

NOTE

This Bulletin was amended.

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Department of Business Regulation
233 Richmond Street
Providence, RI 02903

Insurance Bulletin Number 2005-14

Emergency Adjuster Licensing

On October 17, 2005, Governor Donald L. Carcieri declared a state of emergency in Rhode Island with regard to the recent storms and resulting flood damage. Effective July 2, 2005, the Rhode Island Legislature amended R.I.G.L. § 27-10-8 to provide for temporary licensing of adjusters on an emergency basis to adjust homeowners' losses as a result of an emergency. The purpose of this Bulletin is to establish a procedure for notice to the Department regarding emergency insurance adjustment work resulting from the event prompting the state of emergency declared by the Governor.

Any entity wishing to invoke this provision shall promptly submit the following to the Department either in writing or electronically (via facsimile or e-mail):

1. The name, business address and other contact information for each individual whom the entity intends to employ as an emergency adjuster;
2. The name, business address and other contact information of the employer of the individual for whom emergency authority is sought (the individual must be employed by an adjusting entity licensed in Rhode Island or an insurer licensed in Rhode Island and may only perform work for that employer as a result of the emergency license);
3.
 - a. The state(s) in which the individual is licensed as an adjuster; or
 - b. A statement that the individual regularly adjusts in another state where such licensing is not required and works for an insurance company authorized to do business in Rhode Island.

The Director hereby declares that emergency authority to adjust claims will terminate sixty (60) days after notice is given to the Department. Any entity requesting an extension of this authority shall submit such request in writing during the sixty (60) days with an explanation of the need for the extension. Insurers and adjusting entities are reminded that they are responsible for the conduct of persons admitted under this

emergency procedure and that the Department will hold the insurer and/or adjusting entity liable for any violations 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, applicants can find a list of those individuals authorized to adjust claims pursuant to this procedure at www.dbr.ri.gov.

The notice required by this Bulletin should be directed to Molly Champagne Seward, Licensing Coordinator and may be submitted by regular mail, e-mail to mchampagne@dbr.state.ri.us or facsimile to (401) 222 5475. Any questions should be directed to Ms. Seward at the e-mail or facsimile address indicated or by telephone at (401) 222 2223 (follow the prompt for Adjuster Licensing).

Joseph Torti III
Associate Director and Superintendent of Insurance
October 19, 2005