

**Vermont Department of Banking, Insurance, Securities  
and Health Care Administration**

**Insurance Division Bulletin #165  
September 6, 2011**

**Bulletin Authorizing the Use of Catastrophe Adjusters and Appraisers**

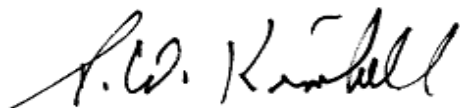
Due to the scope of damage caused by Tropical Storm Irene, the Department has authorized insurers to use Catastrophe Adjusters and Appraisers, pursuant to Title 8 V.S.A. 4803(d)(2). This authorization is effective August 29, 2011 for a period of ninety (90) Days. The authorization is subject to the following 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 [sandra.fraser@state.vt.us](mailto:sandra.fraser@state.vt.us) 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; 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.bishca.state.vt.us](http://www.bishca.state.vt.us) for updates.

Dated at Montpelier, Vermont, this 6<sup>th</sup> day of September, 2011.



Stephen W. Kimbell, Commissioner