

## Keeping your license

You put in a lot of hard work to obtain a license. Here is how to keep it active and up to date:

### Keep your addresses, including your email updated.

The law requires that any changes to addresses or emails be reported within 30 days of the change. We send reminders for renewal and other important updates via email so you might miss important information if we do not have your correct contact information. You can update your email and address quickly and easily on the LDI website.

### Renew On Time.

Effective 2018, licenses will renew in even/odd years based on the license number.

### Complete Continuing Education Requirements.

Most lines require continuing education in order to renew. The number of hours needed is different depending on the lines held on the license. Visit the LDI website for current continuing education requirements.



For more information on the licensing process, visit the Louisiana Department of Insurance website at [www.lidi.la.gov](http://www.lidi.la.gov)



Can't find what you need on the website?

Call us at (800) 259-5300

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Becoming a  
Licensed  
Claims  
Adjuster  
In Louisiana

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Commissioner of Insurance

## The Basics

To hold a license, a Louisiana resident must:

- Be at least 18 years of age and competent and trustworthy,
- Reside in or maintain a principal place of business in Louisiana,
- Pass an examination,
- Submit the appropriate forms and fees and be fingerprinted,
- Be able to provide any and all documentation reasonably necessary to verify information in your application,
- Be fingerprinted,
- Report any felony convictions, and when applicable, acquire 18 USC 1033 written consent by the Commissioner of Insurance.

## Lines of Authority

The lines on a Claims Adjuster license identify what types of claims an adjuster is qualified to handle. A Claims Adjuster license is issued for one or more of the following lines of authority:

- Property & Casualty (includes Automobile, Personal and Commercial Lines)
- Workers Compensation
- Crop
- Automobile Only
- Personal Lines Only
- Commercial Lines Only

## Types of Adjuster Licenses

There are two types of claims adjusters: claims adjusters, who are sent by insurance companies, and public adjusters, who are independent contractors. The Louisiana Department of Insurance issues both claims adjuster and public adjuster licenses. Each is only valid for the line of authority shown on the license.

### Claims Adjuster License

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A Claims Adjuster license is issued to an individual who acts on behalf of an insurance company. This license allows them to work for an insurer – not the policyholder. They may be employees of an insurer or may work as independent contractors.

### Public Adjuster License

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A Public Adjuster license is issued to someone who is acting solely on behalf of the policyholder. Public adjusters evaluate a property loss on behalf of the insured in exchange for a fee. Claims for damage from flood, wind and hurricane damage can be evaluated by public adjusters.

Not all states allow public adjusters, but in states where they can work, they must be licensed by the state insurance department. Contact LDI for licensing requirements to be a public adjuster.

## Testing

You can register for and schedule to take your exam. You will get the results of your exam the same day and then those results will be sent to the Louisiana Department of Insurance within the next day or two. You can find more about the testing process, including a list of locations where you can take your exam and an outline of what topics will be covered on the exam on the testing center's website. Unlike producers, claims adjusters do not have any mandatory prelicense education.

## Fingerprinting

After you pass the test, you're going to need to be fingerprinted. All fingerprinting is done at Louisiana exam locations and most license applicants fingerprint immediately after passing the license exam. Check out the Department's web page for current fingerprinting fees, locations and hours of operation.

## Application

The last step is submitting your license application. Submitting your application is done online through the National Insurance Producer Registry (NIPR). The application fee will be collected at that time. Visit the LDI website for current application fees.