

Public Adjuster FAQs

1. Are public adjusters required to obtain a license in Virginia?

Yes, Article 4.1 of Chapter 18 of Title 38.2 ([§§ 38.2-1845.1 through 38.2-1845.23](#)) requires licensing of public adjusters effective January 1, 2013. No other type of “adjuster” requires licensure in Virginia at this time.

2. What is a public adjuster?

An individual or business entity who receives, either directly or indirectly, a salary, fee, commission or other compensation for investigating, negotiating, adjusting or providing advice to an insured in relation to first party claims arising under insurance contracts that insure real or personal property of an insured for the purpose of effecting the settlement of a claim on behalf of the insured. Public adjusters do not work for any insurance company, are not public employees, and do not work on behalf of the Commonwealth of Virginia. Public adjusters work with insureds to assist in the preparation, presentation, and settlement of claims.

3. What are the license requirements for resident public adjusters?

Licensing requirements are found in the public adjuster section of the [Insurance Licensing Candidate Handbook](#). Visit www.scc.virginia.gov/boi/pro/adj.aspx to apply beginning 12/17/12. License applications are processed in date received order. Visit www.scc.virginia.gov/boi/ConsumerInquiry to track a pending application or to view the license status.

Additionally, as a condition of resident licensure, the electronic application includes an “attestation” through which the applicant must certify that he has and thereafter shall keep in force, for as long as the license remains in effect, a bond in favor of the Commonwealth in the amount of \$50,000 with corporate sureties licensed by the Commission. The surety bond number, effective date and the name of the insurer must be included on the application for licensure. Currently, the Bureau does not require receipt of the actual bond as a condition of licensure. Visit www.scc.virginia.gov/boi/pro/adj.aspx to download PA-2 Bond Form.

4. What are the license requirements for a nonresident public adjuster?

A nonresident applicant must be currently licensed or otherwise authorized as a public adjuster and in good standing in his or her home state. Visit www.scc.virginia.gov/boi/pro/adj.aspx to apply and pay the \$250 non-refundable application processing fee. License applications are processed in date received order. Visit www.scc.virginia.gov/boi/ConsumerInquiry to track a pending application or to view the license status. Every license issued shall be for a term of two years from the date of issuance and may be renewed every two years thereafter.

5. What are the license requirements for business entity public adjusters?

Resident and nonresident business entities must have a designated individual licensed in Virginia as a public adjuster to be responsible for the business entity’s compliance with the laws, rules and regulations of the Commonwealth applicable to public adjusters.

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Visit www.scc.virginia.gov/boi/pro/adj.aspx to apply and pay the \$250 non-refundable application processing fee. A nonresident business entity must be currently licensed or otherwise authorized as a public adjuster and must be in good standing in its home state. License applications are processed in date received order. Visit www.scc.virginia.gov/boi/ConsumerInquiry to track a pending application or to view the license status.

A business entity is not required to first obtain a certificate of authority, including a certificate of registration, certificate of organization, certificate of limited partnership, or charter, from the Commission prior to being eligible to obtain a license as a public adjuster. However, the business entity must still obtain the necessary certificate of authority within 90 days of licensure. Failure to obtain the certificate of authority may result in the Bureau of Insurance terminating the producer license. Contact the Clerk's Office of the State Corporation Commission at 804-371-9733 for details or visit its website at www.scc.virginia.gov/clk.

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6. Are public adjusters required to have a bond?

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7. Is Continuing Education ("CE") required for individual public adjusters?

Resident public adjusters only must complete 24 hours of CE, three of which must be ethics, every 24 months. A \$15 nonrefundable CE processing fee will be assessed when renewal applications are submitted. Requirements are found in the public adjuster section of the [Insurance Licensing Candidate Handbook](#). The license of a public adjuster shall not be renewed if the public adjuster has failed to satisfy the CE requirements.

Nonresidents are not required to complete Virginia courses; however, they must meet the CE requirements of their home state.

8. How do I find my Continuing Education credits and compliance status?

Visit www.sircon.com/virginia to review your CE Transcript.

- 9. What are the requirements to renew a public adjuster license?**
Each licensed public adjuster must submit a renewal application and pay a nonrefundable application processing fee of \$250 every 24 months from the date of issuance of the initial license.
- 10. How do I obtain a Virginia Criminal History Record Report?**
Visit www.vsp.state.va.us/ to download Form SP-167 or contact the Virginia State Police at (804) 674-2000. When you receive the report, fax it to the Bureau at (804) 371-9290 or email it to bureauofinsurance@scc.virginia.gov.
- 11. What are the standards of conduct for public adjusters?**
Refer to Virginia Code [§ 38.2-1845.12](#), Standards of conduct for public adjusters.
- 12. How do I obtain a copy of my license?**
Visit www.sircon.com/virginia to print your license online. A nonrefundable fee may apply. The Bureau does not print and mail licenses.
- 13. How do I verify my license has been issued?**
Visit www.scc.virginia.gov/boi/ConsumerInquiry to confirm the status of your license. There is a one day delay from the licensure date and the day the information is available on the Bureau's website.
- 14. How do I verify my Virginia license number?**
Visit www.scc.virginia.gov/boi/ConsumerInquiry to verify your license number.
- 15. How do I view and/or update agency associations?**
Visit www.sircon.com/virginia and select "Maintain your firm association".
- 16. How do I change my address?**
Visit www.scc.virginia.gov/boi/online.aspx to change your address. Sircon must be used to make a change in the business entity's (agency) address.
- 17. How do I change my name?**
Visit www.scc.virginia.gov/boi/pro/formapp.aspx to download the Service Request Form. A copy of the marriage certificate, divorce decree, or court order is required. Include your Virginia License Number or National Producer Number (NPN) with your request. The producer must sign all name change requests. A duplicate license will be mailed after the name change is processed.
- 18. I am moving to Virginia from another state. What are the requirements to apply for a Virginia resident license?**
If you were not licensed in your former state of residence, you must meet all pre-licensing requirements found in the [Insurance Licensing Candidate Handbook](#). If you have resided in Virginia for less than six months, you must submit a current (no more than 90 days old) criminal history record report from your previous state of residence. If you have resided in Virginia for more than six months, you must submit a current criminal history record report from the Virginia State Police. If you were licensed in your former state of residence within the last 90 days, review the [Insurance Licensing Candidate Handbook](#) for requirements of individuals moving to Virginia.

19. I am moving from Virginia to another state. What do I need from the Bureau?

A clearance letter, which when processed, terminates all active licenses in Virginia, is required when moving to another state. Visit www.scc.virginia.gov/boi/pro/formapp.aspx to download and complete the Service Request Form. Fax it to (804) 371-9290 or email it to bureauofinsurance@scc.virginia.gov. After obtaining a license in your new home state, visit www.scc.virginia.gov/boi/online.aspx to apply for your Virginia nonresident license.

20. How do I notify the Bureau of a Trade (Assumed or Fictitious) Name?

Visit www.scc.virginia.gov/boi/pro/formapp.aspx to download and properly complete the Service Request Form. Fax the form to 804-371-9290 or email it to bureauofinsurance@scc.virginia.gov. Visit www.scc.virginia.gov/clk/befaq/fict.aspx#a2 for additional filing requirements of using a fictitious name in Virginia.

21. Will a criminal conviction prevent me from being licensed?

A criminal conviction does not always result in license denial. The Bureau reviews these applications on a case-by-case basis. An electronic application must be submitted along with the following in order for the application to be reviewed:

- A current criminal history record report from the Virginia State Police (residents only).
- A detailed written statement explaining the circumstances surrounding the offense.
- A copy of the charging document.
- A copy of the court document that demonstrates the final disposition of the case.
- A copy of the sentencing order.
- If applicable, a copy of the court document or a letter from the probation officer indicating completion of probation.
- If applicable, documentation demonstrating the conviction has been pardoned or expunged.
- If applicable, documentation that the applicant's Civil Rights have been restored.
- If applicable, a letter from applicant's employer or prospective employer indicating they are aware of the felony conviction.

Contact the Clerk of the Court that had jurisdiction over the case to obtain the court documents required to review the application.

22. How do I terminate my Virginia insurance license?

Notify the Bureau in writing that you wish to have your license terminated. Include your Name and Virginia License Number or National Producer Number (NPN) or Tax ID Number with the request. The producer must sign the request. An officer from the agency must sign the request for agency terminations. Please allow 5-10 business days for processing your request.

23. Is a contract between a public adjuster and an insured necessary?

Refer to Virginia Code [§ 38.2-1845.13](#), Contract between public adjuster and insured.