



# South Carolina Department of Insurance

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


HENRY McMASTER  
Governor

RAYMOND G. FARMER  
Director

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

## BULLETIN NUMBER 2017-10

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 Unusual Circumstance/Catastrophe Insurance Declaration for Hurricane Irma for South Carolina due to Hurricane Irma for the Purposes of Licensing Temporary Adjusters

DATE: September 7, 2017

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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.

On September 6, 2017, Governor Henry McMaster declared a state of emergency due to the threat posed by Hurricane Irma, currently a Category 5 hurricane. The National Hurricane Center has determined from forecast models that portions of South Carolina may be impacted by Hurricane Irma. The hazards created by this hurricane could include damage from flash flooding, storm surge, tropical and hurricane force winds, tornado and other emergency conditions that represent a threat to the safety, security, welfare and property of the citizens of the State of South Carolina.

Based upon this unusual circumstance, declaration of emergency and the potential for significant damage including catastrophic losses, the Department has determined in accordance with S.C.

Code Ann. Reg. 69-1 that the licensure of temporary non-resident adjusters may be necessary. Adjusters will be available to assist with the evaluation of claims resulting from this event for South Carolina after the storm.

This determination is effective immediately and will continue 120 days from the date of this bulletin unless otherwise extended by the Department. Individuals interested in becoming permitted as non-resident, temporary adjusters may obtain the procedures and forms for licensure from this Department's internet website at [www.doi.sc.gov/emergencyadjuster](http://www.doi.sc.gov/emergencyadjuster). The instructions are also attached as an exhibit to this bulletin.

Please direct any questions or concerns regarding this Bulletin to Daniel Morris, Deputy Director, Division of Individual Licensing and Continuing Education Services at 803-737-6039 or [dmorris@doi.sc.gov](mailto:dmorris@doi.sc.gov).

# Exhibit A

## Emergency Adjuster Re-Entry Permitting

To obtain an Emergency Adjuster Authorization/Re-Entry Permit, please follow the process outlined below:

### *Adjusters:*

- 1) Click on the following link: <http://www.doi.sc.gov/DocumentCenter/View/7553> and save the excel file after populating the following for all individuals needing a permit:
  - a. Required Fields
    - i. Name (First Last)
  - b. Optional Fields
    - i. Email
    - ii. Phone Number
    - iii. DOB
    - iv. State of Residence
    - v. Licensed in resident state as an adjuster
    - vi. License #
    - vii. DL #
    - viii. NPN# (If you are Licensed in South Carolina)
- 2) Send email to [agentmail@doi.sc.gov](mailto:agentmail@doi.sc.gov) of saved file above requesting permits be created and emailed back. Please provide the following information in the body of the email:
  - a. Full name of requestor
  - b. Job Title
  - c. Company info: Name; NAIC # and/or SC Company Code
  - d. Contact phone #
  - e. Contact email address

Should you have any trouble, please contact [agentmail@doi.sc.gov](mailto:agentmail@doi.sc.gov) for assistance.