



Department of Business Regulation
Insurance Division
1511 Pontiac Avenue
Cranston, Rhode Island 02920

Industry Alert 2024-01

Non-resident Company/Independent Adjuster Licensing

It has come to the Department's attention that there are individuals applying for and receiving resident adjuster licenses in jurisdictions that the individual neither resides in nor principally operates their business in. The purpose of this industry alert is to provide clarity on non-resident company/independent adjuster licensing requirements based on our observations.

If an applicant applies to RI for a non-resident license based on a New York resident license qualifier, we will require the applicant's NY driver's license or NY state issued identification card. If the applicant cannot provide such, the application will be rejected, and the fee will be retained.

We understand there are situations where an individual principally operates their business in a border state and receives a resident license for that reason. In that case, we will ask for additional information for verification and we will make these determinations on a case-by-case basis. We will only accept that an individual is physically principally operating their business in that state as a bona fide reason for securing that resident license.

And finally, the states of CA, HI, and NY do not reciprocate with other states. It is a *courtesy* that RI issues non-resident licenses to verifiable residents of these jurisdictions. It is RI's intention to issue this *courtesy* reciprocal license to actual residents of these jurisdictions. If we continue to observe behavior that appears to circumvent resident reciprocity, we will revisit this courtesy.

Please review [Insurance Bulletin 2023-2](#) for details regarding RI's adjuster licensing requirements.

For any questions, please reach out to dbr.inslic@dbr.ri.gov and our licensing team will respond accordingly.

Elizabeth Kelleher Dwyer
Superintendent of Insurance
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