



Department of Business Regulation

1511 Pontiac Avenue, Bldg. 69-2

Cranston, RI 02920

Insurance Bulletin Number 2005-14

Emergency Adjuster and Appraiser Licensing

[R.I. Gen. Laws § 27-10-8](#) provides that experienced adjusters may adjust losses on an emergency basis in Rhode Island without a Rhode Island insurance adjusters license. [R.I. Gen. Laws § 27-10.1-11](#) provides that experienced motor vehicle damage appraisers may appraise automobiles on an emergency basis in Rhode Island without a Rhode Island motor vehicle damage appraisers license. Emergency adjusters must be employed by an adjusting entity or an insurer licensed in Rhode Island and must either be licensed in their home state or regularly adjust in a state that does not require an adjuster or motor vehicle damage appraiser license. Emergency adjusters and motor vehicle damage appraisers may only perform work for the designated employer. Public adjusters are not eligible for emergency adjuster licenses.

Any insurer that utilizes the emergency adjuster procedure when a catastrophe is declared must have the individuals apply electronically at www.nipr.com. Rhode Island does not charge a fee for emergency adjusters; however, NIPR will be charging a transaction fee which is non-refundable. Emergency licensing must occur as soon as possible after the insurer begins the use of experienced but unlicensed adjusters or motor vehicle damage appraisers. "As soon as possible" means within five (5) business days.

To apply for the Emergency Adjuster license please follow the steps below to start the online application process.

1. Access www.nipr.com
2. Licensing and renewal application, choose Apply or Renew.
3. Choose I would like to apply for a new license.
 - a. Resident OR Non-Resident Adjuster
4. Apply Now.
5. Select the Emergency Adjuster option in the application.

Emergency authority to adjust claims or appraise motor vehicles will terminate ninety (90) days after declaration of the catastrophe unless extended by the Department. Any applicant requesting an extension of this authority shall submit such request through NIPR. The need for such extension must be directly attributable to the emergency for which the adjusters or motor vehicle damage appraisers were initially utilized. For information on emergency motor vehicle damage appraisers please contact the department as indicated below.

Insurers are fully responsible for the conduct of persons admitted under this emergency procedure. Both the insurer and the individual are liable for any violation(s) of the insurance laws or regulations which occur by any adjuster or motor vehicle damage appraiser working for the insurer.

Physical licenses will not be issued, however, a list of those individuals authorized to adjust or appraise claims pursuant to this procedure can be found through the licensee look up on the Department's website at www.dbr.ri.gov/divisions/insurance

Any questions should be directed to sandra.west@dbr.ri.gov or by telephone at (401) 462 9621.

Joseph Torti III
Superintendent of Insurance

ISSUED: October 19, 2005
AMENDED: April 16, 2007
AMENDED: December 23, 2008
AMENDED: March 23, 2010
AMENDED: September 2, 2010
AMENDED: October 4, 2011
AMENDED: November 15, 2012
AMENDED: February 20, 2015