

**Texas Department of Insurance  
Catastrophe or Emergency Adjusters in Texas**

**Reciprocal Licensing of Non-Resident Adjusters**

1. Nonresident insurance adjusters exemption: Nonresident insurance adjusters do not have to be licensed in Texas when acting as a temporary substitute for a licensed adjuster for the adjustment of losses arising out of a catastrophe common to all such losses.
2. Individuals not otherwise licensed as adjusters may be emergency adjusters: In the event of a catastrophe, an emergency adjuster license may be issued to residents or nonresidents of Texas who may or may not be otherwise licensed adjusters.
3. 90 day period: The emergency license will remain in force for 90 days with an allowable 90 day extension.
4. Emergency Adjusters not required to receive a Texas license before commencing work: Within five days of any applicant commencing work, the employer shall submit an application for the emergency adjuster. The emergency adjuster does not have to receive a Texas adjuster license before beginning work as an emergency adjuster.
5. Emergency adjuster applications given first priority in processing: Emergency adjuster applications are processed on the day received ahead of all other applications.
6. Applications and license status is available on the Internet: Our website contains a copy of the application for licensing and displays the status of individual licensees. The website location is: [www.tdi.state.tx.us](http://www.tdi.state.tx.us)

§ 4101.101. EMERGENCY LICENSE. (a) If a catastrophe or an emergency arises out of a disaster, act of God, riot, civil commotion, conflagration, or other similar occurrence, the commissioner shall, on application, issue an emergency license to a person if the application is certified to the commissioner not later than the fifth day after the date on which the person begins work as an adjuster by:

- (1) a person who holds a license under this chapter; or
  - (2) an insurer that maintains an office in this state and holds a certificate of authority to engage in the business of insurance in this state.
- (b) The person or insurer that certifies an application under Subsection (a) is responsible for the loss or claims practices of the emergency license holder whom the person or insurer certifies.
- (c) The commissioner may, after notice and hearing, revoke an emergency license on grounds specified by Section 4101.201.
- (d) An emergency license is effective for a period not to exceed 90 days. The commissioner may extend the term of the emergency license for an additional period of 90 days.
- (e) The commissioner shall establish a fee for an emergency license in an amount not to exceed \$20. A person issued an emergency license shall remit the fee to the department not later than the 30th day after the date on which the department issues the license.
- (f) The commissioner may issue an emergency license to an applicant who meets the requirements of Subsection (a) regardless of whether the applicant is:
- (1) a resident of this state; or
  - (2) an otherwise licensed adjuster.

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Texas will grant reciprocity in licensing non-resident adjusters. To the best of our knowledge, the following states issue an adjuster license that would allow reciprocal licensing in Texas.

1) Alabama	17) Mississippi
2) Alaska	18) Montana
3) Arizona	19) Nevada
4) Arkansas	20) New Hampshire
5) California	21) New Mexico
6) Connecticut	22) New York
7) Delaware	23) North Carolina
8) Florida	24) Oklahoma
9) Georgia	25) Oregon
10) Hawaii	26) Rhode Island
11) Idaho	27) South Carolina
12) Kentucky	28) Utah
13) Maine	29) Vermont
14) Massachusetts	30) Washington
15) Michigan	31) West Virginia
16) Minnesota	32) Wyoming