

**NOTE**

**This Bulletin was amended.  
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**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 that experienced adjusters may adjust losses on an emergency basis in Rhode Island without a Rhode Island insurance adjusters 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 license. Emergency adjusters may only perform work for the designated employer.

The adjustment work of the emergency adjuster 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. Adjustment of 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 [emergencyadj@dbri.gov](mailto:emergencyadj@dbri.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 services.
2.
  - a. The name of each experienced individual whom the entity has used for emergency adjusting services;
  - 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.

This information must be filed with the Department as soon as possible after beginning the use of experienced but unlicensed adjusters. "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 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 [emergencyadj@dbr.ri.gov](mailto:emergencyadj@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 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 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 at [www.dbr.ri.gov](http://www.dbr.ri.gov)

The notice required by this Bulletin should be sent to [emergencyadj@dbr.ri.gov](mailto:emergencyadj@dbr.ri.gov). Any questions should be directed to [Ldesilets@dbr.ri.gov](mailto:Ldesilets@dbr.ri.gov) or by telephone at (401) 462 9611.

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