



Support **The CLAIM Act** to Untangle the Web of Non-Reciprocal, Non-Uniform State Licensing Rules Tying Consumers and Adjusters in Knots!

- In today's marketplace, independent claims adjusters handle the majority of the nation's insurance claims and are relied upon by claimants and insurers alike.
- Responding to the needs of consumers **requires flexibility and mobility** to apply the right expertise to adjusting losses from natural disasters or individual accidents, in cases occurring **across state lines** in today's global market.
- Unfortunately, a patchwork of often **anachronistic, protectionist, retaliatory, and conflicting** state laws frustrates interstate claims adjusting and **prevents the most efficient, timely, and cost-effective customer service** across state lines, whether for workers' compensation, disability, residential, auto, crop, or other claims.
- These laws hinder adjusters' ability to respond rapidly to natural disasters, work across state borders by phone and computer, and assess and pay claims quickly.
- It is **time for Congress to remedy** this unwieldy situation by passing the CLAIM Act. Here is how the CLAIM Act advances uniformity, reciprocity, and consumer protections for claims adjusting across state lines:
 - Each state has three years to work with the National Association of Insurance Commissioners (NAIC) and every other state to adopt uniform educational, training, and ethical criteria needed for the proper licensing of independent claims adjusters. The bill also calls for the NAIC to develop a multi-state exam to test those criteria.
 - Each state also has three years to work with the other states and the NAIC to adopt reciprocity standards to enable adjusters properly licensed in their designated home states to assess and settle claims across state lines without discrimination.
 - In other words, the state-based regulation of independent adjusters remains in place, but the states must undertake needed reforms during those three years. The CLAIM Act urges the NAIC to adopt a Model Act to help the states enact those reforms.
 - After that time, if such uniformity and reciprocity has not been achieved by a certain state, then the CLAIM Act automatically authorizes independent claims adjusters to operate there, if they are properly licensed to adjust claims in their designated home state, and they have passed a multi-state adjuster exam as established by the NAIC.
 - In that way, the CLAIM Act provides needed Congressional incentives to improve state regulation of independent adjusters while giving the state-based system enough time to adopt reforms on its own.
 - The CLAIM Act also will enable disaster victims to receive expedited, quality service, as adjusters who are properly licensed in their home state will be automatically authorized to adjust disaster-related claims in a Presidentially-declared disaster area.

By Passing the CLAIM Act to Spur Cross-State Uniformity, Reciprocity, and Consumer Protections, Congress Can Help Claims Adjusters to Serve Customers in Need!