



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.

The adjustment work of the emergency adjuster or motor vehicle damage appraiser must include, but need not be limited to:

1. Losses related to an event designated by the Department as a “catastrophic” event. The Department will post notice on its website when it designates an event a “catastrophic” event for purposes of triggering the statute.
2. Losses in any area declared to be a state of disaster by the governor of the State of Rhode Island or by the President of the United States.

An entity that intends to utilize this provision may do so when either of the above triggering events occurs. Any entity that utilizes this procedure must file the following information **electronically in Word format** to DBR.Emergency@dbr.ri.gov

1. The name, business address and other contact information of the employer of the experienced individual whom the entity is engaging for emergency adjusting or motor vehicle damage appraiser services.
2. a. The name of each experienced individual whom the entity has used for emergency adjusting or motor vehicle damage appraiser services;
 - b. 1. The state(s) in which the individual is licensed; or
 2. A statement that the individual regularly adjusts or appraises in another state where such licensing is not required and works for

an entity or an insurance company authorized to do business in Rhode Island.

This information must be filed with the Department as soon as possible after beginning the use of experienced but unlicensed adjusters or motor vehicle damage appraisers. "As soon as possible" means within two (2) business days. A business day is a day in which the Department is open for business and is capable of accepting electronic filings. Confirmation of receipt will not be issued. Rather, entities should check the website to assure that the information has been received.

Emergency authority to adjust claims or appraise motor vehicles will terminate one hundred and twenty (120) days after declaration of the disaster. Any entity requesting an extension of this authority shall submit such request to DBR.Emergency@dbr.ri.gov during the one hundred and twenty (120) days with an explanation of the need for the extension. The need for such extension must be directly attributable to the emergency for which the adjusters or motor vehicle damage appraisers were initially utilized. 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 or motor vehicle damage appraiser working for the insurer and/or adjusting entity.

Physical licenses will not be issued, however, a list of those individuals authorized to adjust claims pursuant to this procedure can be found in the [insurance adjuster section](#) under [emergency licensing link](#) and can be accessed by this link. The emergency licensing list will be updated daily.

The notice required by this Bulletin should be sent to DBR.Emergency@dbr.ri.gov. Any questions should be directed to LeeAnn.Desilets@dbr.ri.gov or by telephone at (401) 462 9611.

Joseph Torti III
Superintendent of Insurance

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AMENDED: December 23, 2008
AMENDED: March 23, 2010
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