



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

Industry Alert 2020-1

Emergency Adjuster Licensing COVID-19

In response to a reported increase in commercial claims the Department has triggered the emergency adjuster license statute effective 03/25/2020 under [R.I. Gen. Laws § 27-10-8](#).

Insurers that wish to activate emergency adjusters must use www.NIPR.com and apply for an emergency adjuster 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.

Public adjusters are not eligible for emergency adjuster licenses.

Emergency adjuster licenses are not renewable and expire one hundred twenty (120) days after issuance. If, after expiration, an insurer determines there is a need for an extension, such extension must be directly attributable to the emergency for which the adjusters were initially utilized and the licensee can reapply via www.NIPR.com 48 hours after expiration. Insurers are fully responsible for the conduct of persons authorized 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 working for the insurer. Physical licenses are not issued, however, you can utilize the license Lookup Search found [here](#) to either search for a specific licensee or to generate a list of active emergency licensees.

Our licensing team stands ready to support all licensing needs during these uncertain times. Any questions should be directed to dbr.inslic@dbr.ri.gov.

Elizabeth Kelleher Dwyer
Superintendent of Insurance
March 25, 2020