



## Department of Business Regulation

1511 Pontiac Avenue, Bldg. 69-2  
Cranston, RI 02920

# Insurance Bulletin Number 2005-14

## Emergency Adjuster Licensing

R.I. Gen. Laws § 27-10-8 provides for temporary licensing of adjusters on an emergency basis to adjust losses as a result of an emergency. All emergency adjusters must be employed by an adjusting entity or an insurer licensed in Rhode Island and may only perform work for that employer as a result of the emergency license. The purpose of this Bulletin is to establish a procedure for notice to the Department regarding emergency insurance adjustment work.

Any entity wishing to invoke this provision shall promptly submit the following to the Department electronically in Word format to [Emergencyadj@dbr.state.ri.us](mailto:Emergencyadj@dbr.state.ri.us):

1. The name, business address and other contact information of the employer of the individual for whom emergency authority is sought.
2. a. The name of each individual for whom an emergency adjusting license is sought;
  - b. 1. The state(s) in which the individual is licensed as an adjuster; or
  2. A statement that the individual regularly adjusts in another state where such licensing is not required and works for an adjusting entity or an insurance company authorized to do business in Rhode Island.
3. The date of the notice, which will be the date upon which the emergency adjusting licenses become effective.

Emergency authority to adjust claims will terminate one hundred and twenty (120) days after notice is given to the Department. Any entity requesting an extension of this authority shall submit such request to [Emergencyadj@dbr.state.ri.us](mailto:Emergencyadj@dbr.state.ri.us) during the one hundred and twenty (120) days with an explanation of the need for the extension. Insurers and adjusting entities are responsible for the conduct of persons admitted under this emergency procedure and the insurer and/or adjusting entity is liable for any violation(s) of the insurance laws or regulations which occur by any adjuster working for the insurer and/or adjusting entity.

Physical licenses will not be issued, however, applicants can find a list of those individuals authorized to adjust claims pursuant to this procedure at [www.dbr.state.ri.us](http://www.dbr.state.ri.us)

The notice required by this Bulletin should be directed to [Emergencyadj@dbr.state.ri.us](mailto:Emergencyadj@dbr.state.ri.us) Any questions should be directed to [ldesilets@dbr.state.ri.us](mailto:ldesilets@dbr.state.ri.us) or by telephone at (401) 462 9611.

Joseph Torti III  
Superintendent of Insurance

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