

Wayne Goodwin, Commissioner
North Carolina Department of Insurance

BULLETIN

09-B-01

To: All Licensed Property/Liability Insurance Companies
All Adjusting Firms

From: Agent Services Division

Date: May 4, 2009

Subject: Procedure for Catastrophic Adjusters

Attention: Chief Executive Officer/President

The purpose of this bulletin is to outline procedures your company will need to follow if a catastrophic event were to occur in North Carolina. NC Emergency Management staff will not allow any adjuster access to a declared disaster area unless the adjuster is carrying proper identification.

The Department is requiring that your company provide each catastrophic adjuster with an identification badge. Attached is a template which you are to use to produce the badges needed for your adjusters.

Pursuant to North Carolina General Statute 58-33-70(e): "The Commissioner may permit an experienced adjuster who regularly adjusts in another state and who is licensed in the other state (if the state requires a license), to act as an adjuster in this State without a North Carolina license only for an insurance company authorized to do business in this State, for emergency adjustment work, for a period to be determined by the Commissioner, done for an employer who is an adjuster licensed by this State or who is a regular employer of one or more adjusters in this State; provided that the employer shall furnish to the Commissioner a notice in writing immediately upon the beginning of any such emergency insurance adjustment work."

Based on this authority, the North Carolina Department of Insurance (NCDOI) will permit individuals who satisfy all of these requirements (including licensure in another state if that state requires a license) to adjust claims in North Carolina for a specified period of time without obtaining a North Carolina adjusters license. Such permission will only be in effect and valid so long as companies and adjusters comply with the identification procedures set out in this Bulletin.

The company may provide the out-of-state adjuster with the NCDOI identification badge and immediately deploy them to a declared disaster area. At the same time these adjusters are deployed, the company must provide to the Licensing Section-Agent Services Division written notification, on company letterhead, indicating the adjuster's name, state of residence and licensure status including state of licensure if applicable. The notification letter must specify that the adjustment work will be solely related to losses resulting from the catastrophe.

Companies are requested to email the required notification to CATAdjusterRequest@ncdoi.gov. Although e-mail notification is strongly preferred, companies may also fax the required notification to (919) 715-3794, Attention: NC Catastrophic Adjuster Approval.

All adjusters must produce their NCDOL identification badge upon request. Permission to act as an adjuster in this state is in effect and valid so long as (1) the company and adjuster comply with these identification requirements and (2) the adjuster is otherwise acting within the time period determined by the Commissioner under NCGS 58-33-70(e). The company will be held responsible for allowing an unauthorized person to adjust claims in North Carolina.

If you have any questions concerning this procedure, please contact the Licensing Section-Agent Services Division at 1204 Mail Service Center, Raleigh, North Carolina 27699-1204 or at (919) 807-6800.

Attachment