

## South Carolina Department of Insurance

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## **BULLETIN 2014-06**

TO: All Insurers, Adjusters, Producers, and Other Persons Licensed and Authorized to Transact the

Business of Insurance within the State of South Carolina

FROM: Raymond G. Farmer

Director

SUBJECT: Notice of Emergency Insurance Declaration for South Carolina Due to Severe Thunderstorm

and Hail Event

DATE: May 24, 2014

S.C. Code Ann. Reg. 69-1, Adjustment of Claims Under Unusual Circumstances, provides in pertinent part:

In the event of a catastrophe where there are insufficient Licensed Adjusters in South Carolina to handle claims expeditiously, Non-Resident Adjusters will be permitted to enter the State to handle the adjustments arising out of the catastrophe without being required to be licensed in South Carolina, provided that the Adjuster exhibits evidence of an Adjuster's License in his home state and remains in the State only for the period that is necessary to assist in the adjustments.

An unusual circumstance or catastrophe exists when, due to a specific, infrequent, and sudden natural or manmade disaster or phenomenon, there have arisen losses to property in South Carolina that are covered by insurance, and the losses are so numerous and severe that resolution of claims related to such covered property losses will not occur expeditiously without the authorization of emergency adjusters by the Department due to the magnitude of the catastrophic damage.

The Department will determine and announce when an emergency or catastrophe exists and also will determine and announce the expiration of the period of emergency or catastrophe.

The purpose of this bulletin is to advise that the South Carolina Department of Insurance has determined that an unusual circumstance exists whereby the licensure of temporary non-resident adjusters is necessary to ensure that adjusters will be available to assist with the evaluation and expeditious resolution of claims resulting from the severe thunderstorm and hail event that impacted a number of counties in the State on Friday, May 23, 2014. Accordingly, this bulletin is issued to notify impacted parties that in accordance with S.C. Ann. Reg. 69-1, licensure of temporary non-resident adjusters is necessary to ensure that adjusters will be available to assist with the evaluation of claims resulting from the severe thunderstorm and hail event for insureds in South Carolina. This determination is effective immediately and will continue until 11:59 p.m. on Friday, June 13, 2014, at

which time non-resident adjusters will no longer be able to enter the state without following the requisite state licensing procedures.

The Department has recently implemented a new, online registration system for emergency adjusters. For directions and resources regarding the filing procedures relative to the appointment of emergency adjusters, please visit the Department's Emergency Adjuster webpage at <a href="http://doi.sc.gov/357/Emergency-Adjuster">http://doi.sc.gov/357/Emergency-Adjuster</a>.

Questions regarding this bulletin should be directed to Christine Lanigan, Manager of the Office of Individual Licensing, at (803) 737-6095 or clanigan@doi.sc.gov.