



Department of Business Regulation
Insurance Division
1511 Pontiac Avenue, Bldg. 69-2
Cranston, Rhode Island 02920

Insurance Bulletin 2014-8

Insurance Claim Adjuster

Effective January 1, 2015 the Rhode Island Insurance Claim Adjuster statute has been amended. [R.I. Gen. Laws § 27-10](#) now provides that Rhode Island will issue three distinct adjuster licenses. Those licenses are (1) company adjuster (2) independent adjuster and (3) public adjuster. All persons applying for an adjuster license after January 1, 2015 will select from one of these three categories and apply for that license type.

All currently licensed adjusters will be required to select one of the categories on renewal and apply for that license. Application for one of these categories will operate as the renewal of the license. Instructions on Application and Renewal may be found on our website.

The following are some Frequently Asked Questions with regard to this transition:

Q. Have the license requirements changed for reciprocity, exams, or background reports?

A. Yes. As of January 1, 2015 Non-Resident Adjuster licenses will be reciprocal with **all** states. Individual licenses will be issued based on reciprocity of the licensee's "DHS" (Designated Home State). The licensee will be issued a Rhode Island license based on the type of adjuster license and "LOA" (Lines of Authority) held in the DHS.

Q. Is there a new Public Adjuster Exam?

A. Yes. Resident applicants applying for an initial Public Adjuster license on January 1, 2015 or later will have to pass the Public Adjuster exam. Rhode Island will issue a nonresident public adjuster license to a non-resident licensed in their "DHS".

Q: How will the existing adjuster license be renewed into one of the three new adjuster license categories?

A: Upon application for renewal of a licensee with an expiration date of January 1, 2015 or later, the applicant will be required to choose a license type. By applying for the new license type, the applicant will be renewing the existing license as well as transitioning the existing license into one of the three adjuster license categories. Renewal applicants will not be required to take an exam.

Q. What website will be utilized to renew and transition to a new license class?

A. Your license renewal will be processed through www.nipr.com The Insurance Division will mail out renewal notices with specific instructions 60 days prior to your license expiration date. ***Please read the notice carefully as the renewal procedure has been modified.***

Q. Can an Adjuster hold more than one license simultaneously?

A. No. Public, Independent, and Company Adjuster licenses **cannot** be held simultaneously.

Q. What is the fee for an Adjuster license?

A. The Adjuster license fee for initial and renewal for all license types is \$150.00. There is no separate application fee.

Q. Can an applicant for a Public Adjuster license select Rhode Island as their DHS?

A. Applicants applying for Public Adjuster may **not** select Rhode Island as the Adjuster DHS. Only applicants applying for Company and Independent Adjuster may select Rhode Island as the Adjuster DHS when applying for their Non Resident Rhode Island license.

Q. Where can I find the information on the specific conduct of the three types of adjuster license categories?

A. [R.I. Gen. Laws § 27-10](#) and [230-RICR-20-50-4](#) (formerly Insurance Regulation 43) provide requirement for the conduct of each license type.

Q. Is an Adjusters license exempt if the claim value is \$2500.00 or less?

A. No. The exemption has been eliminated as of January 1st 2015.

If you have any additional questions they may be directed to DBR.insurance@dbr.ri.gov or (401) 462 9520.

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