



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: Michael Wise *Michael Wise*
Director of Insurance

RE: *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 Severe Wind and Hailstorm on April 20, 2024*

DATE: April 22, 2024

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 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.

A severe wind and hailstorm produced large baseball sized hail causing significant damage to parts of South Carolina on Saturday, April 20, 2024, knocking out power to thousands of homes, causing fallen trees and damage to automobiles and homes. Insurers are reporting thousands of claims for damages and a need for the licensing and assistance of temporary adjusters for the expeditious evaluation and resolution of claims for South Carolina consumers. Based upon this unusual circumstance and the reports of significant property losses, this Department has 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 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 immediately.

This determination is effective immediately and will continue for 120 days from the date of this bulletin unless otherwise extended by the Department. Individuals interested in becoming licensed as temporary non-resident 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 for how to process emergency permits may also be found on this webpage.

Please direct any questions or concerns regarding this bulletin to Andrea Bourgoin 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.