

**ALABAMA DEPARTMENT OF INSURANCE
INSURANCE REGULATION
ADMINISTRATIVE CODE**

**CHAPTER 482-1-151
INDEPENDENT ADJUSTERS**

482-1-151-.06 Independent Adjuster Examinations.

(1)(a) Except as provided in paragraph (3), all individuals must successfully pass an examination prior to becoming licensed as an independent adjuster for the following lines of authority:

1. Property and Casualty, excluding Workers' Compensation and Crop.
2. Workers' Compensation.
3. Crop.
4. Property and Casualty, including Workers' Compensation and Crop.

(b) An outline for each examination will be posted on the Department's Web site setting forth the number of questions on the examination from each test section and the time allowed within which to complete the examination.

(2) Unless otherwise exempt, an independent adjuster whose license has expired or has otherwise terminated and has not been in effect for twelve (12) consecutive calendar months must successfully pass the applicable examination(s), as required in paragraph (1), in order to again become licensed.

(3) The examination requirements shall not apply as follows:

(a) An individual licensed as an independent adjuster in another state based on an independent adjuster examination is exempt from successfully passing an examination in order to apply for an Alabama resident independent adjuster license with the same line(s) of authority if, at the time of application, the individual's out-of-state license is current or was cancelled within ninety (90) days before the application and the individual is in good standing in that state or in the state's producer database records as maintained by the NAIC.

(b) An individual currently licensed as an independent adjuster (or its equivalent) in another state based on an independent adjuster examination is exempt from successfully passing an examination in order to apply for a nonresident

independent adjuster license in Alabama with the same line(s) of authority if the individual is in good standing in that state or in the state's producer database records as maintained by the NAIC.

(c) An individual previously employed for a minimum of 20 years as an adjuster in this state by an insurance company licensed in this state is exempt from successfully passing an examination in order to apply for an independent adjuster license in Alabama if the employment with the adjuster ended within 12 months before the application for independent adjuster was filed.

(4) Examination Passing Grade.

(a) Prior to an examination, each question will be valued with the sum of the values equaling 100.

(b) After an examination, the value of each question answered correctly will be counted and the sum of the values totaling 70 or more shall constitute a passing grade.

(5) Limitations on Repeat Examinations.

(a) If an individual takes and fails to pass two examinations for a particular line of authority, the individual must wait a minimum of ninety (90) days after the last failure before the individual can again take the examination for that line of authority.

(b) If an individual thereafter fails the examination two additional times, the individual must wait a minimum of one hundred eighty (180) days after the last failure before each subsequent examination for that line of authority.

(c) The waiting periods described in paragraphs (a) and (b) expire twenty-four (24) months after the date of the last failed examination.

(6) An individual passing an examination will be furnished an examination results certificate by the examination administrator. This certificate must be kept by the individual and presented to Department of Insurance upon request.

(7) Examination results certificates are valid for one year from the date of issuance.

(8) An individual shall pay a non-refundable fee of \$75 for each examination scheduled.

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Statutory Authority: Code of Ala. 1975, §§27-2-17, 27-7-43, 27-9A-7, 27-9A-18.

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