



DEPARTMENT OF FINANCIAL REGULATION
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Industry Alert: July 10, 2023

Attention: Use of Catastrophe Adjusters / Appraisers

Montpelier, VT – In response to the State of Emergency declared July 9 by Governor Phil Scott following heavy rains and anticipated floodings, the Commissioner of the Department of Financial Regulation today announced that the Department is preemptively allowing property and casualty insurance carriers to use individual adjusters not licensed in Vermont. Insurers can contact the Department for further guidance. See related DFR Bulletins [No. 225](#) and [No. 226](#) for detailed guidance.

CATASTROPHE ADJUSTERS/APPRAISERS IN VERMONT: According to [8 V.S.A. § 4803](#), the Department of Financial Regulation can permit insurers to use appraisers and adjusters who are not licensed in Vermont in the wake of catastrophic events. With the [expectation that current heavy flooding and rains](#) will lead to widespread damage, the Department today is exercising that option.

Still, such insurance adjusters and appraisers must be licensed in their state of residence or another state if / when the resident state does not issue such license. Non-resident adjusters are not allowed, currently, to designate Vermont as a home state.

Vermont defines a public adjuster as any person who investigates claims and negotiates settlement of claims arising under policies of insurance in

Insurance carriers must [notify the Department by email](#) of their intentions to use catastrophe adjusters/appraisers. The insurer also must provide the names, addresses and license information for everyone who will be adjusting/appraising.

Within ninety (90) days from the date of a claim denial a Vermont licensed adjuster will review the denial to ensure the claim was properly adjusted.

The insurer must notify the Department via email of its intention to use catastrophe adjusters/appraisers and provide a list of the names, addresses and license information for individuals who will be adjusting/appraising.

Please visit the [Department PC Adjusters webpage](#) for more information including a list of frequently asked questions. Or, email dfr.producerlicensing@vermont.gov with a telephone number and other contact information; someone from the Department will contact you as soon as possible.

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