



Department of Business Regulation
Insurance Division
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Cranston, Rhode Island 02920

Insurance Bulletin Number 2023-2

Insurance Claim Adjuster Licensing

This bulletin supersedes Insurance Bulletins 2015-4, 2014-8, 2011-8, and 2009-2.

There continues to be a national focus on the complexities of insurance claim adjuster licensing. Rhode Island is in favor of uniformity, speed-to-market, increasing electronic efficiencies, and submitting valid data to the National Producer Database on behalf of our licensees. In furtherance of improving licensing efficiencies at every turn, we offer the following reminders and some new announcements.

Residency is determined by the state in which you, the applicant, lives (your home, your place of residence). There are three types of applicants: 1) Rhode Island residents, 2) non-residents, and 3) non-residents who live in a state without independent adjuster licensing. All adjuster applications defer to the RI licensing team for manual verification of either residency or designated home state (DHS) status, whichever is applicable. All unverifiable resident or DHS data submitted on an application will be rejected and the fee will be retained. All applicants should be keenly aware of which state is their resident state or DHS and complete the licensing application accordingly.

Company and Independent Adjuster Licensing

1) Rhode Island Residents

All residents of Rhode Island who want to obtain a company/independent adjuster license must first pass the licensing exam administered by PearsonVue. Pre-licensing education is not required but is recommended. To allow sufficient time for electronic reporting of exam results, applicants should wait 3-5 days after passing the exam before applying for the license at NIPR. A statewide criminal background check B.C.I. is required, must be less than 30 days old, and can be uploaded to the NIPR's Attachments Warehouse or Additional Licensing Documents (ALD) portal at the time of application, or emailed directly to dbr.inslic@dbr.ri.gov.

2) Non-residents

New applicants: Effective with this bulletin, all new non-resident applicants should be licensed in their resident state if their resident state offers independent adjuster licensing. If a company/staff adjuster's resident state offers a resident independent adjuster license and does not restrict a company/staff adjuster from obtaining that license, the adjuster should hold the independent adjuster license in that state to be eligible for a non-resident license in RI. We understand that there are jurisdictions awarding DHS status to these individuals in lieu of requiring a resident license, and we will continue to reciprocate with an active DHS in lieu of

requiring the resident license in these exact situations until December 31, 2028.

Renewals: Insurers should be mindful of resident licensing requirements for non-resident company/staff adjusters and adjust their internal procedures accordingly. We will continue to reciprocate with an active DHS in lieu of **requiring** the resident license in these situations until December 31, 2028.

3) Non-residents residing in a state without independent adjuster licensing.

These applicants are exclusively residents of CO, DC, IA, IL, KS, MA, MD, MO, NE, ND, NJ, OH, PA, SD, TN, VA, WI. Residents of these jurisdictions must choose a designated home state (DHS) in which to become fully licensed. You can choose Rhode Island but most jurisdictions are not reciprocal with the RI DHS status, and you may have extra requirements to become licensed in other states. If you choose Rhode Island as your DHS then you must qualify in the same manner as a Rhode Island resident (pass the licensing exam, wait 3-5 days to apply for a license at NIPR, and provide a criminal background check from your resident state.)

If you choose another state as your DHS we will reciprocate, and you will qualify for a license in RI.

Public Adjuster Licensing

Rhode Island Residents

All residents of Rhode Island who want to obtain a public adjuster license must first pass the public adjuster licensing exam administered by PearsonVue. Pre-licensing education is not required but is recommended. To allow sufficient time for electronic reporting of exam results, applicants should wait 3-5 days after passing the exam before applying for the license at NIPR. A statewide criminal background check B.C.I. is required, must be less than 30 days old, and can be uploaded to the NIPR's Attachments Warehouse or Additional Licensing Documents (ALD) portal at the time of application, or emailed directly to dbr.inslic@dbr.ri.gov.

Non-residents

A non-resident who wants to obtain a public adjuster license must first be licensed in their resident state. Our NIPR business rules will only allow you to move through the application if there is an active resident license on the National Producer Database for the applicant. There is no designated home state option for public adjusters.

Emergency Adjuster Licensing

If the emergency adjuster licensing statute is triggered, we will issue a notice indicating such and include instructions. Do not apply for an emergency adjuster license unless this statute is triggered.

Questions, comments or request for clarification about the Bulletin should be emailed to DBR.inslic@dbr.ri.gov.

Elizabeth Kelleher Dwyer
Superintendent of Insurance
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