



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

## Non-Resident All-Lines Adjuster License

TYPE AND CLASS:

### 7-20 Non-Resident All Lines Adjuster License

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#### 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 or other independent adjuster, 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.

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#### STEPS TO OBTAIN 7-20 NON-RESIDENT ALL-LINES ADJUSTER LICENSE:

**Step 1** - You must:

- Be a natural person at least 18 years of age.
- Be a non-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.

**Step 2** - Qualifications for license:

- Hold a company or independent adjuster license (resident or non-resident) with whom Florida has a [reciprocal agreement](#). [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)
- 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.
- [\[Designation Information\]](#) [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
- If you do not hold one of the prerequisites above, you will be required to take the [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.
- Email to: [AgentLicensing@MyFloridaCFO.com](mailto: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.

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**Special Note:**

- Florida's Continuing Education (CE) Requirement for licensees in nonreciprocal states, must complete 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.
- Appointment of License: This license requires an appointment to be active. Section 626.112(4), Florida Statutes. An adjuster can only have one appointment at a time
- Expiration of License: This license will expire if unappointed for 48 months. Section 626.431(3), Florida Statutes.
- Cannot hold more than one Florida adjuster license at a time.
- **Foreign Insurance Adjusters please see [reciprocity information](#).**
- Related Florida Statutes: [626.8548](#), [626.855](#), [626.856](#), [626.864](#), [626.8695](#), [626.8734](#)