

Carrier adjuster licensing gap analysis: Is your firm exposed?

The hidden cost of licensing gaps

Deploying staff quickly is a carrier's greatest strength. But as state regulations shift and your adjuster roster grows, manual multi-state licensing creates critical blind spots. A single lapsed license or missed CE readiness, delayed claims, and a hit to your bottom line during peak catastrophe (CAT) season.

For each statement, check Yes or No based on your current

1. Visibility & tracking (the "deployability" test)

Without real-time visibility, you cannot deploy with confidence.

- ☐ Yes ☐ No Do you have a centralized, real-time dashboard showing the active license status of every adjuster on your roster?
- ☐ Yes ☐ No Can your claims managers instantly pull a report of which adjusters are legally deployable in a specific state today?
- ☐ Yes ☐ No Have you eliminated the use of manual spreadsheets for tracking license expiration dates?
- ☐ Yes ☐ No Do you have a standardized process for verifying the active licenses of third-party or public adjusters involved in your claims?

2. Reciprocity & DHS Strategy (The "Efficiency" Test)

A fragmented strategy leads to unnecessary exams and wasted time.

- ☐ Yes ☐ No Does your firm have a documented Designated Home State (DHS) strategy to minimize the number of exams your adjusters must take?
- ☐ Yes ☐ No Are you actively auditing your adjusters' DHS selections to ensure they align with the latest 2026 state reciprocity changes (e.g., New Mexico, Alaska)?
- ☐ Yes ☐ No Do you have a streamlined process for securing emergency CAT licenses within 24-48 hours of a disaster declaration?

3. Renewals & Continuing Education (The “Risk” Test)

Missed deadlines are the number one cause of lapsed licenses.

- ☐ Yes ☐ No Do you have an automated alert system that notifies both the adjuster and your compliance team 60 days before a license expires?
- ☐ Yes ☐ No Are you actively tracking Continuing Education (CE) credit completion alongside license expiration dates?
- ☐ Yes ☐ No In the past 12 months, has your firm experienced zero deployment delays caused by last-minute CE deficiencies?

4. Operational Burden (The “Resource” Test)

Your claims experts should be handling claims, not paperwork.

- ☐ Yes ☐ No Is your internal compliance team spending fewer than 10 hours a week on adjuster licensing administrative tasks?
- ☐ Yes ☐ No Are your claims managers completely free from the burden of chasing down adjuster credentials and state applications?
- ☐ Yes ☐ No Can your current licensing process easily scale to onboard and license 50+ new adjusters in a single month without overwhelming your staff?

Your results - Total “No” answers: ____ / 13

Are you exposed?

If you answered “No” or “I don’t know” to 3 or more questions:

Your firm has a critical licensing gap. Relying on manual processes, fragmented tracking, and reactive renewals leaves your organization exposed to regulatory fines and severe deployment bottlenecks.

Close the gap with ReSource Pro

- End-to-end adjuster licensing support trusted by 900+ carriers
- Full lifecycle management initial licensing, DHS strategy, renewals, and CE tracking
- Emergency CAT deployment licensing within 24-48 hours
- Your experts focus on serving policyholders, not paperwork

For more information

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