



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

Non-Resident Designated Home State Adjuster License

TYPE AND CLASS:

70-20 Designated Home State Adjuster License

Common Use(s) of License:

The Designated Home State (DHS) adjuster license is available to individuals who are residents of a state that does not license adjusters, or to individuals that are company adjusters and reside in a state that only licenses independent adjusters and wants to designate Florida as their home state. What this means is the adjuster will qualify and maintain the 70-20 DHS adjuster license just as a Florida resident adjuster would, i.e., obtain a Florida approved adjuster designation or pass the Florida all lines adjuster state examination, and complete the Florida biennial continuing education requirement.

An "independent adjuster" means a person licensed as an all-lines adjuster who is self-appointed or appointed and employed by an independent 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.

STEPS TO OBTAIN 70-20 NON-RESIDENT DESIGNATED HOME STATE 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 - Must have the following prerequisite(s) before applying:

- Must not have a valid resident adjuster license in any state.
AND
- Must not have a valid designated home state adjuster license in any state.

AND

- Must live in a state that does not offer a resident adjuster license or be a company adjuster and reside in a state that only offers a resident independent adjuster license.

AND

- An original letter from one of the following institutions awarding one of the following designations:
 - Accredited Claims Adjuster (ACA) from an Accredited Postsecondary Institution in this State
 - Accredited Insurance Claims Specialist (AICS) from Encore Claim Services
 - Associate in Claims (AIC) from the Insurance Institute of America
 - Certified Adjuster (CA) from ALL LINES Training
 - Certified All-Lines Adjuster (CALA) from Kaplan Financial Education
 - Certified Claims Adjuster (CCA) from AE21, Incorporated
 - Chartered Property and Casualty Underwriter (CPCU) from the Insurance Institute of America
 - Claims Adjuster Certified Professional (CACP) from WebCE, Inc.
 - Professional Claims Adjuster (PCA) from the Professional Career Institute
 - Professional in Claims (PIC) from 2021 Training, LLC
 - Professional Property Insurance Adjuster (PPIA) from HurriClaim Training Academy
 - Registered Claims Adjuster (RCA) from the American Insurance College
 - Universal Claims Certification (UCC)* from the Claims and Litigation Management Alliance (CLM)
 - 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

- If you do not hold one of the designations above, you will be required to take the Florida all lines adjuster [state examination](#) and may skip "Step 4" below.

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 designation, as indicated in Step 2, to the Bureau.
- *Note: All licensing information is verified through the National Association Insurance Commissioners (NAIC).*
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:

- All individuals holding a Florida DHS adjuster license must complete Florida's CE requirements. The Continuing Education (CE) Requirement is 24 hours due biennially 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 hold one appointment at a time. Information about appointments can be found in our [Frequently Asked Questions](#), under "eAppoint and Appointments".
- 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.
- 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](#)