

State of Vermont  
Department of Financial Regulation  
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## Vermont Department of Financial Regulation

### Division of Insurance

#### Insurance Division Bulletin #199

### Bulletin Authorizing the Use of Catastrophe Adjusters and Appraisers During Catastrophe or Extraordinary Loss Events

Due to the scope of damage caused by a widespread windstorm in Vermont on October 29<sup>th</sup>-30<sup>th</sup>, 2017, the Department has authorized insurers to use Catastrophe Adjusters and Appraisers, pursuant to Title 8 V.S.A. 4803(d)(2). This authorization is effective October 29<sup>th</sup>, 2017 for a period of ninety (90) Days. The authorization is subject to the following requirements:

1. The adjuster/appraiser must be licensed in his/her resident state or other state if the resident state does not issue such license;
2. The insurer must notify the Department via email to [calley.rock@vermont.gov](mailto:calley.rock@vermont.gov) of its intention to use adjusters/appraisers and provide a list of the names, addresses and license information for individuals who will be adjusting/appraising; and,
3. 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.

Insurers and adjusting entities are responsible for the conduct of persons authorized as catastrophe adjusters and appraisers and should ensure that such individuals adjust and appraise claims consistent with Vermont insurance laws and regulations.

Licensees should monitor the Department's Website: [www.dfr.vermont.gov](http://www.dfr.vermont.gov) for updates.

Dated:

11/1/17



Michael Pieciak, Commissioner

