

*Regulations of Connecticut State Agencies*

TITLE 38a. Insurance Department

---

*Agency*

**Insurance Department**

*Subject*

**Casualty Adjusters**

*Inclusive Sections*

**§§ 38a-792-1—38a-792-5**

---

CONTENTS

---

Sec. 38a-792-1.	Adjusters required to be licensed
Sec. 38a-792-2.	Adjusters not required to be licensed
Sec. 38a-792-3.	Settlement of small property damage losses by agents
Sec. 38a-792-4.	National standards
Sec. 38a-792-5.	Notice of offer of compromise or rejection of claim

**Casualty Adjusters**

**Sec. 38a-792-1. Adjusters required to be licensed**

Adjusters of casualty claims requiring a license under section 38a-792 of the general statutes shall include the following: (a) All adjusters who settle personal injury or death claims arising out of automobile accidents; (b) all adjusters settling claims arising out of premises/operations liability insurance policies; (c) all adjusters handling claims arising under the workers' compensation law or otherwise covering the relationship between master and servant; (d) all adjusters handling property damage claims, including automobile collision losses; (e) all adjusters handling personal injury or death cases arising out of the violation of any common law or statutory duty not included in the above classes.

(Effective December 21, 1992)

**Sec. 38a-792-2. Adjusters not required to be licensed**

No fire insurance adjuster need be licensed. No life insurance adjuster need be licensed.

(Effective December 21, 1992)

**Sec. 38a-792-3. Settlement of small property damage losses by agents**

Any licensed agent of any insurance company who has authority to settle losses not exceeding one thousand five hundred dollars when such losses are property damage losses need not be licensed under section 38a-792 of the Connecticut General Statutes so long as he is licensed as a producer.

(Effective December 21, 1992; Amended September 9, 2013)

**Sec. 38a-792-4. National standards**

Except to the extent that they may be modified or extended by state statutes or regulations, casualty adjusters, in respect to their rights and duties in the business of adjusting insurance claims, shall be guided by the Connecticut Unfair Insurance Practices Act, Section 38a-816 (6) of the General Statutes, the regulations implementing its provisions, and the Code of Ethics as established by the National Association of Independent Insurance Adjusters, as amended from time to time.

(Effective December 21, 1992)

**Sec. 38a-792-5. Notice of offer of compromise or rejection of claim**

In view of the fact that the statute of limitations applies on the time for suit in negligence cases, it is suggested that, even if there might be no legal duty on the part of an adjuster so to inform the claimant, nevertheless in personal injury cases if the adjuster has interviewed the claimant within thirty days before the expiration of the statute of limitations without a settlement, fair practice and public ethics require that the adjuster should not mislead the claimant into believing that there might be a settlement prior to the expiration of the statute

*Regulations of Connecticut State Agencies*

TITLE 38a. Insurance Department

---

*§38a-792-5*

*Insurance Department*

of limitations, and notice of an offer of compromise or rejection of claim should be definite.  
(Effective December 21, 1992)