



Oklahoma Insurance Department

Licensing Division
Five Corporate Plaza
3625 N.W. 56th Street, Suite 100
Oklahoma City, OK 73112
Licensing@oid.ok.gov
fax:405.522.3642

Memo

Emergency Adjuster License

March 6, 2014

In light of the approaching 2014 severe weather season, the Oklahoma Insurance Department ("OID") would like to remind you of the existing Oklahoma Insurance Code statutes and procedures for obtaining and holding a Temporary emergency adjuster license.

36 O.S. § 6218(A) provides that "[in] the event of a catastrophe, the Insurance Commission may declare an emergency to exist, and in the event of such a declaration, the Commissioner may issue a license as an emergency adjuster to any resident or nonresident applicant." Within that, "[an] individual licensed as an emergency adjuster pursuant to this section may only adjuster claims related to the catastrophe." All emergency adjuster licenses "shall remain in force for not more than ninety (90) days from the date of issue, unless extended for an additional (90) days by the Commissioner." In the sake of regulatory clarity, an emergency adjuster license is deemed valid for 90 days from the date in which the Insurance Commissioner issues an **emergency declaration order (i.e. 90 days from the date of the Commissioner's emergency order)**. An emergency adjuster license may be issued to a resident or non-resident individual. Additionally, all emergency adjuster licenses require sponsorship by an Oklahoma-licensed resident insurance adjuster.

Emergency declarations are posted on the OID webpage. An emergency declaration order will be listed by reference number and date (both of which are required to be included on the emergency adjuster application form).

Online, electronic applications are required for applicants that have an active adjuster license (resident or non-resident) in any state other than Oklahoma. If an applicant has never held an insurance adjuster license in any other state, a paper application must be submitted. All paper applications submitted without cause will be returned as unprocessed. Adjusters already licensed in the state of Oklahoma with the proper lines of authority are not required to apply for an eCat license at the time an emergency declaration order is issued.

Please refer to the following checklist of requirements to ensure the most efficient processing of submitted emergency adjuster applications:

- **Be prepared** – you will need the catastrophe number and date, sponsoring adjuster's full legal name and his/her Oklahoma insurance adjuster license number.
- Each emergency adjuster license application form must include a completed and signed adjuster sponsorship form. This form can be found on the OID website. The sponsorship form must be signed by a licensed Oklahoma resident adjuster. The sponsorship form **must** be submitted to the OID the same day the application is submitted. Fax the signed adjuster sponsorship Form to 405.522.3642 or email it to licensing@oid.ok.gov . If your emergency adjuster application was submitted electronically, please include the NIPR Transaction number on your sponsorship form. Applications without a sponsor will be returned as unprocessed.
- Payment of \$15.00 is required at the time of application. If multiple declaration orders are issued during a particular season, applicants must apply for each declaration to be properly authorized to work losses.

Please remember that the goal of the OID is to process and issue the emergency adjuster license as quickly as possible to benefit the citizens of Oklahoma at the time of a declared emergency. Most licenses will be issued the same day they are received, but processing may take up to 5 business days depending on the volume of applications submitted to the OID.

If you have any additional questions or concerns please contact the Licensing Division by phone at 405.521.3916, by fax at 405.522.3642 or email licensing@oid.ok.gov