



South Carolina Department of Insurance

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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 of Insurance 

RE: *Notice of Unusual Circumstance/Catastrophe Insurance Declaration for Hurricane for South Carolina due to Hurricane Florence for the Purposes of Licensing Temporary Adjusters and Motor Vehicle Physical Damage Appraisers*

DATE: September 11, 2018

S.C. Code Ann. Reg. 69-1, Adjustment of Claims under Unusual Circumstances provides that:

In the event of a catastrophe where there are insufficient licensed adjusters or motor vehicle physical damage appraisers in South Carolina to handle claims expeditiously, non-resident adjusters or motor vehicle physical damage appraisers 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 or motor vehicle physical damage appraiser exhibits evidence of an adjuster's or motor vehicle physical damage appraiser's license in his/her home state and remains in the State only for the period that is necessary to assist in the adjustments or appraisals.

An unusual circumstance or catastrophe exists when, due to a specific, infrequent, and sudden natural or man-made 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 or motor vehicle physical damage appraisers by the Department due to the magnitude of the catastrophic damage.

On September 8, 2018, via Executive Order 2018-26, Governor Henry McMaster declared a state of emergency due to Hurricane Florence, a hurricane that represents a significant threat to the State of South Carolina. Forecasters with the National Weather Service predict a direct hit of a Category 3 or 4 hurricane along the South Carolina, North Carolina and/or Virginia coasts on Thursday night, September 13, 2018 or Friday morning, September 14, 2018. South Carolina will be impacted by this event. Hurricane or tropical-storm winds, tornadoes, flooding and the threat of

flash flooding are imminent and represent a threat to the safety, security, welfare and property of the citizens of the State of South Carolina.

Based upon this unusual circumstance, declaration of emergency and the potential for significant damage including catastrophic losses, this Department has determined in accordance with S.C. Ann. Reg. 69-1 that the licensure of temporary non-resident adjusters and motor vehicle physical damage appraisers may be necessary. Adjusters and motor vehicle physical damage appraisers will be available to assist with the evaluation of claims resulting from this event for South Carolina residents after the storm.

This determination is effective immediately and will continue 120 days from the date of this bulletin unless otherwise extended by the Department. Individuals interested in becoming licensed as non-resident, temporary adjusters or motor vehicle physical damage appraisers may obtain the procedures and forms for licensure from this Department's website at www.doi.sc.gov/emergencyadjuster. Instructions on how to process emergency permits may also be found on this webpage.

Please direct any questions or concerns regarding this bulletin to Andrea Bourgoïn at 803-737-5757.

Bulletins are the method by which the Director of Insurance formally communicates with persons and entities regulated by the Department. Bulletins are departmental interpretations of South Carolina insurance laws and regulations and provide guidance on the Department's enforcement approach. Bulletins do not provide legal advice. Readers should consult applicable statutes and regulations or contact an attorney for legal advice or for additional information on the impact of that legislation on their specific situation.