



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

THIS BULLETIN REPEALS AND REPLACES BULLETIN IC-30 DATED APRIL 20, 2012

BULLETIN IC-36
December 8, 2014¹

TO: All Companies Writing
Property and Casualty Insurance in Connecticut

RE: Connecticut Catastrophe Preparation- Emergency Contact;
CAT Adjuster Licensing; and Adjuster Placard Information

The Connecticut Insurance Department (the “Department”), in conjunction with the Department of Emergency Services and Public Protection (the “DESPP”) has developed a Catastrophe Adjuster Credential Access and Coordination Plan (the “Plan”) for activation during a disaster. The Plan identifies insurance company emergency claims adjusters and, when necessary, allows them access into certain damaged areas after catastrophic events with the use of vehicle placard permits.

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 (referred to as “P&C” insurers or “carriers” below) 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 information is to be provided via the Department’s web-based application further described below. 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 e-mail address below for each contact:

- Names
- Titles
- Physical office address(es)
- E-mail address(es)
- Telephone numbers
 - Work Land line (800 numbers with extensions do not work)
 - Cellular
 - Satellite (optional)
- Company or Group Name

¹ Bulletin IC-30 was first issued on April 20, 2012 as Bulletin IC-36 which was subsequently renumbered as Bulletin IC-30.

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:

[IC-29 ALL INSURERS, LICENSEES AND ALL INTERESTED PARTIES](#)
[IC-31 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. He 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 is developing a Web-based application for companies to enter their emergency contact information directly into our Department Web site. This system will be available when you register your emergency contacts in 2015. Once our system is available, we will send each emergency contact instructions on how to register “on-line.” Until then, all carriers (except those identified as being exempt above) should continue to provide their contact information to the Department's liaison (listed above) as they change. Annual updates will be required of all CAT contacts every June 1st to assure their data is current and verification for each will be required regardless of whether changes are being made.

Our backup system for communicating with CAT contacts is through our vendor Everbridge. Periodically, CAT contacts may receive an e-mail from the Department via Everbridge to verify contact information. This backup system is a critical part of the Department's business continuity plan and it is as important for company contacts to be registered in Everbridge in the event we do not have the ability to use our internal e-mail system.

Catastrophe Adjuster Licensing Program – On June 16, 2014, the Department's Licensing Division launched a program to expedite emergency licensing for emergency casualty adjusters needed to respond to catastrophic events and are not CT licensed adjusters. All P&C insurers must authorize one representative to register on this new system. If you have not done so yet, please access the program immediately and register. Once registered, the insurer's representative can use the system to list unlicensed adjusters who will respond to an emergency. Details of the new program can be found on the [Catastrophe Adjuster Registration page](#).

Emergency Permit Placard – Effective immediately, the Department has its own Emergency Adjuster Vehicle Identification Permit Placard system. This allows adjusters who have been assigned a permit placard to be given access to impacted/restricted areas once they are deemed “safe enough for residents and business owners only” by the civil authorities.

Every P&C insurer doing business in the State of Connecticut and responding to a disaster needs to apply for a set of ‘Emergency Adjuster Access Permit Placards’ immediately ([see sample permit placard](#)). If insurer is part of a larger group, we will issue the permit placards to the group not to each individual P&C insurer. Please refer to this link to for requesting Permit/Placard:

[‘Request for Adjuster Permit Placard’](#) this must be completed and submitted to the Department. Please send your completed request forms for the Adjuster Placard to the P&C email box at cid.pc@ct.gov. There is a limited number of the placards so please use a realistic number when ordering. The Department will assign a group of numbers to each insurer so they can assign them to their adjusters when needed. Insurers are solely responsible for keeping a record of who is assigned to which permit number. If the Department or other emergency authority requests the name of the individual using a placard permit, it is the carrier’s responsibility to report to the Department immediately with the adjuster’s name. Please refer to the [Standard Operating Procedures](#) for the use of the permit placards.

The Emergency Adjuster Placards will **only** be necessary when the State Police in conjunction with DESPP designates an area as “restricted.” The Department liaison will then notify the insurer’s catastrophe contacts that their Emergency Adjuster Placard permits may be used.

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



Thomas B. Leonardi
Insurance Commissioner