



Department of Business Regulation
Insurance Division
1511 Pontiac Avenue, Bldg. 69-2
Cranston, Rhode Island 02920

Insurance Bulletin Number 2024-2

Property & Casualty Insurance Adjuster Expected Professional Courtesy

The purpose of this Bulletin is to inform property and casualty insurers regulated by the Insurance Division (the “Division”) that certain professional courtesies are expected of licensed Insurance Claims Adjusters (“adjusters”) and licensed property and casualty insurance companies (“insurers”) while interacting with claimants or their legal representative during the claims process.

The Division expects the following four types of actions to be taken by all licensed insurers and their adjusters. A consistent failure to adhere to these professional standards will be considered to be a violation of R.I. Gen. Laws § 27-9.1-4(a)(2, 3, or 4), as these are the types of professional steps that help guarantee an insurer and adjuster are appropriately handling communications regarding claims, investigations of those claims, and the prompt, fair and equitable settlements of those claims.

- 1) Insurers and adjusters must communicate a change in assigned claim adjuster within ten (10) business days to any claimant or their legal representative, including the new contact information for the newly assigned adjuster when handling is not yet complete on a claim file. This applies any time a new or replacement adjuster is assigned to a claim, including in the case of the termination of employment or reassignment of an adjuster’s duties.
- 2) Insurers and adjusters must ensure communications about a claim to a claimant provides a response channel that allows for email responses to the communication to be monitored by the insurer or adjuster.
- 3) Adjusters must provide their supervisor’s contact information *when requested* by a claimant or their legal representative.
- 4) When an insurer or adjuster is appropriately notified of legal representation for a particular claimant in a particular claim, the Insurer or Adjuster must both acknowledge receipt of that representation and provide all relevant contact information for any assigned Adjuster or other relevant employee of the Insurer.

The Department can be contacted regarding questions or concerns with this Bulletin via email at dbr.insurance@dbr.ri.gov.

Elizabeth Kelleher Dwyer
Superintendent of Insurance
February 6, 2024