



**STATE OF CONNECTICUT**  
*INSURANCE DEPARTMENT*

**Bulletin L-19**

**May 21, 2012**

**To: ALL INSURERS LICENSED IN THE STATE OF CONNECTICUT**

**Re: CHANGES TO LICENSING REQUIREMENTS FOR ADJUSTERS WHO HANDLE SUBROGATION CLAIMS.**

The Insurance Department ("Department") has reevaluated its position with regard to whether entities or individuals engaged in the negotiation and settlement of subrogation claims within the state of Connecticut, or related to Connecticut insureds, are required to be licensed as casualty adjuster.

Having given due consideration to information about the subrogation process presented by a number of insurance companies, the Department has reached the conclusion that the entities or individuals who are hired or employed by an insurance company ("Company") to pursue a subrogation claim against the insurer of a third party tortfeasor and to recover moneys that the Company paid to its own policyholder under an insurance claim, or who handle and negotiate subrogation demands made against the Company's own policyholders, are not required to be licensed as casualty adjusters in this state, provided that the result of those negotiations does not impact affected policyholders (on deductibles, coverage or premiums). When, however, the Company is pursuing a subrogation claim directly against a responsible third party, such claim must be handled by a licensed casualty adjuster.

To the extent that entities and individuals engaged in the subrogation process are no longer required to hold a casualty adjuster's license, except as provided herein, Bulletin L-14, issued on February 15, 2005, and Bulletin L-15, issued on January 5, 2006, are hereby rescinded.

A handwritten signature in cursive script that reads "Thomas B. Leonardi".

Thomas B. Leonardi  
Insurance Commissioner