



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

Industry Alert 2011-4

Motor Vehicle Damage Appraisals

As a result of claims arising from Hurricane Irene, the Department has been informed that there is a shortage of licensed appraisers needed to appraise motor vehicle damage claims. As a result, effective immediately any person licensed as an insurance claims adjuster, including those adjusters receiving emergency licensure pursuant to R.I. Gen. Laws § 27-10-8, may prepare appraisals of motor vehicle damage claims. This authority will remain in place until October 1, 2011.

Licensed adjusters acting under this declaration must follow all Rhode Island statutes and regulations governing appraisers in the issuance of motor vehicle damage appraisals including [R.I. Gen. Laws § 27-10.1-1 et seq.](#) and Insurance Regulation 42. The adjuster will be accountable under his or her adjuster licenses for any violation of statute whether that violation relates to adjusting or appraising activities. Insurance companies remain responsible for the activities of those persons appraising and adjusting on their behalf regardless of whether the person holds an adjuster or appraiser license.

The procedure for emergency adjuster licensing is set forth in Insurance Bulletin 2005-14. Questions on emergency adjuster procedures should be directed to emergencyadj@dbr.ri.gov by telephone at (401) 462 9520. All other claim related inquiries should be directed to paula_palozzi@dbr.ri.gov.

Joseph Torti III
Superintendent of Insurance
August 30, 2011