



South Carolina Department of Insurance

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TO: All Insurers, Adjusters, Producers, Motor Vehicle Physical Damage Appraisers 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 Licensure of Motor Vehicle Physical Damage Appraisers

DATE: October 12, 2015

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. This declaration was followed by a federal declaration. 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, bridges and interstates throughout South Carolina. Many South Carolinians have been displaced by this 1 in 1000 year event. These events and the current aftermath represent a threat to the safety, security, welfare and property of the citizens of the State of South Carolina. Significant property damage and deaths have already been associated with this severe weather event which is expected to continue in some form through October 11, 2015 according to warnings from the National Weather Service.

South Carolina law gives the Director the authority to adopt any procedure by an emergency regulation that facilitates recovery from an emergency. *See* S.C. Code Ann. §38-3-410 *et seq* (2015). Accordingly, the Department has issued Emergency Regulation 69-77. This emergency regulation provides among other things that

The Director has determined that the licensure of temporary motor vehicle physical damage appraisers may be necessary because of the significant property losses resulting from this event. The resolution of claims related to such covered property losses may not occur expeditiously without the authorization of emergency motor vehicle physical damage appraisers by the Department due to the magnitude of the catastrophic damage. In order to ensure that motor vehicle physical damage appraisers are available to assist with the evaluation of claims for South Carolina consumers resulting from this event the Director may, by bulletin, provide the procedure for licensure for these temporary appraisers.

This emergency procedure is issued to ensure that motor vehicle physical damage appraisers 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 are responsible for the actions of any temporary motor vehicle physical damage appraiser or temporary adjuster it appoints to represent it during this catastrophic event. Insurers interested in appointing non-resident, temporary motor vehicle physical damage appraisers may obtain the procedures and forms for licensure from this Department's internet website at www.doi.sc.gov. Please direct any questions or concerns regarding this Bulletin to Michael Beauford at 803-737-5757.