



Adjuster Participation in the National Flood Insurance Program

Qualifications

The National Flood Insurance Program (NFIP) Bureau and Statistical Agent maintains a database of NFIP qualified independent adjusters. The NFIP qualifications reflect the distinct characteristics of the NFIP coverage and adjusting requirements.

The adjuster database includes the adjuster's name and the date and location of the workshop the adjuster attended. The purpose of these workshops is to keep the adjusting community current with claims procedures required for adjusting losses under the three forms of the [Standard Flood Insurance Policy](#):

1. The Dwelling Form
2. The General Property Form
3. The Residential Condominium Building Association Policy (RCBAP)

For this reason, all independent adjusters who wish to be certified must submit the [Adjuster Certification Application](#). WYO company staff adjusters should be guided by their company's procedures.

The application includes five levels of authorization. An adjuster can be authorized in one or all five categories or any combination, if the adjuster's qualifications, detailed on the application, meet the requirements shown below. The five categories are as follows:

- Residential (Dwelling)
- Manufactured (Mobile) Home/Travel Trailer
- Small Commercial (General Property)
- Large Commercial (General Property)
- Condominium (RCBAP)

1. Residential, Commercial, and Manufactured (Mobile) Homes Authorization

To be approved for Residential, Commercial, or Manufactured (Mobile) Homes losses, or any combination thereof, an adjuster must:

1. Have at least 4 consecutive years of full-time property loss adjusting experience.

2. Be capable of preparing an accurate scope of damage and dollar estimate to \$50,000 for manufactured (mobile) homes and to \$500,000 for residential and commercial losses.
3. Have attended an NFIP workshop and be able to demonstrate knowledge of the SFIP and of NFIP adjustment criteria for all policy forms.
4. Be familiar with manufactured (mobile) home and Increased Cost of Compliance adjusting techniques.

These requirements will be checked and verified prior to approval

2. Large Commercial and RCBAP Authorization

To be approved for Large Commercial or RCBAP losses, or both, an adjuster must:

1. Have at least 5 consecutive years of full-time large-loss property adjusting experience.
2. Be capable of preparing an accurate scope of damage and dollar estimate of \$500,000 or more.
3. Submit written recommendations from three insurance company supervisory or claim management personnel. The recommendations must reflect adjusting experience only.
4. Provide information regarding current Errors and Omissions coverage.

These requirements will be checked and verified prior to approval.

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