



OKLAHOMA INSURANCE DEPARTMENT
STATE OF OKLAHOMA

NONRESIDENT ADJUSTER LICENSING INFORMATION

This information has been compiled by the Oklahoma Insurance Department's Licensing Division to assist you in applying for & maintaining an Oklahoma Nonresident Adjuster License.

DEFINITIONS:

HOME STATE: The District of Columbia and any state or territory of the United States in which the adjuster's *principal place of residence or principal place of business is located*. 36 O.S. § 6202(6).

DESIGNATED HOME STATE ("DHS"): If neither the state in which the adjuster maintains the principal place of residence nor the state in which the adjuster maintains the principal place of business has a licensing or examination requirement, the adjuster may declare another state which has an examination requirement and in which the adjuster is licensed to be the "home state." The nonresident adjuster applicant must have passed an exam in that declared "home state" and, also, be licensed in good standing in that state. 36 O.S. § 6202(6).

OKLAHOMA REQUIREMENTS FOR EVERY ADJUSTER APPLICANT:

1. **EXAM:** An applicant must have passed an adjuster licensing exam. This can be in Oklahoma, an applicant's "resident state" or the "designated home state" of an applicant depending on the applicable situation.
2. **CE COMPLIANCE:** An applicant must be CE compliant in his/her resident state. If an applicant is from a state that does not have a CE requirement, then the applicant can complete CE for any state in which the applicant holds a valid license as long as that state has a CE requirement.

***The CE state DOES NOT have to be an applicant's designated home state.** Most licensees choose to use this state to complete CE since they have already taken an exam here & are familiar with the material.

STATES THAT DO NOT ISSUE A LICENSE FOR INSURANCE ADJUSTERS:

Colorado
Washington, DC
Iowa
Illinois
Kansas

Missouri
Wisconsin
Pennsylvania
Tennessee
South Dakota

Nebraska
North Dakota
Maryland
New Jersey
Massachusetts

Ohio
Virginia

Nonresident adjuster applicants domiciled in the above states may designate another state as their “Designated Home State” **if they have passed an examination & hold an active license in that state.**

Oklahoma will continue to work with other states to ensure reciprocity and encourage uniformity with Nonresident Adjuster Licensing. The following states have a “specific” DHS license in place in order to track and monitor the licensees that are designating their respective states as the “home state”. The license appears on the Producer Database with the DHS designation. Oklahoma will not accept applications with the below states listed as the DHS unless the correct license is held in that state:

Texas

Indiana

Louisiana

Wyoming

**YOU MUST PASS THE OKLAHOMA EXAM IF YOU HOLD AN ACTIVE
RESIDENT INSURANCE ADJUSTER LICENSE IN THE FOLLOWING
STATES:**

California: This state has a resident adjuster license; however, California is not reciprocal in accepting applicants who have passed the Oklahoma adjuster licensing exam as nonresident adjusters. Pursuant to 36 O.S. § 6205(B)(4), Oklahoma is unable to grant a nonresident adjuster license to California resident adjusters due to the fact that California does not award nonresident adjuster licenses to Oklahoma residents on the same basis. As a result, California resident adjusters must pass Oklahoma’s adjuster licensing exam in order to be licensed as nonresident adjusters in Oklahoma.

New York: This state has a Resident Adjuster License; however, New York is not reciprocal in accepting applicants who have passed the Oklahoma exam as nonresident adjusters. Pursuant to 36 O.S. § 6205(B)(4), Oklahoma is unable to grant a nonresident adjuster license to New York resident adjusters due to the fact that New York does not award nonresident adjuster licenses to Oklahoma residents on the same basis. As a result, New York resident adjusters must pass Oklahoma’s adjuster licensing exam in order to be licensed as nonresident adjusters in Oklahoma.

Hawaii: This state has a Resident Adjuster License; however, Hawaii is not reciprocal in accepting applicants who have passed the Oklahoma exam as nonresident adjusters. Pursuant to 36 O.S. § 6205(B)(4), Oklahoma is unable to grant a nonresident adjuster license to Hawaii resident adjuster due to the fact that Hawaii does not award nonresident adjuster licenses to Oklahoma residents on the same basis. As a result, Hawaii resident adjusters must pass Oklahoma’s exam in order to be licensed as nonresident adjusters in Oklahoma.

If you have any additional questions or concerns please contact the Licensing Division by fax 405.522.3642 or email licensing@oid.ok.gov