



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

Industry Alert 2012-4

Storm Sandy

Based on information issued by the National Weather Service, a "Hurricane Warning" was not issued for the State of Rhode Island. Therefore, pursuant to [R.I. Gen. Laws § 27-76](#) and [230-RICR-20-05-13 \(formerly Insurance Regulation 110\)](#), Section 4F, insurers may not impose a hurricane deductible on Rhode Island residential claims.

With respect to the use of vehicle placards for adjusters assessing damage in Rhode Island, we have confirmed with the Rhode Island Emergency Management Agency that vehicle placards will NOT be needed in Rhode Island in order to gain access to damaged areas. Licensed and emergency adjusters and motor vehicle damage appraisers registered with the RI Insurance Division are free to travel throughout the State of Rhode Island to assess property damage resulting from Sandy. Should the situation change we will issue an updated alert.

All licensees are reminded to follow the guidance offered by the Department in [Industry Alert 2012-3](#).

For questions on this alert, please contact Paula Pallozzi, Chief Property & Casualty Analyst at Paula.Pallozzi@dbr.ri.gov

Please forward this notice to respective staff accordingly.

Joseph Torti III
Superintendent of Insurance
October 30, 2012