



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

Industry Alert 2013-1

Winter Storm of February 9, 2013

The Department has declared the Winter Storm of February 9, 2013 a catastrophic event for purposes of R.I. Gen. Laws § 27-10-8 and 27-10.1-1. As a result of that declaration, the emergency adjuster and motor vehicle damage appraiser licensing statutes are triggered. The Department offers the following guidance to all licensees:

Procedures on Emergency Adjusters and Motor Vehicle Damage Appraisers

Insurers or adjusting/appraising entities concerned about their ability to service Rhode Island policyholder claims that may arise as a result of this storm are directed to follow the notice requirements in [Insurance Bulletin 2005-14](#) for both adjusters and motor vehicle damage appraisers. Please **separately identify** emergency adjusters and emergency motor vehicle damage appraisers in your notice to the Department. Questions on emergency adjuster and/or motor vehicle damage appraiser procedures should be directed to emergencyadj@dbr.ri.gov (please insert "Emergency" in the subject line) or by telephone at (401) 462-9520. Public adjusters (those representing consumers) are not eligible for emergency licensing.

Insurer Obligations

Insurers should consult and follow the instructions in [Insurance Bulletin 2011-5](#) and the 2012 enactment of R.I. Gen. Laws [§§ 27-76-1 et seq.](#) Additional information on the implementation of R.I. Gen. Laws Chapter 27-76 will be forthcoming. In the interim, insurers are reminded that pursuant to R.I. Gen. Laws §27-76-6 no insurance policy or contract covering damages to personal lines residential property may be cancelled or nonrenewed, nor may the premium for such a policy be increased solely as a result of inquiries or claims made under the policy which resulted in no loss payout or resulted in a loss payout of less than five hundred dollars (\$500). The provisions of this section shall not apply where more than one non-catastrophic claim is made under the policy in a three (3) year period which resulted in any loss payout.

Department Updates

Licensees are required to closely monitor the [Department's Web site](#) for the latest [Bulletins](#) and [Alerts](#). Updates to procedures related to this storm will also be provided through the Department's [Twitter account](#). You may follow us on Twitter @RIDBRInsurance for updates. Licensees are also encouraged to be included on our interested parties list to receive e-mail notifications of all Department updates. Any

person who is not currently on our interested parties list should send an email request to insnotice@dbr.ri.gov.

Questions on this alert may be directed to Paula Pallozzi, Chief Property & Casualty Insurance Rate Analyst at paula_pallozzi@dbr.ri.gov or by telephone at (401) 462 9616.

Joseph Torti III
Superintendent of Insurance
February 12, 2013