



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

## Non-Resident Public Adjuster License

TYPE AND CLASS:

**73-20 Non-Resident Public Adjuster License**

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### Common Use(s) of License:

A "public adjuster" is any person, except a duly licensed attorney at law as exempted under s. [626.860](#), who, for money, commission, or any other thing of value, prepares, completes, or files an insurance claim form for an insured or third-party claimant or who, for money, commission, or any other thing of value, acts on behalf of, or aids an insured or third-party claimant in negotiating for or effecting the settlement of a claim or claims for loss or damage covered by an insurance contract or who advertises for employment as an adjuster of such claims. The term also includes any person who, for money, commission, or any other thing of value, solicits, investigates, or adjusts such claims on behalf of a public adjuster.

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### STEPS TO OBTAIN 73-20 NON-RESIDENT PUBLIC ADJUSTER LICENSE:

**Step 1** - You must:

- Be a natural person at least 18 years of age.
- A non-resident of Florida or maintain a principle places of business in 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:

- Licensed and employed as a public adjuster in the applicant's state of residence on a continual basis for the previous 6 months.

**OR**

- If the applicant's state of residence does not issue licenses to individuals who act as public adjusters, the applicant has been licensed and employed as a resident insurance adjuster in his or her state of residence or any other state on a continual basis for the previous 6 months.

**AND**

- File an **original** fifty thousand-dollar (\$50,000) surety bond, using a [bond form](#) provided by the Department.

Mail original bond to:

**Department of Financial Services  
Bureau of Licensing, Room 419  
200 East Gaines Street  
Tallahassee, FL 32399-0319**

**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 - Prerequisite:**

- Proof of your resident license, as indicated in Step 2, is verified through the National Association Insurance Commissioners (NAIC). In the event that your license can not be verified, the Bureau may request a Letter of Certification from your home state to verify you are licensed. The Letter of Certification can be obtained from your home state and it must be dated no earlier than 30 days of your date of application.
- Please email prerequisites (except Bond requirement) to: [AgentLicensing@MyFloridaCFO.com](mailto:AgentLicensing@MyFloridaCFO.com)

**Step 5 - Fingerprints:**

- You must be [fingerprinted](#).

**Step 6 - Examination:**

**All applicants must pass the Florida public adjuster exam. There are no exemptions**

- 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: 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:**

- 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 Statute 626.860. **Note: This does not exempt attorneys from the state examination if an adjuster license is applied for.**
- Upon licensure, a public adjuster must be appointed in his or her own name, or by a licensed public adjusting firm.
- Cannot hold more than one adjuster license at a time.
- 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. Public adjuster level courses are designated as CE3-20 and CE5-320 only. Additional information can be found on our [Continuing Education](#) page.

**If you have completed continuing education (CE) in a [reciprocal state](#), you are not required to complete Florida continuing education (CE).**

- Appointment of License: This license requires an appointment to be active. Section 626.112(1)(a), Florida Statutes. An adjuster 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: [626.854](#), [626.8732](#), [626.8695](#)