

Department of Consumer and Business Services

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Rescission of May 28th guidance related to public adjusters

The State of Oregon through the Division of Financial Regulation ("Division") sent a memorandum on May 28, 2021 to notify non-resident public adjusters that beginning immediately for new applications and upon renewal after September 1, non-resident public adjusters would not be issued a general lines adjuster license because this practice conflicts with Oregon law. This practice also required manual processing of applications because licenses could not be approved automatically through NIPR when there was no corresponding and equivalent home state license. In the memorandum, the Division identified multiple paths of compliance that would allow a non-resident public adjuster to obtain an Oregon general lines adjuster license, although it has come to the Division's attention that certain non-resident public adjusters may be unable to use those paths of compliance because of the particular application of the laws of their home states. Since issuing the memorandum, the Division, working closely with the Oregon Department of Justice ("ODOJ"), has continued its efforts to find a resolution that would allow non-resident public adjusters to be licensed under Oregon law in a manner that is in line with the Oregon Insurance Code. The Division will be reaching out to industry and licensees as we move further along in the process to request input and feedback during the process. We will also be working with our technology partners to make the licensing process efficient and automated.

While the Division moves through this process, the Division rescinds its previous notice issued on May 28, 2021 until further notice. Accordingly, until further notice, nonresident public adjusters may apply for an Oregon general lines adjuster license if they have a public adjuster license in their resident state as they did prior to the May 28, 2021 guidance. Any general lines adjuster license issued to a non-resident adjuster is limited to the authority in the non-resident adjuster's resident state, i.e. if you hold a public adjuster license in your resident state, you may only provide public adjusting services in Oregon. In addition, until further notice, the Division will allow non-resident adjusters to renew their licenses in Oregon and maintain their general lines adjuster license. The Division expects to be able to provide further guidance in the next few

Thank you for your patience as we attempt to reconcile the Oregon Insurance Code with our processes and continue working with the adjuster community. Should you have any questions please reach out to Denise Ricketts at 503-947-7261 or Haven Garber at 503-983-4656

Haven Garber Licensing and NDP Manager