MISSISSIPPI DEPARTMENT OF INSURANCE
Bulletin 2006-7, as Amended
May 16, 2006

RE LICENSING OF EMERGENCY ADJUSTERS
DUE TO HURRICANE KATRINA

Pursuant to the Governor’s Proclamations dated August 26, 2005 and September 2, 2005, Governor Barbour declared a state of emergency invoking his emergency powers pursuant to Miss. Code Ann. §35-15-11, and directed state agencies to discharge their emergency powers as deemed necessary as set forth in the State of Mississippi Emergency Operations Plan and Executive Order No. 653, dated November 16, 1990. In accordance with the Proclamations and Executive Order, and Miss. Code Ann. §§33-15-11(b)(9) and 33-15-11(c)(4), there was a delegation of those emergency powers to the Commissioner of Insurance (“Commissioner”), the chief officer of the Mississippi Department of Insurance (“Department”), which allows him in his discretion, to promulgate emergency regulations and guidelines to promote and secure the safety and protection of the citizens of this State.

Miss. Code Ann. §83-17-409 authorizes the Commissioner to issue emergency adjuster licenses in the event of a catastrophe or emergency. The emergency adjuster license shall remain in force for a period not to exceed ninety (90) days, unless extended for an additional period of ninety (90) days.

Because of the tremendous damage caused by Hurricane Katrina, a number of emergency adjuster licenses have been granted and extended. However, many of these emergency adjusters are at or near the end of the maximum licensure period mandated by statute. In some instances, losing experienced Katrina adjusters at this point may impede the resolution of claims and cause further hardship for the claimants.

Therefore, any person who is currently licensed as an emergency adjuster to work on Hurricane Katrina claims, but is facing the expiration of such license, may apply for another emergency adjuster’s license. Any new emergency adjuster application must be related to Hurricane Katrina claims alone. Any person who held an emergency adjuster’s license which expired because of the statutory time constraints may also apply for another emergency adjuster’s license under the same conditions. Any new license shall be issued subject to the criteria set out in §83-17-409 and payment of the $50.00 application fee.
Any person intending to adjust claims in this state unrelated to Hurricane Katrina damage must be licensed as an insurance (non-emergency) adjuster.

Sincerely,

[Signature]

GEORGE DALE
COMMISSIONER OF INSURANCE