm is responsible for ensuring that the information on the application is true and correct and is accountable for any misstatements or misrepresentations.
- **Expiration of License:** Adjusting Firm licenses are perpetual as long as there is a primary adjuster effectively designated. An adjusting firm license will expire after 90 days without a primary adjuster.
- **Foreign Adjusting Firms:** Adjusting Firms located in Puerto Rico are eligible to receive this license.
- **Branch Locations:** Any branch location(s) transacting business under the same name and FEIN of a licensed adjusting firm must be listed as a branch location under the licensed adjusting firm (also known as the parent location/office). Branch locations are maintained by the licensed adjusting firm, are held to the same standards as a licensed firm and must have a primary adjuster designated at all times. The parent location will be able to add and maintain branch locations in MyProfile once the adjusting firm license has been approved.
- Attorneys at law duly licensed to practice law in the courts of this state, and in good standing with The Florida Bar, are not required to be licensed as an adjuster to adjust or participate in the adjustment of any claim, loss, or damage arising under policies or contracts of insurance. However, this exemption does not apply to non-attorneys working on behalf of, for, or with a law firm, attorney’s office, or other entity providing legal services (collectively referred to hereinafter as a “law firm”). If a law firm conducts adjusting business under a name other than the name of the law firm, or the firm employs licensed insurance adjusters performing services within the scope of the Florida Insurance Code, the firm will need to be licensed as an adjusting firm in accordance with Chapter 626 Florida Statutes.
- Related Florida Statutes: [626.869](#), [626.8695](#), [626.8696](#), [626.112](#), [626.855](#), [626.856](#), [626.8697](#)