

Regulation of Public Adjusters
Frequently Asked Questions (FAQ) for Public Adjusters
August 2020

Background

What act resulted in the regulation of public adjusters?

2019 Wisconsin Act 129

Which chapter of the Wisconsin Statutes relates to the regulation of public adjusters?

Wis. Stat. ch. 629. Registration is optional for Wisconsin residents; however, certain requirements and prohibitions apply to anyone engaging in public adjusting services regardless of registration status.

Public Adjuster Registration

Do I need to get a license to become a public adjuster in Wisconsin?

Wisconsin requires all non-resident public adjusters to register with OCI. Resident adjusters may register, but registration is not required for resident public adjusters. Licensure is not required, only the registration. However, if a public adjuster registers in Wisconsin, the registration will appear in a database as a license for the purposes of reciprocity with other states. Registration information is available at <https://oci.wi.gov/Pages/Agents/PublicAdjuster.aspx>.

If resident public adjusters are not required to register, but OCI allows a resident to register, why is an initial written exam and continuing education (CE) required for a resident who decides to register?

The exam and CE requirements were included by the legislature when Act 129 was enacted. OCI was not involved in the drafting of this legislation, but the assumption is that the legislature wanted to ensure that all public adjusters doing business in Wisconsin have established minimum competence before being listed as registered with OCI.

Will Wisconsin offer a reciprocal nonresident registration to an adjuster from a state with no licensing/registration requirement who has a “home state designation” in another state with a licensing/registration and continuing education requirement?

Wisconsin will offer a reciprocal nonresident registration to an adjuster as long as that adjuster has a home state designation with licensing/registration and CE requirements that have been met in the designated state.

Public Adjuster Bonding

Can a public adjuster submit their bond to OCI before they are registered in Wisconsin?

A public adjuster can submit their bond form to OCI before they are registered in this state. However, the public adjuster cannot begin adjusting business in Wisconsin until their registration has been approved.

Do I need to send in an original bond form or can I send a copy via email?

An original, signed bond form is required.

Should the public adjuster bond be in the name of an individual adjuster or a company/agency?

Public adjuster bonds must be completed in the name of the individual adjuster.

Public Adjuster Contracts

Can a public adjuster submit their contract to OCI before being registered in Wisconsin?

A public adjuster can submit their contract to OCI before being registered in Wisconsin. However, the public adjuster cannot begin adjusting business in Wisconsin until their registration has been approved.

Where should I send my public adjuster contract for review? Is formal approval needed?

Public adjuster contracts must be submitted to OCI for approval. Those contracts can be sent via email to ocipublicadjusters@wisconsin.gov.

How will I know that my contract has been approved?

OCI will send an email confirmation once your contract has been reviewed and approved. If there are questions about the contract or corrections are needed, OCI will send an email itemizing any required changes.

How long does it take for the review/approval of the contract once it is submitted to OCI?

We strive to review these contracts and respond as quickly as possible. However, by statute, if the review takes longer than 30 days, the contract will be “deemed” approved at the 30th day and you can begin using it without further OCI approval.

Can I use the contract form while I am waiting for OCI approval?

No contract may be used until it has been reviewed and approved by OCI, or until 30 days after the form has been submitted to our office.

What exactly should be included in the public adjuster contract?

OCI has created a checklist with summaries of required Wisconsin contract elements. You can find the checklist here: <https://oci.wi.gov/Documents/Companies/PublicAdjusterChecklist.pdf>

Should the public adjuster contract be filed in the name of a company/agency or in the name of an individual adjuster?

Public adjuster contracts must be filed with OCI in the name of the individual adjuster.

Are there sample contracts I can review?

We do not have a sample contract or template available for use. However, approved contracts are available for public viewing on our SERFF Public access website with the steps on how to view approved contracts.