



# South Carolina Department of Insurance

Capitol Center  
1201 Main Street, Suite 1000  
Columbia, South Carolina 29201


NIKKI R. HALEY  
Governor

RAYMOND G. FARMER  
Director

Mailing Address:  
P.O. Box 100105, Columbia, S.C. 29202-3105  
Telephone: (803) 737-6160

## BULLETIN NUMBER 2015-05

**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 Emergency Insurance Declaration for Catastrophic Rainfall and Other Associated Severe Weather Due to Tropical Moisture and a Non-tropical Weather System

**DATE:** October 5, 2015

---

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 in South Carolina to handle claims expeditiously, non-resident adjusters 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 exhibits evidence of an adjuster's license in his home state and remains in the State only for the period that is necessary to assist in the adjustments. 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 by the Department due to the magnitude of the catastrophic damage.

The Department will determine and announce when an emergency or catastrophe exists and also will determine and announce the expiration of the period of emergency or catastrophe.

On October 1, 2015, Governor Nikki Haley declared a state of emergency due to storms with record-breaking rainfall and the potential for massive flooding. Forecasters with the National Weather Service predicted record amounts of rainfall throughout much of South Carolina, creating the conditions for flash flooding and other emergency conditions. In less than thirty-six hours, some areas of the state received up to 24 inches of rain resulting in catastrophic flooding in portions of the Midlands, the South Carolina low country and other areas of the state. The record-breaking rainfall has put many areas of the state underwater and necessitated the closing of many roads and interstates throughout the South Carolina. This is a 1 in 1000 year event. There is a significant potential for wind gusts, additional rainfall, and flooding. These events represent a threat to the safety, security, welfare and property of the citizens of the State of South Carolina. A few deaths and significant property damage have already

been associated with this severe weather event which is expected to continue in some form through October 6, 2015.

This Department has determined in accordance with S.C. Ann. Reg. 69-1 that the licensure of temporary non-resident adjusters may be necessary because the potential for significant property losses exists. This emergency declaration is issued to ensure that adjusters are available to assist with the evaluation of claims resulting from this event for South Carolina consumers. This determination is effective immediately and will continue until further notice from the South Carolina Department of Insurance.

Insurers may access the Department's electronic system. Individuals interested in becoming licensed as non-resident, temporary adjusters may obtain the procedures and forms for licensure from this Department's internet website at <http://www.doi.sc.gov>. Follow the instructions under "Agents, Adjusters & Brokers—Emergency Adjusters".

Please direct any questions or concerns regarding this Bulletin to Michael Beauford at 803-737-5757.