

Memorandum

August 5, 2025

Subject: Oregon has added a new public adjuster license class

If you are an Independent Adjuster, and only act in the capacity of an independent adjuster, you can disregard this notice as it pertains to Public Adjusters only

The Oregon Division of Financial Regulation (DFR) has recently completed the rulemaking process and is excited to announce it has added a public adjuster license class. The rules have been finalized and will be registered with the Oregon Secretary of State on Aug. 1, 2025. Applications for a public adjuster license will be available for submission Aug. 18, 2025, at www.nipr.com.

Prior to the rule change, Oregon laws did not distinguish between an independent adjuster (one who handles claims on behalf of an insurer), and a public adjuster (one who handles claims on behalf of the insured).

Each type of adjuster is clearly defined and has different requirements and restrictions. If you individually, or your business entity, currently holds an independent adjuster license, *but are actually a public adjuster/agency* we are providing an opportunity to request a change to your license type at no charge. Please note that part of the rulemaking stipulates an adjuster cannot hold both a public adjuster and independent adjuster license simultaneously, so you will need to notify DFR you are a public adjuster. If you are a public adjuster that currently holds an Oregon independent adjuster license, please send a request for us to change your license type by email to web.insagent@dcbs.oregon.gov.

As of Aug. 15, 2025, we will no longer accept paper applications for licensing or renewals for public adjusters. All applications are required to be submitted via www.nipr.com. Moving forward, application for an adjuster license or adjuster license renewal, will require you to hold the equivalent license in your domicile state, as shown in the NAIC database before you will be able to acquire that license in this state (if a nonresident). This means that to hold a public adjuster license in the state of Oregon, you must be licensed as a public adjuster in your domicile state.

If you have any questions, please contact us by email at web.insagent@dcbs.oregon.gov.

Thank you.



John Haworth, CIE, CPCU, FLMI, MBA, MCM
Insurance Licensing & Retaliatory Tax Manager
Division of Financial Regulation | Oregon Department of Consumer and Business Services
350 Winter Street NE Room 410, Salem OR 97301
john.b.haworth@dcbs.oregon.gov
(971) 701-5891
dfr.oregon.gov
Pronouns: he/him/his