



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

THIS BULLETIN HAS BEEN RENUMBERED TO "BULLETIN IC-30"

BULLETIN IC-36

April 20, 2012

**TO: All Companies Licensed To Write
Property and Casualty Insurance**

**RE: Connecticut Catastrophe Preparation- Emergency
Contact and Adjuster Placard Information**

The Connecticut Insurance Department (the "Department"), in conjunction with the Department of Emergency Services and Public Protection (the "DESPP") is developing a Catastrophe Adjuster Credential Access and Coordination Plan (the "Plan") that would identify insurance company emergency claims adjusters and, when necessary, allow them access into certain damaged areas after catastrophic events with vehicle placards issued by the Insurance Department.

Further, the Department wishes to inform all insurers of the following process and procedures it will be expecting insurers to follow in preparing for future catastrophes.

Company Contact Information. In accordance with this Plan, the Department hereby requires all Property and Casualty Insurers (including surplus lines and workers' compensation insurers) licensed or approved to do business in this state to provide the Department **no later than June 1st of each year** with their company's catastrophe contacts. This Bulletin does not apply to monoline financial guaranty, mortgage guaranty, title, fidelity and surety and medical malpractice insurers.

Each company should have a Primary Contact Person (PCP) and a Secondary Contact Person (SCP), in the event the PCP is not available. Companies will need to provide the following information at the Department liaison's email address below for each contact:

- Names
- Email address(es)
- Telephone numbers
 - Land line
 - Cellular
 - Satellite (optional)

These individuals will be the primary liaison between the insurer and the Department before, during, and after a catastrophic event. The PCP and SCP should have the authority to provide assistance and information to the Department at all times during such event.

The Department has published the following Bulletins to provide the industry guidance prior to any event. These Bulletins may be modified for each event:

IC-32 ALL INSURERS, LICENSEES AND ALL INTERESTED PARTIES
IC-30 ALL INSURERS, LICENSEES AND ALL INTERESTED PARTIES

Additional Bulletins may be issued depending on the circumstances and needs presented during and/or after a disaster is declared in Connecticut to provide further guidance and assistance.

The Department's liaison for catastrophic events in Connecticut is George Bradner, Director Property Casualty Division and may be reached at george.bradner@ct.gov or (860) 297-3866 (work) or (860) 367-1023 (cell).

Web-based Application for Contact Information. The Department also is developing a Web-based application for companies to enter their emergency contact information directly through the Department's Web site. Until that application has been launched, all carriers (except those identified as being exempt above) must provide their contact information to the Department's liaison listed above no later than June 1, 2012. This information will need to be updated each year thereafter by June 1st whether there are changes or not. If there are no changes the company will simply need to indicate "no changes".

Emergency Placard System. Included in the Plan will be an Emergency Adjuster Vehicle Identification Placard system. This will allow company adjusters access into disaster 'restricted' areas once they are deemed safe by the civil authorities, but access is restricted to only residents and/or business owners. The Department will provide details once the program is finalized.

Until then, the Department will follow the process it had used during this past years' catastrophe exercise with Irene. For that event, the Department recognized another state's "Emergency Adjuster Placard" once the insurer submitted it to the Department for authorization. If a company does not have another state's placard, or if the company anticipates the need of additional vehicle placards, the Department has coordinated with Rhode Island to have R.I. insurance regulators furnish those companies licensed or approved to do business in R.I. with a R.I. placard at a modest cost.

Please **Do Not** submit another state's placard to the Department until you are requested by the Department's liaison to do so. If a company anticipates the need of

additional vehicle placards, the company should follow RI's procedures for obtaining additional placards as provided in RI's Insurance Bulletin #2010-4.

The Emergency Adjuster Placards will **only** be necessary when the State Police in conjunction with DESPP designates an area as "restricted." After the Department has been notified of this restriction, the liaison will notify the insurer contacts that their Emergency Adjuster Placards may be used.

If you have questions regarding this Bulletin, please contact the Department's liaison provided above.



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Insurance Commissioner