

**Mike Causey, Commissioner
North Carolina Department of Insurance**

BULLETIN

23-B-05

To: All Licensed Property/Liability Insurance Companies

From: Agent Services Division

Date: May 18, 2023

Subject: Procedure for Catastrophic Motor Vehicle Damage Appraisers

Attention: Chief Executive Officer/President

The purpose of this bulletin is to outline procedures employers will need to follow if a catastrophic event were to occur in North Carolina. NC Emergency Management staff will not allow any motor vehicle damage appraiser access to a declared disaster area unless the appraiser is carrying proper identification.

The Department is requiring that employers provide each catastrophic motor vehicle damage appraiser with an identification badge. Attached is a template which you are to use to produce the badges needed for your appraisers.

Pursuant to North Carolina General Statute 58-33-70(f): "The Commissioner may permit an experienced motor vehicle damage appraiser who is regularly appraising in another state and who is licensed in such other state (if the state requires a license), to act as a motor vehicle damage appraiser in this State without a North Carolina license for emergency motor vehicle damage appraisal work, for a period not exceeding 30 days done for an employer that notifies the Commissioner in writing upon the beginning of any such emergency appraisal work. The employer must be 1) an insurance adjuster licensed by this State, 2) a motor vehicle damage appraiser licensed by this State, 3) a regular employer of one or more insurance adjusters licensed by this State, or 4) a regular employer of one or more motor vehicle damage appraisers licensed by this State."

Based on this authority, the North Carolina Department of Insurance (NCDI) will permit individuals who satisfy all of these requirements (including licensure in another state if that state requires a license) to appraise motor vehicle damage claims in North Carolina for a period not to exceed 30 days without obtaining a North Carolina motor vehicle damage appraisers license. Such permission will only be in effect and valid so long as employers and motor vehicle damage appraisers comply with the identification procedures set out in this Bulletin.

The employer may provide the out-of-state motor vehicle damage appraiser with the NCDI identification badge and immediately deploy them to a declared disaster area. At the same time these motor vehicle damage appraisers are deployed, the employer must provide to the Licensing Section-Agent Services Division written notification, on company letterhead, indicating the motor vehicle damage appraiser's name, state of

residence and licensure status including state of licensure if applicable. The notification letter must specify that the appraisal work will be solely related to losses resulting from the catastrophe.

Employers are requested to email the required notification to CATAdjusterRequest@ncdoi.gov. Although e-mail notification is strongly preferred, companies may also fax the required notification to (919) 715-3794, Attention: NC Motor Vehicle Damage Appraiser Approval.

All motor vehicle damage appraisers must produce their NCDOI identification badge upon request. Permission to act as a motor vehicle damage appraiser in this State is in effect and valid so long as (1) the employer and motor vehicle damage appraiser comply with these identification requirements and (2) the motor vehicle damage appraiser is otherwise acting within the time period not to exceed 30 days pursuant to NCGS 58-3370(f). The employer will be held responsible for allowing an unauthorized person to appraise motor vehicle damage claims in North Carolina

If you have any questions concerning this procedure, please contact the Licensing Section-Agent Services Division at 1204 Mail Service Center, Raleigh, North Carolina 27699-1204 or at (919) 807-6800.

Attachment



NC DEPARTMENT
of **INSURANCE**
MIKE CAUSEY, COMMISSIONER

**NORTH CAROLINA
LICENSED | AUTHORIZED
APPRAISER**

Name of CAT Appraiser

Name of Employer



NC DEPARTMENT OF
INSURANCE
OFFICE OF STATE FIRE MARSHAL

AUTHORIZATION:
Commissioner of Insurance

EXPIRATION DATE:
5/31/2024

*If additional verification is needed, please contact:
North Carolina Department of Insurance
Agent Services Division
(919) 807-6800*