



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

Industry Alert 2012-2

Emergency Adjuster Vehicle Placards Memorandum of Agreement entered into by the States of Connecticut and Rhode Island

The Rhode Island Insurance Division recently formalized an agreement with the Connecticut Insurance Department regarding CT's honoring of RI's emergency adjuster vehicle placards in the event of a catastrophic event. The memorandum of agreement executed by Connecticut Commissioner Thomas B. Leonardi and Rhode Island Superintendent Joseph Torti III recognize that in the event of a disaster, either man-made or natural, the sooner insurance companies can deploy their resources into an affected area to assess property damage, the quicker policyholders can receive reimbursements essential to the continuation of life and businesses after a catastrophic disaster. The agreement also stipulates that should a participating state's operation be impaired during a catastrophic event, the respective state liaison may reach out to another state to issue joint bulletins or alerts where appropriate.

Prior to formalizing the agreement, the State of Connecticut issued [Bulletin IC-36](#) advising the industry that the CT Department will follow the process it had used during Tropical Storm Irene in 2011. For that event, the Department recognized another state's "Emergency Adjuster Placard" once the insurer submitted it to the Department for authorization. If a company does not have another state's placard or if the company anticipates the need of additional placards, the Department has coordinated with Rhode Island to have RI insurance regulators furnish those companies licensed or approved to do business in RI with a RI placard at a modest cost. Questions relating to Bulletin IC-36 should be directed to George Bradner, CT's disaster liaison at george.bradner@ct.gov

With hurricane season upon us, the RI Insurance Division encourages insurers to be proactive in determining its need for additional vehicle placards especially in light of the MOA entered into with CT. If a company anticipates the need of additional vehicle placards, the company should order additional placards **at this time** following the procedures as provided in [Insurance Bulletin #2010-4](#). Waiting until a storm is imminent does not allow the Department adequate time to issue and distribute placards.

Questions regarding this alert should be directed to Paula Pallozzi, RI's disaster liaison at Paula.Pallozzi@dbr.ri.gov.

Joseph Torti III
Superintendent of Insurance
August 7, 2012