



Department of Business Regulation

1511 Pontiac Avenue, Bldg. 69-2

Cranston, RI 02920

Insurance Bulletin Number 2005-14

Emergency Adjuster and Motor Vehicle Damage Appraiser Licensing

[R.I. Gen. Laws § 27-10-8](#) and [R.I. Gen. Laws § 27-10.1-11](#) provide that experienced adjusters and motor vehicle damage appraisers may adjust or appraise losses on an emergency basis in Rhode Island without a Rhode Island license.

Emergency adjusters and motor vehicle damage appraisers must be employed by an adjusting or appraiser entity or an insurer licensed in Rhode Island and must either be licensed in their home state or regularly adjust or appraise in a state that does not require an adjuster or motor vehicle damage appraiser license.

Emergency adjusters and motor vehicle damage appraisers may only perform work for the designated employer.

Public adjusters are not eligible for emergency adjuster licenses under any circumstance.

Any insurer that utilizes the emergency adjuster and motor vehicle damage appraiser procedure when a catastrophe is declared must have the individuals apply electronically at www.nipr.com. Any application received when a catastrophe has **not** been declared will be rejected.

Rhode Island does not charge a fee for emergency adjusters or motor vehicle damage appraisers, however, NIPR charges a non-refundable transaction fee for each application submitted. Emergency licensing must occur as soon as possible after the insurer begins the use of experienced but unlicensed adjusters or motor vehicle damage appraisers. "As soon as possible" means within five (5) business days unless a longer period is requested for good explained reasons related to the catastrophe.

Emergency adjuster and motor vehicle damage appraiser 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 or motor vehicle damage appraisers were initially utilized and the licensee can reapply via www.NIPR.com the day 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 or motor vehicle damage appraiser 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.

Any questions should be directed to dbr.inslic@dbr.ri.gov or by telephone at (401) 462 9520, prompt #2.

Elizabeth Kelleher Dwyer
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
AMENDED: November 15, 2012
AMENDED: February 20, 2015
AMENDED: March 7, 2018