



American Association of Independent Claims Professionals

November 22, 2005

Commissioner Susan Voss, Chair
Market Regulation and Consumer Affairs (“D”) Committee
National Association of Insurance Commissioners
c/o Iowa Insurance Division
330 Maple Street
Des Moines, Iowa 50319-0065

Re: Adoption of Independent Adjuster Licensing Model Act

Dear Commissioner Voss:

I am writing on behalf of the American Association of Insurance Claims Professionals (“AAICP”) to request consideration by the Market Regulation and Consumer Affairs (“D”) Committee of the development of a model act addressing independent adjuster licensing.

The AAICP is an association of insurance adjustment and administrative companies that service claims for insurance companies, corporations and government entities. The Association’s members employ thousands of claims specialists and other professionals throughout the country. Our member companies service national programs requiring the use of qualified insurance adjusters to handle millions of workers’ compensation, disability, property and liability claims every year.

In order to secure and maintain independent insurance adjusters licenses in the over 30 jurisdictions where licensure is required, our members and/or their employees, must comply with a variety of qualification standards which, at times, are inconsistent and do not maximize reciprocity considerations that have become the hallmark of state insurance regulation in recent years. For example, there are at least two states that require that non-resident applicants take and pass their own adjuster license exam, regardless of the fact that the applicant has done so already in his or her home state. Another state will not license non-residents as adjusters at all.

The AAICP has been watching with great interest the efforts of the Producer Licensing Working Group and were encouraged when the development of a licensing model for Independent Adjusters was made a part of its 2005 Work Plan. We were, however, equally discouraged when this item was removed from further consideration this year. We appreciate the

Commissioner Susan Voss, Chair

November 22, 2005

Page 2 of 2

myriad of priorities that this group is faced with addressing. We respectfully request, however, that the development and adoption of a model act for licensing Independent Adjusters is reconsidered. We acknowledge and appreciate the Committee's review of this issue during its November 3, 2005 conference call. As you are aware, the Committee decided to amend its charges to reflect the inclusion of adjuster licensing initiatives in charge # 5.

We welcome the opportunity to work with you and your colleagues in a collaborative manner regarding this very important issue.

Sincerely,

A handwritten signature in black ink, appearing to read "Bernd G. Heinze". The signature is written in a cursive, flowing style.

Bernd G. Heinze
Executive Director

cc: Timothy Mullen
Director of Market Regulation
National Association of Insurance Commissioners
2301 McGee Street
Suite 800
Kansas City, MO 64108-2662

John R. Dunphy
Shirley Kerns