BULLETIN B20-23

TO: ALL INSURERS AUTHORIZED TO TRANSACT BUSINESS IN THE STATE OF ALASKA AND OTHER INTERESTED PARTIES

RE: INDEPENDENT ADJUSTER LICENSE EXEMPTION APPLICATIONS

On December 3, 2020, the governor of the State of Alaska issued a disaster declaration in response to floods and landslides that occurred in southeast Alaska. Following the governor’s disaster declaration, and pursuant to AS 21.27.860, the Alaska Division of Insurance is accepting independent adjuster license exemption applications. AS 21.27.860 states in part “A nonresident independent adjuster not licensed by this state who is licensed by and in good standing with its resident state may act as an adjuster and adjust a single loss in this state during a calendar year, or may act as an adjuster and adjust losses arising out of a catastrophe as declared by the director…” The exemption from adjuster licensing can only be granted to those who are licensed as independent adjusters in their home states. Adjuster designated home state licenses cannot be accepted as a basis for licensure by reciprocity.

Exempt independent adjuster registrations are initially issued without an expiration date to allow the Director of Insurance the flexibility to ensure that the needs of Alaskan consumers are being met during a declared catastrophe. An expiration date will be announced once the catastrophe has passed.

An individual applying for an independent adjuster license must be licensed and in good standing in their home state in order for Alaska to issue the license on a reciprocal basis. Otherwise, that individual must take and pass the Alaska Adjuster license examination. A person wishing to apply for an independent adjuster license may do so at NIPR.com. Any individual or firm with an exempt independent adjuster registration wishing to remain licensed in this state without interruption may apply for an independent adjuster license prior to their granted exemption’s expiration date.

An individual or firm may not handle loss claims in Alaska unless licensed as an independent adjuster or having been granted an approved exemption from licensure.

If you have questions regarding this bulletin, please contact the Division of Insurance, at (907) 465-2515; or via email at insurance@alaska.gov.

Dated December 4, 2020

Lori Wing-Heier
Director