



IR-ADVI-26/03-0001

FINANCIAL SERVICES COMMISSION

NOTICE TO PERSONS WITH INTENTION TO CARRY ON OR TO PURPORT TO CARRY ON LOSS ADJUSTING BUSINESS IN JAMAICA

Periodically, catastrophic events such as hurricanes and earthquakes in Jamaica may necessitate the services of overseas loss adjusters to negotiate, adjust, settle or investigate losses and claims emanating therefrom.

Under the Insurance Act, 2001, such loss adjusters, even if outside of Jamaica, are required to register with the Financial Services Commission ("the Commission") before they carry on or purport to carry on business as or act in the capacity of an adjuster.

Consequently, such persons who intend to conduct loss adjusting in Jamaica can opt to undertake a *tailored process*, to be registered as a loss adjuster in Jamaica **for a temporary period** ('Temporary Overseas Loss Adjusters/Temporary OLAs') or must otherwise apply using the usual registration procedure.

The following conditions will apply to the registration of Temporary OLAs and shall be expressly stated on such registration certificates:

1. The registration shall be for a period not exceeding three months from the date of registration.
2. If the Temporary OLA desires to renew the registration, the registrant shall provide the Commission with 14 days' notice before the expiry of the preceding registration certificate and will be subject to the renewal process as determined by the Commission at its discretion.
3. The Temporary OLA shall only carry on loss adjusting in respect of claims and losses arising from the catastrophic event Hurricane Melissa, which occurred on October 28, 2025.
4. The registrant remains subject to all provisions of the Insurance Act and Regulations.

Persons shall be subject to the registration requirements and processes applicable to Temporary OLAs as determined and notified by the Commission, from time to time.

The Commission reminds persons registered as Temporary OLAs that they will remain subject to the same duties, obligations and responsibilities applicable to all adjusters under the Insurance Act and Regulations of Jamaica, including that they must present their certificate of registration for inspection to any person with whom they are dealing in the course of business.

The Commission does not make any representation or assurance regarding the OLA's compliance with or the applicability of any *other* laws and obligations in Jamaica or elsewhere.

Persons are hereby notified to ensure that adjusters, including Temporary OLAs, are registered with the Commission before engaging with them or using their services.

Dated: March 25, 2026
Insurance Division