##### Part III - Section I – Appendix J

**NAIC EMERGENCY INDEPENDENT ADJUSTER BEST PRACTICES AND GUIDELINES**

*Adopted by the Producer Licensing (EX) Task Force Nov. 17, 2014 Adopted by the Producer Licensing (EX) Working Group Nov. 17, 2014*

##### RECOMMENDED GUIDELINES AND BEST PRACTICES FOR REGULATORS

1. Adopt Section 5 of the *Independent Adjuster Licensing Guideline* (#1224) to ensure consistency with standards and requirements.
2. License/Registration Qualification: Require the individual to be licensed in his/her home state or a designated home state.
3. Create an electronic filing process for emergency/catastrophic adjusters. A state may consider utilizing the NIPR by updating state-specific business rules to allow for these types/classes of licenses or registrations or by contract with a third-party vendor.
4. Submit emergency/catastrophic adjuster information to the NAIC Producer Database (PDB). This may occur by reviewing and updating the state-specific business rules on file with the NIPR.
5. Ensure that the automated notification process is off-site, and preferably out of state, so that if the emergency occurs locally, adequate resources will be available to respond and issue approval to the emergency/catastrophic adjusters.
6. Develop NAIC uniform emergency/catastrophic adjuster applications/registrations consistent with the adopted guidelines. Until such time the application/registration is developed, the states should use the NAIC Uniform Application for Individual Adjuster or Apprentice License/Registration for individuals and business entities.
7. Work with state officials responsible for the oversight of emergency situations to coordinate its activities to determine if any other credentials (such as a photo ID and/or badge) are required.
8. Establish an “incident commander” for each disaster. Individuals wishing to access an emergency area must determine who the incident commander is in order to request and obtain permission to enter the scene. This person would determine who can access an area for purposes of adjusting, no matter what part of the country, including federal or tribal lands, and across state borders or countries (e.g., Canada). The incident commander would be responsible for the safety of all concerned and for the integrity of the scene and, as such, would be the ultimate authority for access to an emergency area.
9. Establish a one-time fee (if applicable) for a specified time period and not per disaster.
10. Require either the insurer for whom the emergency adjuster represents (or an individual or business entity independent adjuster licensed in the state where the catastrophe has been declared) be responsible for the work performed by the emergency adjuster.

##### OTHER ISSUES TO CONSIDER/CROSS JURISDICTIONAL ISSUES

* + Process to obtain permission, certifications or approval on tribal lands and/or federal lands.

##### RECOMMENDATIONS

1. Create a national Emergency Adjuster Database (NIPR/NAIC to create a central repository for emergency/catastrophic adjuster registration). Use of the database would be optional for the states; however, data elements would NOT be customized per state.
2. Create a national ID card (license with photo/disaster ID number. Determine whether this is this feasible, given that most licenses are now available for printing online.
3. Create a prior-approval process so that, when an emergency is triggered, the emergency/catastrophic adjuster has been preapproved by the state(s), the approval is posted online and the adjuster is ready for deployment.
4. Create a separate emergency/catastrophic adjuster licensing number system, which would be used in the Emergency Adjuster Database.
5. Post a listing of the states that need emergency/catastrophic adjusters. Provide the type of disaster and what companies and/or federal agencies to contact in order to provide assistance with the disaster.
6. Allow an individual to post his/her permissions and/or certifications—such as Crop Adjuster Proficiency Program (CAPP) accreditation—for federal (national parks or forests) and/or tribal access permissions.
7. Determine whether the NAIC can post emergency/catastrophic adjuster requirements based on where the catastrophe is or whether this the companies’ responsibility.