

## EMERGENCY/CATASTROPHE LICENSING REQUIREMENTS

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R= Registration Required L = License Required N = No Requirements Unless noted, all residents of the state identified must hold an adjuster license in that state; emergency adjusters would not apply to residents

State	Independent Adjuster	Staff Adjuster	Appraiser	State Requirements for Emergency Adjusters	Who Declares Emergency (Governor, Commissioner, etc.)	Method of Notification (Executive Order, Proclamation, Bulletin, Website notification, etc.)	Filing Fee	Filing Method (paper, NIPR, Sircon, etc.)	Time period for filing after declaration issued	Insurer Requirements	Duration of License or Registration as well as any extensions	Statute, Rule or Regulation	Comments
Alabama	R	N	N	"Disaster Emergency Adjuster Passes" authorize adjusters to enter areas affected by the disaster, while "Disaster Emergency Adjuster Access Passes" authorize adjusters access to areas restricted by law enforcement.	Governor or the Legislature		\$50 per pass registration fee in addition to a \$2 per pass transaction fee	Online registration via T.E.A.R.S. (The Emergency Adjuster Registration System). Submission to be completed by the insurer. <a href="https://aldoi.gov/OnlineAAP/default.aspx">https://aldoi.gov/OnlineAAP/default.aspx</a>	5 Days	Registration online via T.E.A.R.S. (The Emergency Adjuster Registration System). Submission to be completed by the insurer. <a href="https://aldoi.gov/OnlineAAP/default.aspx">https://aldoi.gov/OnlineAAP/default.aspx</a>	90 Days	<p><u>Declaration: AL Code § 27-9A-2</u></p> <p><u>Registration of Emergency Independent Adjusters: AL Code § 27-9A-5</u></p>	<p>The Alabama Insurance Code, Section 27-9A-5, allows adjusters not licensed in the state and acting on behalf of an insurer to conduct business within the state in the event of a catastrophe.</p> <p>Insurers must register emergency adjusters online by completing our online form (<a href="https://aldoi.gov/OnlineAAP/default.aspx">https://aldoi.gov/OnlineAAP/default.aspx</a>)</p> <p>Registration of emergency adjusters is needed by the department for issuance of Disaster Emergency Adjuster Passes and Disaster Emergency Adjuster Access Passes. Emergency adjuster passes may be used over a 2 year period.</p> <p>If you need additional information, please call 334-241-4126 and request to speak with someone concerning Emergency Adjusters.</p>
Alaska	R	N	N	Must be licensed in home state and supply Letter of Certification.	Director of Insurance	Executive Order	\$0	Paper; Form 08-227	10 days after the start of an investigation or adjustment under this section		90 days	<u>AS 21.27.860</u>	
American Samoa	No Emergency License Required												
Arizona	N	N	N							The insurer needs to determine that a condition specified in ARS § 20-321.01 is satisfied and needs to send a person who meets the qualifications in ARS § 20-321.01 (E).		<u>ARS § 20-321.01 (E)</u>	
Arkansas	R	N (only compensated by salary)	N	Adjuster must have license from their home state.	Governor	Proclamation	\$0	Online Registration	Must notify commissioner in writing within 10 business days of entering state		Duration is 90 days from notification. The adjuster can request an extension for an additional 90 days.	<u>AR Code 23-64-209 (d)(1)(A)</u>	
California	R	N	N		Governor, Commissioner	Declaration	\$0	Paper; Form CDI-183 may be used and can be emailed or faxed. Fax to 916-327-6907 or email to LICDOCUMENTS@INSURANCE.CA.GOV	1) Declared: within 15 days from commencement of work, 2) Undeclared: within 30 days from date of hire or termination of employee	Not stated	180 days	<p>1) Declared: <u>Ins Code Sec 14022.5; 2) Undeclared: 14022(a), 14041, 10 Cal Code Regs sec 2691.12; Clarified in March 28, 2018 Notice from CDI.</u></p>	For questions: email the Producer Licensing Bureau at <a href="https://interactive.web.insurance.ca.gov/pli/servlet/InformationRequest">https://interactive.web.insurance.ca.gov/pli/servlet/InformationRequest</a> or call CDI Licensing Hotline at 800-967-9331.
Colorado	N	N	N	No Emergency License Required									
Connecticut	R	R	R	Emergency adjuster should be registered online (only by authorized rep or insurer) and have either a license in another state or a minimum of two years adjusting experience. Authorized rep or insurer must create an account at state site.	Governor	Bulletin	\$0	Online registration for adjusters at <a href="https://www.ssi01.ct.gov/cid/CATlogin.aspx">https://www.ssi01.ct.gov/cid/CATlogin.aspx</a> . To create account: <a href="https://www.ssi01.ct.gov/cid/CATnewuser.aspx">https://www.ssi01.ct.gov/cid/CATnewuser.aspx</a> .	Not stated	Emergency adjuster should be registered online (only by authorized rep or insurer) and have either a license in another state or a minimum of two years adjusting experience. Authorized rep or insurer must create an account at state site.	120 days. Extensions can be requested by email to <a href="mailto:cid.licensing@ct.gov">cid.licensing@ct.gov</a>	N/A	Emergency adjuster must wear photo ID, provided by company, at all times. Adjuster must be registered for each emergency event separately. A third party vendor cannot register adjusters. Adjusters who hold an active motor vehicle damage appraiser license or an adjuster license with Lines of Authority that cover Auto can handle auto claims under the emergency adjuster registration.
Delaware	L	L	N; See Comment Field	Ins. Co. or I/A must provide the DOI with name of the Co. for whom they are working and their soc. sec. number.			\$0; Only NIPR transaction fee.	NIPR or SIRCON	Within 10 calendar days of the start of catastrophic adjustment work	Ins. Co. or I/A must provide the DOI with names of the adjusters that will be working in the state when a catastrophe hits.	60 days, unless Commissioner grants an extension. If extension requested, must fax a request to extend to the DOI with an explanation of the need for extension.	<u>Title 18, Chapter 17</u>	Emergency Adjuster license covers Appraiser license.
District of Columbia	N	N	N	No Emergency License Required									
Florida	L	L	N	Must have emergency adjuster license for CAT operations whether handling loss in state or by telephone from another state.	The state (DOI) will activate the Emergency Adjuster application in the event of an emergency situation: if insurance company expects over 500 claims or twice the normal amount in a month, as a direct result of a declared state of emergency.	Website Notification	\$65	Online; Emergency Adjuster applications are submitted in My Profile, created by the appointing entity.	Within 7 calendar days after adjusting work has begun		180 days	<u>69B-220.001 Licensure of Emergency Adjusters.</u>	Emergency licensing only available during times of crisis. The (emergency) application must be completed online by company, or adjusting firm. Valid for 180 day duration

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Georgia	R	R	N	I/A must register with GA (proof of license from resident state). Staff adjusters need only register.	Governor	Executive Order	\$0	Email; Registration on a spreadsheet emailed to Kim Howell at the state DOI.	Must be registered prior to entering the state	Insurance company completes registration online through the company portal: <a href="https://www.oci.ga.gov/CompanyPortal">https://www.oci.ga.gov/CompanyPortal</a> Must include the staff adjuster's name, address, email address, phone and fax numbers, and adjuster Coordinator's name. Independent adjusters should be registered by either the Insurer or the adjusting firm. Information required includes each adjuster's name, address, phone and fax numbers, resident/DHS license# and Coordinator's name.	60 days with no extension. Must obtain GA license if going to be in state longer.	<u>Rule 120-2-3-.25(5)</u>	Contact is Kim Howell at <a href="mailto:khowell@oci.ga.gov">khowell@oci.ga.gov</a> . For a non-GEMA declared disaster the info provided to the state must include adjuster name, address, date of anticipated entry, NPN #, citizenship form and copy of supporting document. For a GEMA declared disaster the Insurer must include in their filing the info regarding their adjuster coordinator which is name, address, email address, phone and fax number. APPRAISER - No license, or registration is required unless they are acting as an adjuster.
Guam				No information available									
Hawaii	R	N	N		Commissioner	Declaration will be posted on Department of Commerce and Consumer Affairs: <a href="http://cca.hawaii.gov/ins/category/main/">http://cca.hawaii.gov/ins/category/main/</a>	\$0	Paper; delivered to State of Hawaii, Insurance Division, Licensing Branch	Within three (3) working days of the commencement of work	Company must provide name, Hawaii mailing and business address(as) and phone number, as well as permanent home and business address and telephone number. P.O. box is not accepted for mailing and business addresses in Hawaii.	120 Days	<u>HI Rev. Stat. § 431:9-201</u>	Adjusters in call centers not located in HI must also be registered and use address and phone number of a local HI contact or insurer
Idaho	N	N	N									<u>§41-1107</u>	See web site, "Laws, Rules, Bulletins," Idaho Code, Chapter 11, Adjusters. Age requirement of 21 for adjusters. No adjuster's license or qualifications shall be required as to any adjuster who is sent into this state by and on behalf of an authorized insurer or adjusting firm or corporation for the purpose of investigating or making adjustment of a particular loss under an insurance policy issued by an authorized insurer or as a lawful surplus line contract, or for the purpose of temporarily assisting or substituting for a licensed adjuster who is incapacitated due to illness, injury, or any unforeseeable or uncontrollable incident, or for the adjustment of a series of losses resulting from a catastrophe common to all such losses. No adjuster's license or qualifications shall be required as to any adjuster who is sent into this state by and on behalf of an authorized insurer or adjusting firm or corporation for the purpose of investigating or making adjustment of a particular loss under an insurance policy issued by an authorized insurer or as a lawful surplus line contract, or for the purpose of temporarily assisting or substituting for a licensed adjuster who is incapacitated due to illness, injury, or any unforeseeable or uncontrollable incident, or for the adjustment of a series of losses resulting from a catastrophe common to all such losses.
Illinois	N	N	N	No Emergency License Required									
Indiana	R	N	N		Governor or POTUS		\$20	Note: Vertafore subscribers who are also regulated companies in Indiana may submit emergency adjuster applications online through Vertafore website as a Vertafore subscriber.	Within five calendar days of first claim adjusting.	Insurer must complete Catastrophic Unlicensed Adjuster Request Form downloaded from IN website: <a href="http://www.in.gov/idoi/files/Catlossform0711.pdf">http://www.in.gov/idoi/files/Catlossform0711.pdf</a> and email to <a href="mailto:agentlicensing@idoi.in.gov">agentlicensing@idoi.in.gov</a>	90 days; Commissioner may choose to extend	<u>IC 27-1-28-11</u>	Covers any catastrophe during that time frame. Regulated Companies may submit emergency adjuster applications online through Vertafore website as a Vertafore subscriber.
Iowa	N	N	N	No Emergency License Required									
Kansas	N	N	N	No Emergency License Required									
Kentucky	R	R	N		Governor	Cat serials issued by insurance department	\$0	Online; Registration is made through Kentucky eServices portal, Form 8307 submitted electronically at <a href="http://insurance.ky.gov">http://insurance.ky.gov</a>	Must register within 5 days of working	Transactions are only accepted from Insurance Companies, that provide names, SSN and status of employment or state of license.	90 days; may be extended by Commissioner for good cause shown.	<u>KRS 304.9-430 and 806 KAR 9:120</u>	Through Form 8307, insurer certifies adjuster qualified by exam or contracted to act on behalf of insurer.

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State	Independent Adjuster	Staff Adjuster	Appraiser	State Requirements for Emergency Adjusters	Who Declares Emergency (Governor, Commissioner, etc.)	Method of Notification (Executive Order, Proclamation, Bulletin, Website notification, etc. )	Filing Fee	Filing Method (paper, NIPR, Sircon, etc.)	Time period for filing after declaration issued	Insurer Requirements	Duration of License or Registration as well as any extensions	Statute, Rule or Regulation	Comments
Louisiana	R	R	N		An emergency does not need to be declared by the Governor; it can be determined by the insurer.	Proclamation	\$25 per adjuster; if mailing payment, must be submitted to LDI within 10 days	Online; After Governor has declared an emergency, the Company must complete 1) Insurance Company Catastrophic/Emergency Adjuster Provision Disaster Declaration Form AND 2) Catastrophe or Emergency Claims Adjuster Registration Form via the Catastrophe Adjuster Registration Module in the DLI Online Industry Access system. This form must be submitted within 10 days of the first form.) Industry Access registration via LA DOI website	Registration must be completed by the insurer before adjusting begins.	Only the insurer may submit registrations for an emergency adjuster; must register cat adjusters via the Catastrophe Adjuster Registration Module in the LDI online Industry Access system.	180 days/90 day extension	\$1210.77 (RS 22:1667)	Both forms are available online on the state website. The registration is effective immediately upon submission. The registration is valid for 180 days. 30 days AFTER the Declaration is issued, state will no longer accept applications for Emergency Adjusters
Maine	N	N	N	<a href="#">refer to state FAQ for more information</a>	No declaration required							24 A.M.R.S. § 1475	There is no emergency adjuster license for an adjuster sent into Maine on behalf of an authorized insurer for the investigation or adjustment of a particularly unusual or extraordinary loss or of a series of losses resulting from a catastrophe common to all such losses.
Maryland	N	N	N	No Emergency-License Required									
Massachusetts	N	N	R		Governor	Insurer submits emergency license registration request.	Determined by the Motor Vehicle Appraiser Board	Paper			Up to 90 days	212 CMR 2.04 (2)	Temporary Licensing. The Board may grant at its discretion either an emergency or a temporary license to any qualified individual to alleviate a catastrophic or emergency situation for up to 90 days. The Board may limit the extent of such emergency authorization and in any event, if the situation exceeds 30 days, a fee determined by the Board shall be charged for all emergency or temporary licenses.
Michigan	L	N	N	If emergency declared, CAT adjusters should contact the Insurance Licensing Section at 877-999-6442 to validate the emergency and receive special instructions for licensure			\$15	Adjusters submit a nonresident adjuster application and then notify DIFS. Once notified, MI will expedite the application, but adjusters can work claims once they have applied.		Insurer petitions Commissioner			In the event of a catastrophe, emergency adjusters are required to become licensed in Michigan prior to adjusting claims. In response to the emergency, the Department of Insurance and Financial Services (DIFS) will expedite the application process for emergency adjuster applicants. The adjuster can work claims once application has been submitted
Minnesota	R	R	N	Must fill out application to receive temporary license.	Insurer or Adjusting Firm petitions Commissioner		\$20	Sircon	Within five (5) days of any applicant beginning work		180 days; may be extended by Commissioner	MN Stat § 72B.06	
Mississippi	L	N	N	Applicants must be certified by a Mississippi licensed independent adjuster; the certification form is available to be printed as part of the application process through Sircon. The emergency license is not eligible for renewal.	Governor	Proclamation	\$50	Sircon, NIPR, or by US postal mail	Within five (5) days of any applicant beginning work	Not stated	180 days - online 90 days - paper application	Miss. Code Ann. § 83-17-409	Definition of an adjuster does not include salaried employees of an authorized insurer who adjust losses arising under policies issued by such insurer, except in recognized CAT's Not eligible for renewal.
Missouri	N	N	N		Governor	Executive Order per Event	\$0						
Montana	R	N	N	No license required for a one-time CAT if declared by state.	Governor; however, no declaration required	If Governor - Executive Order. Otherwise, Insurer must project over 500 claims from event or double average claim dollar value.	\$0	Email to producer.licensing@mt.gov; include Adjuster name and NPN		Required to send a list to the state with the adjuster name and a copy of a license from another state.	Usually 90 days; check bulletin	MT Code § 33-17-301	For cat losses, the adjusters must send us notification that they are coming into the state to handle claims. They also need to state what loss they are coming in to adjust. Code states: (4) An adjuster license or qualifications are not required for an adjuster who is sent into this state by and on behalf of an insurer or adjusting business entity for the purpose of investigating or making adjustments of a particular loss under an insurance policy or for the adjustment of a series of losses resulting from a catastrophe common to all losses.
Nebraska	N	N	N										
Nevada	N	N	N		Commissioner	Bulletin/Emergency Notice	\$185	Sircon	5 calendar days from deployment		90 days unless extended by Commissioner	NV Rev Stat § 684A.060	Current emergency licensing has been amended by NV AB 12 which will be effective July 1, 2018. Responses follow the new information.

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New Hampshire	L	L	N	A home state or DHS license is not required but does impact the application methods available.	Commissioner	Not provided in available resources	\$75	NIPR, SBS, or paper application			One year or at the discretion of the commissioner, whichever is sooner.	NH Rev Stat § 402-B:11	Submission format depends on the requirements met: - Via NIPR if a resident state or DHS license is held. - Via SBS if a license is not held in the resident state but the 6 month adjuster experience requirement is met. - Via paper application for all others.
New Jersey	N	N	N	No Emergency License Required									
New Mexico	L	L	N		Superintendent (Commissioner)	Bulletin		Paper; Submit a list to the superintendent of the adjusters; including: name, home address, last 4 digits of SSN, NPN, home state and if independent the effective date of the contract between the adjuster and the insurer. Additionally, the name, contact information, NPN number and New Mexico license number for the individual designated by the insurer who will be responsible for the conduct.	Adjusters shall be deemed approved if such request has not been disapproved by the superintendent within three business days of the submission to the superintendent. Temporary licenses will be valid up to three months for employees of a licensed I/A or insurers.	Submit a list to the superintendent of the adjusters; including: name, home address, last 4 digits of SSN, NPN, home state and if independent the effective date of the contract between the adjuster and the insurer. Additionally, the name, contact information, NPN number and New Mexico license number for the individual designated by the insurer who will be responsible for the conduct.	90 Days	59A-13-6.	
New York	L	N	L	If CAT not declared by state, license not required for staff adjusters unless insurer is a group of companies.	Commissioner	Website Notification to Insurer		Online - NY DFS		Company must apply for a temporary license on behalf of all adjusters.	120 Days	N.Y. Ins. Law § 2108(n)	Insurer registers via online application NY DFS->Industry Quicklinks-> Independent Adjusters. Two to three-hour turn around time. New York: In addition to the requirements listed above, CEAS is a pre-event credentialing program which will allow insurance employees access to restricted areas following a disaster. The CEAS access card is recognized by local police and law enforcement and is required by the state of NY for each employee entering a disaster site.
North Carolina	R	R	R*	Company/adjusting firm must submit letter to state referencing CAT, adj. names, state of residence, license status including state of licensure. The notification letter must specify that the adjustment work will be solely related to losses resulting from the catastrophe.	Governor or President		\$0	Email or fax to DOI	Appraisers: Upon beginning of appraisal work*  Adjusters: Immediately upon beginning of emergency insurance adjustment work	Company/adjusting firm must submit letter to state referencing CAT, adj. names, state of residence, license status including state of licensure. The notification letter must specify that the adjustment work will be solely related to losses resulting from the catastrophe. Company must provide each catastrophic adjuster with NC Identification Badge (see 16-B-03) Companies are requested to email the required notification to CATAdjusterRequest@ncdoi.gov Although e-mail notification is strongly preferred, companies may also fax the required notification to (919) 715-3794, Attention: NC Catastrophic Adjuster Approval.	Appraisers – timeframe not to exceed 30 days*  Adjusters: Period to be determined by Commissioner	58-33-70E	*Licensed adjusters don't need an Appraiser license.  Pursuant to North Carolina General Statute 58-33-70(e): "The Commissioner may permit an experienced adjuster who regularly adjusts in another state and who is licensed in the other state (if the state requires a license), to act as an adjuster in this State without a North Carolina license only for an insurance company authorized to do business in this State, for emergency adjustment work, for a period to be determined by the Commissioner, done for an employer who is an adjuster licensed by this State or who is a regular employer of one or more adjusters in this State; provided that the employer shall furnish to the Commissioner a notice in writing immediately upon the beginning of any such emergency insurance adjustment work." The company will provide the out-of-state adjuster with the NCDI identification badge.
North Dakota	N	N	N	No Emergency License Required									
Northern Mariana Islands				No Emergency License Required									
Ohio	N	N	N	No Emergency License Required									
Oklahoma	L	L	N	Sponsorship form must be faxed or emailed to DOI. Application will remain pending until state receives the Sponsorship form	Commissioner	Emergency Orders posted on DOI webpage	\$15	NIPR for application Sponsorship form must be faxed (405-522-3642) or emailed to licensing@doi.ok.gov. Application will remain pending until state receives the Sponsorship form	App must be submitted and allow 5 days for state to review (if paper application, allow 10 days for state to review)		90 days	Title 36 O.S. 6218 (A)	
Oregon	R	N	N	Independent adjusters must file for temporary adjuster permit.	Commissioner	There is no provision for the method of notification. Announcement would be posted on website that due to the catastrophe state would be issuing temporary adjuster permits.	\$0	Paper <a href="https://dfr.oregon.gov/business/insurance-Industry/Documents/3901.pdf">https://dfr.oregon.gov/business/insurance-Industry/Documents/3901.pdf</a>	As soon as application is received	no provision - Basically until people stop applying and/or we decide the need has been met.	90 days from issuance	OR 744.555	
Pennsylvania	N	N	R	PA doesn't require a license for Independent and Staff/Company Adjusters.	Governor		\$0	Email		Insurer submits emergency license registration.			

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Puerto Rico	L	N	N	PR requires LOC from resident state, copy of drivers license, notarized (in Puerto Rico) Sworn Statement, resume with employment and education history covering a minimum of five years. Online applications may not provide nine-digit SSN, and PR OCS requires it. Must be affiliated with an adjuster agency or insurer (listed as "Authorized Person" on the application form).	Commissioner		\$250	Paper - application, notarized (in Puerto Rico) Sworn Statement. Both methods must provide resume with employment & education history, copy of driver's license, full SSN	Unknown		90 days; may be extended by Commissioner for good cause shown.	<a href="#">Normative Letter Number CN-2017-223-D</a>	Adjusters register via NIPR.com; submit resume with employment/education history, copy of driver's license and/or professional licenses to the Office of the Commissioner of Insurance of Puerto Rico. If NOT a US citizen, applicant must submit proof of visa, work permit or green card; must submit required documentation by email to <a href="mailto:cumplimiento@ocs.pr.gov">cumplimiento@ocs.pr.gov</a> within 15 days of submitting app; if documentation not received, license will be revoked.
Rhode Island	L	L	L	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.	Insurance Commissioner	The RI Insurance Division will issue an industry alert to interested parties notifying the trigger of the emergency licensing statute. Anyone can be added to the interested parties email distribution list at <a href="http://www.dbr.ri.gov/divisions/insurance/">www.dbr.ri.gov/divisions/insurance/</a>	\$0; however, NIPR charges a non-refundable transaction fee for each application submitted.	NIPR	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 <a href="http://www.NIPR.com">www.NIPR.com</a> the day after expiration	<a href="#">Insurance Bulletin Number 2005-14, RI Gen Laws 27-10-8 and 27-10.1-11</a>	Typically no new emergency license applications will be accepted after 30 days of having triggered the emergency licensing statute. However, in the event of an actual catastrophe or true devastation, the state will revise this practice and keep the interested parties list notified with any updates or changes to the licensing process.
South Carolina	R	R	R		Director of Insurance	Bulletin		Email: Insurer should send specific information (excel file) to <a href="mailto:agentmail@doi.sc.gov">agentmail@doi.sc.gov</a>		<a href="#">Insurers have 48 hours to file "Appointment as an Emergency Adjuster" application. Insurer email specific information (excel file) to agentmail@doi.sc.gov. To access Procedure, go to http://doi.sc.gov/DocumentCenter/View/7551/Upload-Instructions-for-Emer</a>	Appointment is valid for 120 days	<a href="#">S.C. Code Ann. Reg. 69-1</a>	Insurers will be able to register the temporary adjusters who will be appointed by their companies and deployed to impacted areas if necessary. Users will be able to electronically enter and save data for multiple adjusters through a fillable Excel spreadsheet which will be saved as a CSV file in order to electronically submit the data via a web upload process. To view the record layout, instructions, and the Department Emergency Adjuster Template for this process, please go to <a href="http://doi.sc.gov/DocumentCenter/View/7551/Upload-Instructions-for-Emergency-Adjuster">http://doi.sc.gov/DocumentCenter/View/7551/Upload-Instructions-for-Emergency-Adjuster</a> . To view the record layout, instructions, and the Department Emergency Appraiser Template for this process, please go to <a href="http://doi.sc.gov/DocumentCenter/View/8528/Instructions-for-PreparingSCDOI-EmergencyAppraiserTemplate">http://doi.sc.gov/DocumentCenter/View/8528/Instructions-for-PreparingSCDOI-EmergencyAppraiserTemplate</a> . The template can be created before the emergency is declared and we urge insurers to obtain the user ID and password in advance by contacting <a href="mailto:IRMAIL@doLsc.gov">IRMAIL@doLsc.gov</a> .
South Dakota	N	N	N	No Emergency License Required									
Tennessee	N	N	N	No Emergency License Required									
Texas	L	L	N	Temporary CAT licenses can be used in any county in the state that has a catastrophe declaration.	Both Governor and Commissioner	Proclamation	\$20	Paper or Sircon (if filing via Sircon, applicant must be able to identify the Sponsor who holds an active TX adjuster license. Information required: Sponsorship type (Individual, Agency, Company), Sponsor Name, Sponsor's TX license #, Sponsor Phone Number, Sponsor Email Address, Sponsor Address.)	No later than the fifth day after the date on which the person begins work as an adjuster.		90 days; extensions 90 days	<a href="#">Subchapter C - Sec. 4101.101</a>	
Utah	L	N	N	There is a requirement if an emergency is declared and authorized by the Commissioner, emergency adjusters must obtain approval by the Department.	Commissioner	Department of Insurance Website	\$75	Sircon (Vertafore)	7 calendar days		90 days. Extension not to exceed another 90 days.	<a href="#">UT Code § 31A-26-212</a>	Fees may be waived by the commissioner. Adjuster must be affiliated with Insurance company or Firm. State will notify vendor to "turn on" the online application to process emergency adjuster applications.
Vermont	R	R	R		Commissioner	Bulletin	\$0	Email as outlined in the bulletin		Insurers must provide a list of the names, addresses and individuals who will be adjusting or appraising.	90 days from authorization	<a href="#">8 V.S.A. § 4803 (d)(2)</a>	No Fee
Virgin Islands	R	R	N	Notarized registration, copy of driver's license or other valid government-issued ID, copy of Resident/DHS adjuster license	Commissioner (Lieutenant Governor)	Bulletin ( <a href="http://ltg.gov.vi/banking-insurance-bulletins.html">http://ltg.gov.vi/banking-insurance-bulletins.html</a> )	\$150	Paper					
Virginia	N	N	N	No Emergency License Required									

## EMERGENCY/CATASTROPHE LICENSING REQUIREMENTS

updated 5/19/19

Information shared in this chart is subject to change. SILA is not engaged in rendering legal or other professional advice and shall not be held responsible for incomplete or incorrect information. If additional clarification is needed, consult legal counsel as appropriate.

R= Registration Required L = License Required N = No Requirements Unless noted, all residents of the state identified must hold an adjuster license in that state; emergency adjusters would not apply to residents

State	Independent Adjuster	Staff Adjuster	Appraiser	State Requirements for Emergency Adjusters	Who Declares Emergency (Governor, Commissioner, etc.)	Method of Notification (Executive Order, Proclamation, Bulletin, Website notification, etc. )	Filing Fee	Filing Method (paper, NIPR, Sircon, etc.)	Time period for filing after declaration issued	Insurer Requirements	Duration of License or Registration as well as any extensions	Statute, Rule or Regulation	Comments
Washington	N	N	N		Governor	Governors proclamation will be posted on the OIC website, under <i>For Producers</i> , in a red banner: <a href="https://www.insurance.wa.gov/producers">https://www.insurance.wa.gov/producers</a>						<a href="#">RCW 48.17.420(2)</a>	
West Virginia	R	R	N		Commissioner	Emergency Order Notice		Paper; The insurer will submit the Emergency Adjuster Application via fax on behalf of adjusters requiring registration.	To be provided within the Emergency Order Notice.	Insurers must provide a list of the names who will be representing the insurer, the type of emergency situation, the date of the emergency, and the location of the emergency.	Specified by the commissioner but not to exceed 120 days.	<a href="#">WV Code § 33-12B-11a</a>	License extensions are not addressed.
Wisconsin	N	N	N	No Emergency License Required									
Wyoming	R	R	N	A Wyoming adjuster's license is required <i>unless</i> the loss is of an unusual, uncommon or unique nature requiring special expertise or knowledge not readily available among adjusters licensed in this state, or for the adjustment of a series of losses resulting from a catastrophe common to those losses. This form is not an application for a permanent adjuster license. *The Wyoming Department of Insurance will only contact the insurer if items are not completed on this document, if issues have developed with individual's handling of claims in the area or any concerns the commissioner may deem appropriate.		Insurers submit a request for a catastrophe.		Form can be found at <a href="https://sites.google.com/a/wyo.gov/doi/licensing/adjusters/catastrophe-adjusting-unusual-loss-adjusting">https://sites.google.com/a/wyo.gov/doi/licensing/adjusters/catastrophe-adjusting-unusual-loss-adjusting</a> - scroll down to Forms Section Email to <a href="mailto:insurancelicensing@wyo.gov">insurancelicensing@wyo.gov</a>	Must be submitted prior to investigation or adjustment of claims.	Insurers submit a request for a catastrophe.	90 days	<a href="#">WY Stat § 26-9-219(c)</a>	Extensions are not addressed.