

**Mike Causey, Commissioner
North Carolina Department of Insurance**

BULLETIN

20-B-09

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

From: Agent Services Division

Date: July 06, 2020

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 North Carolina Department of Insurance (NCDOI) is requiring that your company provide each catastrophic (CAT) adjuster with an identification badge. Attached is a template which you are to use to produce the badges needed for your adjusters. In addition, to help prevent insurance complaints, all companies are very strongly encouraged to have all CAT adjusters take a new CAT Course developed by NCDOI with specific North Carolina Insurance and Building Code requirements. Companies are requested to certify those CAT adjusters who have actually taken the new CAT course when CAT adjusters are registered. The new CAT adjuster course is available via this link:

<https://www.ncdoi.gov/north-carolina-catastrophe-adjuster-certification>

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 the time required to complete handling of the event's catastrophic claims 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, using the document submission downloaded from the North Carolina Catastrophe Adjuster Certification page, indicating the adjuster's name, state of residence, licensure status including state of licensure if applicable, and advising if the NC CAT Adjuster course has been completed. The

notification letter must specify that the adjustment work will be solely related to losses resulting from the named 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 NCDOI 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 the 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.

Effective July 1, 2010, statutory provisions (NC General statutes, Chapter 58, Article 33A) govern public adjusters in NC. There is no provision in Article 33A allowing public adjusters to adjust claims in NC without a public adjuster license in times of catastrophic emergencies. The provision in NCGS 58-33-70(e) only applies to adjusters acting on behalf of an insurance company. Public adjusters act on behalf of an insured and must be licensed to work in NC pursuant to NCGS 58-33A-10(a).

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.



NC DEPARTMENT
of **INSURANCE**
MIKE CAUSEY, COMMISSIONER

**NORTH CAROLINA
LICENSED | AUTHORIZED
ADJUSTER**

Name of CAT Adjuster

Name of Adjusting Company/Firm



NC DEPARTMENT OF
INSURANCE
OFFICE OF STATE FIRE MARSHAL

AUTHORIZATION:

Commissioner of Insurance

EXPIRATION DATE:

5/2021

*If additional verification is needed, please contact:
North Carolina Department of Insurance
Agent Services Division
(919) 807-6800*