# West Virginia Offices of the Insurance Commissioner

Licensing and Education Division

## Adjuster License Types

**Company Adjuster**
An adjuster who is a staff employee of an insurance company, who is paid by the insurance company, and who investigates, negotiates, or settles claims.

**Three lines of authority:** Property & Casualty, Crop, and Workers' Compensation

**Independent Adjuster**
An individual, a business entity, an independent contractor, or an employee of a contractor, who contracts for compensation with insurers or self-insurers; is one whom the insurer's or self-insurer's tax treatment of the individual is consistent with that of an independent contractor, rather than as an employee, as defined in the Internal Revenue Code, United States Code, Title 26, Subtitle C; and investigates, negotiates, or settles property, casualty, or workers' compensation claims for insurers or self-insurers.

**Three lines of authority:** Property & Casualty, Crop, and Workers' Compensation

**Public Adjuster**
Any person who, for compensation or any other thing of value on behalf of the insured: Acts or aids, solely in relation to first-party claims arising under insurance contracts that insure the real or personal property of the insured, on behalf of an insured in negotiating for, or effecting the settlement of, a claim for loss or damage covered by an insurance contract; Advertises for employment as a public adjuster of insurance claims or solicits business or represents themselves to the public as a public adjuster of first-party insurance claims for losses or damages arising out of policies of insurance that insure real or personal property; or Directly or indirectly solicits business, investigates or adjusts losses, or advises an insured about first-party claims for losses or damages arising out of policies of insurance that insure real or personal property for another person engaged in the business of adjusting losses or damages covered by an insurance policy on behalf of an insured.

**One line of authority:** Property & Casualty

**Crop Line of Authority (Company and Independent Adjusters)**
West Virginia no longer issues a separate crop adjuster license. Crop is a line of authority that a company adjuster or an independent adjuster may hold.

- **Background:** The former crop adjuster license category, now the crop line of authority, was created to accommodate the United States Department of Agriculture (USDA) and Risk Management Agency (RMA) request to the NAIC. If an applicant does not complete the USDA training program, they do not adjust crop damage for RMA and the USDA. Any other private company crop damage is just a casualty claim and is subject to adjuster licensing.
- **Summary:** The West Virginia test for crop adjuster other than USDA crop claims is the property and casualty adjuster test. The crop line of authority is only for adjusters that adjust USDA crop claims and the USDA only accepts their RMA training and testing. All adjusters which adjust crop insurance claims for insurance companies other than the USDA Approved Insurance Providers (AIP) must have either a company or independent adjuster license with the property and casualty line of authority.
- **Note:** Unless employed by an insurance company, a crop adjuster should apply for an independent adjuster license with a crop line of authority.

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**Examination:** A resident individual applicant must pass a written examination on the line or lines of authority sought, the duties and responsibilities of an insurance adjuster, and West Virginia insurance law, unless exempt. Per W. Va. CSR § 114-25-6.2.1, "In lieu of such examination, an individual applying for an adjuster license with a crop line of authority may instead submit certification that the individual has passed a proficiency examination approved by the United States Department of Agriculture and Risk Management Agency."

**If you have any questions, you can reach the Licensing and Education Division in the following ways:**

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