

**DEPARTMENT OF INSURANCE**

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**To:** All Admitted Property & Casualty Insurers, Licensed Independent Insurance Adjusters, and Other Interested Parties

**Subject:** Independent Adjuster Firm Employees and Registration of Adjusters not licensed in California

**Date:** March 28, 2018

**Background**

On October 13, 2017, California Insurance Commissioner Dave Jones declared an emergency situation as a result of the numerous major wildfires burning in California, and the state of emergency previously declared by California Governor Jerry Brown on October 9, 2017. The declared emergency authorized claims adjusters not licensed in California to adjust claims in the fire areas as reasonably necessary and in conformity with the requirements of California Insurance Code section 14022.5 and all other insurance laws.

Subsequent to the Commissioner's declared emergency, California Department of Insurance (CDI) received lists of claims adjusters not licensed in California from insurers as well as numerous employee lists from licensed independent adjusting firms. California statutes and regulations allow claims to be adjusted by claims adjusters not licensed in California if registered with the Commissioner under two distinct situations. Specifically, California Insurance Code section 14022.5 states that when the Commissioner declares an emergency, an insurer or the adjuster firm may use adjusters not licensed in California if the company registers the adjusters with CDI. The persons adjusting claims are to be registered within 15 working days from the date on which the adjuster commences claims activity in connection with the declared emergency. The registration is for a period of 180 days from the date of the registration letter. Alternatively, Ins. Code sections 14022(a), 14041 and Title 10 of the California Code of Regulations section 2691.12 allow insurers or independent adjusting firms to use adjusters not licensed in California when there is not a declared emergency. In these situations, companies or adjuster firms are required to submit the full names of all employees who are authorized to negotiate claim settlements during their employment with the adjuster firm, which may or may not be in relation to a declared emergency, to CDI. The employee information is to be submitted within 30 days from the date the adjusting firm hires or terminates an employee.

**New Form for Independent Insurance Adjuster List of Employees**

Following the recent California fires, CDI received a number of inquiries regarding the status of some of the adjusters not licensed in California who were adjusting related claims. Upon assessment, CDI determined there was a need for greater transparency and consistency in complying with the registration requirements outlined above. The [Independent Insurance Adjuster List of Employees and Adjusters Not Licensed in California, form CDI-183](#), is a new form adjuster firms and insurers may choose to use effective immediately if utilizing adjusters not licensed in

California. This form will better ensure that the required information is submitted to CDI when adjusting firms provide the names of all employees who are authorized to negotiate claim settlements during their employment with an insurer or adjuster firm and when insurers and firms register adjusters not licensed in California when the Commissioner declares an emergency.

**Questions**

For specific questions regarding this Notice, please e-mail the Producer Licensing Bureau at <https://interactive.web.insurance.ca.gov/pli/servlet/InformationRequest> or call CDI's Licensing Hotline at (800) 967-9331. Please be sure to include your name, telephone number, license number and e-mail address in all correspondence with the CDI.