

Frequently Asked Questions Regarding Emergency Nonresident Unlicensed Independent Adjuster Registration

April 10, 2024

Q: What is the statute governing registration of nonresident unlicensed adjusters?

A: Hawai`i Revised Statutes (“HRS”) §431:9-201.

Q: How and when do I know if your state needs assistance of nonresident unlicensed adjusters?

A: The Insurance Commissioner must make a determination that losses suffered that are to be adjusted are a direct result of an event and are so severe that licensed adjusters and independent adjusters who are resident of this State will be unable to adjust losses in a reasonable time. The Commissioner will then issue a declaration stating nonresident unlicensed independent adjusters may perform work in the State without a Hawai`i license to assist with claims adjusting for a specified period.

The declaration from the Commissioner will be posted on the Department of Commerce and Consumer Affairs Insurance Division website.

Q: What are the requirements to register in Hawai`i as a nonresident unlicensed Adjuster?

A: The nonresident adjuster must comply with the following to operate without a license in the State, for a period as determined by the Commissioner:

1. Provide to the Insurance Commissioner a certified copy of the adjuster's current license issued in another state that has substantially similar licensing requirements to HRS § 431:9-222.
2. Within three (3) working days of the commencement of work by the nonresident adjuster, the insurance company, independent adjusting company, or producer that is using the adjuster shall provide the following on company letterhead to the Insurance Commissioner:

- a. The name of the nonresident adjuster;
- b. The nonresident adjuster's Hawai`i mailing and business addresses and phone numbers; and
- c. The nonresident adjuster's permanent home and business addresses and phone numbers.

To facilitate the process, the insurance company, independent adjusting company, or producer should utilize and submit the “Form for EIA”, which is available at <https://cca.hawaii.gov/ins/producers/forms/> to provide required information on nonresident adjusters identified in items 1 and 2.

Q: Are these nonresident adjusters required to be licensed in Hawai`i?

A: No, however, they are required to register with the Commissioner.

Q: Where should I send the registration documents?

A: Documents may be sent to the State of Hawai`i, Insurance Division, Licensing Branch via mail, email, fax, or in person to the following address:

State of Hawai`i
Insurance Division, Licensing Branch
Department of Commerce and Consumer Affairs
335 Merchant Street, Room 213
Honolulu, HI 96813
[Tel:808-586-2788](tel:808-586-2788)
Fax: 808-587-6714
inslic@dcca.hawaii.gov
cca.hawaii.gov/ins/

Q: Will you accept a copy of the current adjuster license?

A: Yes. You may submit a copy of your license endorsed by the state agency by whom it was issued;

Your current adjuster license information screen page printed directly from your state insurance website, which can be accessed and verified by the Hawai`i Licensing Branch; or

Producer License Database (PDB) report from NAIC that shows your current adjuster license status, which can be verified by the Licensing Branch.

Q: Whose letterhead should I use to provide adjuster's information for registration?

A: A letterhead from an insurance company, independent adjusting company, or producer that is using the nonresident unlicensed adjuster for the adjustment of losses in Hawai'i.

Q: Can I use a P.O. Box for Hawai'i's mailing and business addresses?

A: No, a Hawai'i street address is required for mailing and business addresses registration requirement.

Q: Can I use my out-of-state cell phone number in place of a Hawai'i phone number?

A: No, a phone number with an 808 area code is required.

Q: Should nonresident unlicensed adjusters, working as independent contractors in a call center handling phone claims outside of Hawai'i, be registered?

A: Yes, these individuals must be registered.

Q: Should salaried employees of an insurer, or salaried employees of an adjusting corporation or an association owned or controlled by an insurer, handling phone claims in a call center outside of Hawai'i be registered?

A: No, these employees do not need to be registered.

Q: How long will it take to process the registration?

A: 3-5 business days if all registration paperwork is provided and in good order.

Q: What happens if I adjusted claims but did not register or complete the registration for a nonresident unlicensed adjuster in Hawai'i?

A: You are in violation of HRS §431:9-201. Any person who knowingly violates this section shall be assessed a civil penalty not less than \$1,000 and not more than \$10,000 for each violation.

Q: Who can I contact if I have more questions regarding registration for nonresident unlicensed adjuster?

A: You can call Insurance Division Licensing Branch at 808-586-2788 or send an email to inslic@dcca.hawaii.gov.