



South Carolina Department of Insurance

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BULLETIN NUMBER 2025-02

TO: All Insurers, Adjusters, Producers, and other Persons Licensed and Authorized to Transact the Business of Insurance within the State of South Carolina

FROM: Michael Wise
Director of Insurance 

RE: *Extension of Notice of Unusual Circumstance/Catastrophe Insurance Declaration for South Carolina for the Purposes of Licensing Temporary Adjusters and Motor Vehicle Physical Damage Appraisers due to Tropical Storm Helene to April 25, 2025*

DATE: January 14, 2025

On September 30, 2024, the South Carolina Department of Insurance issued Bulletin 2024-11 in response to the impact of Tropical Storm/Hurricane Helene's impact on the State of South Carolina and its citizens. Based upon this unusual circumstance and the reports of significant, historic, massive and catastrophic flooding, this Department determined in accordance with S.C. Code Ann. Reg. 69-1 that the licensure of temporary non-resident adjusters and motor vehicle physical damage appraisers may have been necessary. Adjusters and motor vehicle physical damage appraisers became available to assist with the evaluation of claims resulting from this event for South Carolina upon immediate issuance of that bulletin, continuing 120 days from the date of issuance.

It has since been determined that the need for emergency adjusters and motor vehicle physical damage appraisers persists due to the volume and scope of unresolved claims from this event. The purpose of this bulletin is to extend the effective date of Bulletin 2024-11 from 120 days an additional 90 days. All carriers who have licensed emergency non-resident adjusters and motor vehicle physical damage appraisers in accordance with Bulletin 2024-11 may now extend those permits via the Department's electronic permitting process as necessary and may reprint the permits to reflect the new expiration date of April 25, 2025.

Please be reminded that insurers engaging temporary adjusters through this process are responsible for their compliance with the insurance laws of this state. You may direct any procedural 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.