



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

Industry Alert 2012-3

Potential Hurricane “Sandy”

To ensure regulatory and industry preparedness, the Department has declared “Sandy” a catastrophic event for purposes of R.I. Gen. Laws § 27-10-8 and 27-10.1-11. 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 DBR.Emergency@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 (including the necessity to report claim related data should the need arise) will be forthcoming.

Vehicle Placards

The Department encourages insurers to be proactive in determining its need for additional vehicle placards especially in light of the [MOA](#) entered into with Connecticut Insurance Department. If a company anticipates the need for additional vehicle placards, it should order additional placards immediately, following the procedures as provided in [Insurance Bulletin #2010-4](#). The Department will advise industry when and if the vehicle placards will become necessary to gain access to restricted areas (placards allow early vehicle access to restricted disaster areas). Insurance company adjusters and independent adjusters representing insurers will also be required to carry proper company identification (photo ID or authorization to represent insurer on company

letterhead) in order to gain access to restricted disaster areas if this emergency phase is triggered.

Department Updates

All 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 DBR.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
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