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CHAPTER 47.

INSURANCE ADJUSTERS

**SECTION 38‑47‑10.** Licenses required for adjusters.

Every individual commonly called an adjuster, adjusting losses for an insurer licensed to do business in this State, must be licensed by the director or his designee. These individuals shall apply for a license on a form prescribed by the director or his designee. The director or his designee shall satisfy himself that each applicant for an adjuster’s license is an individual of good moral character, has sufficient knowledge of the insurance business and his duties as an adjuster, has not violated the insurance laws of the state, and is a fit and proper individual for the position. No license may be issued to a nonresident adjuster who resides in a state refusing to license South Carolina adjusters.

Agents licensed under Chapter 43 are not required to comply with this section.

**SECTION 38‑47‑15.** Applicant’s business and residence address required; notice of change of address required.

When an individual applies for an adjuster’s license he shall supply the department his business and residence address. The adjuster shall notify the department within thirty days of any change in these addresses.

**SECTION 38‑47‑20.** Reciprocal agreements as to licensing nonresidents.

The director or his designee may enter into reciprocal agreements with the insurance commissioners of other states in regard to licensing of nonresident adjusters if in his judgment such arrangements or agreements are in the best interest of the state and if the applicant for an adjuster’s license meets the minimum statutory requirements of this State for the issuance of a license. However, the director or his designee may not enter into or continue any reciprocal agreement unless the other state is just as liberal as this State in licensing nonresident adjusters.

**SECTION 38‑47‑30.** Fee for adjuster’s license.

The fee for an adjuster’s license is eighty dollars payable in advance and fully earned when received, not refundable, transferable, nor proratable. However, when the laws of another state of the United States require South Carolina adjusters to pay a license fee greater than the fee required in this State of nonresident adjusters, the nonresident adjuster shall pay an amount equal to the amount of charges imposed by the laws of his state upon adjusters of this State.

**SECTION 38‑47‑40.** Duration of license; nonpayment of fee; requirements for reinstatement.

An adjuster’s license is for an indefinite term unless sooner revoked or suspended if the biennial license fee is paid at the time and in the manner which the department provides by regulation. If the license fee for an adjuster is not received when due, the license must be canceled. If the license is to be reinstated, an original application must be filed and a reinstatement fee equal to the biennial license fee unpaid must be paid in addition to the regular biennial license fee.

**SECTION 38‑47‑50.** Adjusters represent the companies.

Adjusters are declared to be acting as the agents for the company or companies represented by them in the adjustment of any loss.

**SECTION 38‑47‑60.** Adjuster acting for unauthorized insurer.

It is unlawful for a person to:

(1) act as adjuster on a contract made other than as authorized by the laws of this State or made by an insurer who is not regularly licensed to do business in this State; or

(2) adjust or aid in the adjustment, either directly or indirectly, of a claim arising under a contract of insurance not authorized by the laws of this State.

A person who violates the provisions of this section is guilty of a misdemeanor and, upon conviction, must be fined in the discretion of the court or imprisoned not more than two years, or both.

**SECTION 38‑47‑70.** Indication of violation of title by adjuster warrants imposition of listed penalties; notice.

When the director or his designee determines after investigation that there has been a violation of this title by an adjuster, upon ten days’ notice, he may impose the penalties provided in Section 38‑2‑10.