



**Mark Gordon**  
Governor

THE STATE OF WYOMING  
***Insurance Department***

106 E. 6<sup>th</sup> Ave. ▪ Cheyenne, Wyoming 82002

**Jeffrey P. Rude**  
Commissioner

**CLAIMS ADJUSTING DURING COVID-19**

While we know that processes need to be revised during this public health pandemic, the Wyoming Insurance Department would like to remind all insurers that Wyoming statutes regarding adjustment of claims have not changed. All parties acting on behalf of the insurer that are involved in normal claims adjustment processes **MUST** be licensed in Wyoming. The only exception is for a catastrophic loss, and those adjusters must be licensed in at least one other state and approved by the Department in advance before they will be allowed to adjust claims in Wyoming.

**W.S. § 26-9-219(c)**

*A Wyoming adjuster's license is required of any adjuster who by physical appearance or through electronic or other means, acts in this state on behalf of an insurer for the purpose of investigating or making adjustment of a particular loss under an insurance policy unless the loss is of an unusual, uncommon or unique nature requiring special expertise or knowledge not readily available among adjusters licensed in this state, or for the adjustment of a series of losses resulting from a catastrophe common to those losses. Any insurer on whose behalf an adjuster who is not licensed in Wyoming investigates or adjusts a loss in this state, whether by physical appearance or through electronic or other means, shall notify the commissioner of such action prior to the unlicensed adjuster acting in this state.*

Any insurer found to be conducting investigations for claims via unlicensed personnel or unlicensed third parties may be subject to administrative action from the Commissioner.

Any insurer without sufficient Wyoming licensed adjusters available to handle claims may consider using independent adjusters who are already licensed in Wyoming and willing to help insurers adjust their claims in a timely manner. If you would like a list of licensed adjusters you may contact the Department and request one. Statutory fees for these lists may apply.

Sincerely,

A handwritten signature in blue ink, appearing to read "Bryan Stevens", written over a white rectangular background.

**Bryan Stevens**  
Licensing Supervisor