



It is your responsibility to ensure you have the most [current version](#) of this document.

Resident All-Lines Adjuster License

TYPE AND CLASS:

6-20 Resident All Lines Adjuster License

Common Use(s) of License:

An "independent adjuster" means a person licensed as an all-lines adjuster who is self-appointed or appointed and employed by a licensed adjusting firm, and who undertakes on behalf of an insurer to ascertain and determine the amount of any claim, loss, or damage payable under an insurance contract or undertakes to effect settlement of such claim, loss, or damage.

A "company employee adjuster" means a person licensed as an all-lines adjuster who is appointed and employed on an insurer's staff of adjusters or a wholly owned subsidiary of the insurer, and who undertakes on behalf of such insurer or other insurers under common control or ownership to ascertain and determine the amount of any claim, loss, or damage payable under a contract of insurance, or undertakes to effect settlement of such claim, loss, or damage.

A "public adjuster apprentice" is a person who is licensed as an all-lines adjuster and is appointed and employed by, or has a contract with a licensed public adjusting firm that employs at least one licensed and appointed all lines public adjuster in good standing with the department to assist in ascertaining and determining the amount of any claim, loss, or damage payable under an insurance contract, or who undertakes to effect settlement of such claim, loss, or damage.

STEPS TO OBTAIN 6-20 RESIDENT ALL-LINES ADJUSTER LICENSE:

Step 1 - You must:

- Be a natural person at least 18 years of age.
- Be a resident of the State of Florida.
- Be a [United States citizen or legal alien](#) who possesses a work authorization from the United States Immigration and Naturalization Services.
- Not hold a resident license in another state.

Step 2 - Must have the following prerequisite(s) before applying:

- Currently licensed as an all lines public adjuster. [Exempt from State Examination]
- OR**
- An original letter from one of the following institutions awarding one of the following designations:
 - Accredited Postsecondary Institution in this State - Accredited Claims Adjuster (ACA)
 - AE21 Incorporated - Certified Claims Adjuster (CCA)

- All Lines Training - Certified Adjuster (CA)
- American Institute for Chartered Property Casualty Underwriters - Chartered Property Casualty Underwriter (CPCU)
- Encore Claim Services - Accredited Insurance Claims Specialist (AICS)
- HurriClaim Training Academy - Professional Property Insurance Adjuster (PPIA)
- Insurance Institute of America - Associate in Claims (AIC)
- Professional Career Institute - Professional Claims Adjuster (PCA)
- WebCE, Inc. - Claims Adjuster Certified Professional (CACP)
- Claims and Litigation Management Alliance (CLM) - Universal Claims Certification (UCC)*
 - NOTE: Proof of precertification course and exam completion will be required for individuals qualifying with a UCC designation certificate.
- [\[More Designation Information\]](#) [Exempt from State Examination]
- OR
- Earned an insurance degree which includes at least 18 semester hours of college credit in property, casualty, health, and commercial insurance from an accredited college or university (official transcript required). [Exempt from State Examination]
- OR
- Currently licensed as a General Lines (Property and Casualty) agent. [Exempt from State Examination]
- OR
- Obtain a Letter of Clearance indicating you held an all-lines adjuster license (company or independent) for at least one (1) year immediately preceding applying for a Florida license and apply for a resident all-lines adjuster license within 90 days of becoming a Florida resident. [\[Transfer of License\]](#) [Exempt from State Examination]
- OR
- If you do not hold one of the prerequisites above, you will be required to take the state examination and may skip "Step 4" below. [\[Requires State Examination\]](#)

Step 3 - Apply:

- Answer all of the questions and pay the fees to complete online application.
[Review fees](#)
[Apply](#)
[Fingerprinting fees](#) are not included and must be paid directly to vendor

Step 4 - Send prerequisite(s) to department:

- Send proof of prerequisite, as indicated in **Step 2**, to the Bureau.
- **Note: Some designation course providers will automatically send the Bureau proof within 21 days of your passing date. If you have completed a designation course, you may contact your provider to confirm.**
- Email to: AgentLicensing@MyFloridaCFO.com

Step 5 - Fingerprints:

- You must be [fingerprinted](#).

Step 6 - Examination:

Disregard this step if you are not required to take an exam or you passed the exam within one year prior to applying for the license.

- Upon approval, an email will be sent to you directing you to check your messages in your [MyProfile](#) account. Messages are where you may securely view your notifications from the department, such as an authorization for

an [examination](#). Follow the message's instructions to schedule the [examination](#).

Note: If you are required to take an examination, you will not be qualified for a license until the department has received a passing result from the testing vendor.

Step 7 - 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:

- Attorneys at law duly licensed to practice law in the courts of this state, and in good standing with The Florida Bar are exempt from having to obtain a license per Florida Statutes s. 626.860. **Note: This does not exempt attorneys from the state examination if an adjuster license is applied for.**
- Continuing Education (CE) Requirement: 24 hours due bi-annually by end of licensee's birth month. When the CE requirement has been generated, the requirement can be viewed in licensee's MyProfile account. Section 626.2815, Florida Statutes. Additional information can be found on our Continuing Education page.
- Cannot hold more than one adjuster license at a time.
- Appointment of License: This license requires an appointment to be active. Section 626.112(4), Florida Statutes. An adjuster license can only hold one appointment at a time.
- Expiration of License: This license will expire if unappointed for 48 months. Section 626.431(3), Florida Statutes.
- Third party access must be authorized by the licensee through MyProfile in order for the third party to manage the licensing submissions and changes on behalf of the licensee.
- Related Florida Statutes:
[626.8548](#), [626.855](#), [626.856](#), [626.864](#), [626.866](#), [626.8695](#), [626.8561](#), [626.8651](#), [626.876\(2\)](#)