

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. 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 standards of conduct for public adjusters?

Refer to Virginia Code [§ 38.2-1845.12](#), Standards of conduct for public adjusters.

4. 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.

5. 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 online. 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 licensure, the electronic application includes an “attestation” wherein the applicant must certify that they have, and will keep in force for as long as the license remains in effect, a \$50,000 bond in favor of the Commonwealth 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 the PA-2 Bond Form.

6. 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.

Effective July 1, 2014, as a condition of licensure, the electronic application includes an “attestation” wherein the applicant must certify that they have, and will keep in force for as long as the license remains in effect, a \$50,000 bond in favor of the Commonwealth 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 the PA-2 Bond Form.

7. 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.
- If applicable, a copy of the 1033 consent approved by your home state (nonresidents only)

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

8. How do I obtain a Virginia Criminal History Record Report (residents only)?

Visit www.vsp.state.va.us/ to download Form SP-167 or contact the Virginia State Police at (804) 674-2000. When completing the form, have the report mailed back to the applicant; not to the Bureau. When the completed report is received, either attach it as a PDF and email it to bureauofinsurance@scc.virginia.gov or fax it to (804) 371-9290.

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

A business entity must designate an 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. The license authority of any business entity licensed as a Public Adjuster shall terminate immediately if the sole licensed responsible Public Adjuster designated for the business entity's compliance with the insurance laws, rules, and regulations of the Commonwealth is removed for any reason and a new responsible Public Adjuster has not been designated and the Commission notified within 30 calendar days of such removal and of the newly designated responsible Public Adjuster. Visit www.scc.virginia.gov/boi/online.aspx to maintain Firm associations.

Effective July 1, 2014, the bond requirement referenced below also applies to nonresident applicants. Additionally, as a condition of licensure, the electronic application includes an "attestation" wherein the applicant must certify that they have, and will keep in force for as long as the license remains in effect, a \$50,000 bond in

favor of the Commonwealth 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 the PA-2 Bond Form.

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 public adjuster 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.

Every license issued shall be for a term of two years from the date of issuance and may be renewed every two years thereafter.

10. 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.

11. How do I obtain my Virginia license number?

Visit www.scc.virginia.gov/boi/ConsumerInquiry to obtain your license number.

12. How do I obtain a copy of my license?

Visit www.sircon.com/virginia to print your license online. You will need your Virginia license number to print your license. A nonrefundable fee may apply. The Bureau does not print and mail licenses.

13. 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. Resident individual public adjusters will be assessed a \$15 nonrefundable CE processing fee when renewal applications are submitted. The license of a resident individual public adjuster shall not be renewed if the public adjuster has failed to satisfy the CE requirements.

Effective July 1, 2014, the bond requirement referenced below also applies to nonresidents renewals. As a condition of renewal, the electronic renewal application includes an "attestation" wherein the applicant must certify that they have, and will keep in force for as long as the license remains in effect, a \$50,000 bond in favor of the Commonwealth with corporate sureties licensed by the Commission. The surety bond

number, effective date and the name of the insurer must be included on the renewal application. Currently, the Bureau does not require receipt of the continuation certificate as a condition of renewal.

14. 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.

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

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

16. How do I change my address?

Visit www.scc.virginia.gov/boi/online.aspx to change your address. DO NOT USE A COMPANY OR ANY BUSINESS ADDRESS (INCLUDING PO BOX) AS THE INDIVIDUAL PUBLIC ADJUSTER’S RESIDENCE OR MAILING ADDRESS. If you are moving into Virginia refer to FAQ 17 or if you are moving out of Virginia refer to FAQ 18. Sircon must be used to make a change in the business entity’s (agency) address.

17. 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.

18. 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.

19. 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 (if the decree states the change from married name to maiden name), or court order is required. Include your Virginia license number (“VLN”) or National Producer Number (“NPN”) with your request. The licensee must sign all name change requests.

20. How do I view and/or update agency associations?

Visit www.sircon.com/virginia and select "Maintain your firm association".

21. 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.

22. How do I terminate my Virginia license?

Submit a written request to the Bureau of Insurance either by email, bureauofinsurance@scc.virginia.gov or by fax, 804-371-9290. Include your Name and Virginia License Number or National Producer Number (NPN) or Tax ID Number with the request. The licensee must sign the request. An officer from the business entity must sign the request for business entity terminations. Please allow 5-10 business days for processing your request.