



INFORMATIONAL MEMORANDUM

DFS-04-007M

ISSUED

September 13, 2004

Department of Financial Services

Tom Gallagher, CFO

Chief Financial Officer

Office of Insurance Regulation

Kevin M. McCarty

Commissioner

All Property and Casualty Insurers, Independent Adjusters and General Lines Agents

Emergency Adjuster Licensing

The purpose of this memorandum is to address the applicability and duration of emergency adjuster licenses being issued by the department at the request of property and casualty insurers, independent adjusters and general lines agents as a result of Hurricanes Charley and Frances.

Historically, when issuing emergency adjuster licenses, the department has limited such licenses to adjusting claims relating to one named hurricane or another catastrophic event. Large portions of the State of Florida have been seriously impacted by recent hurricane activity and additional catastrophe claims from other named storms are possible. Accordingly, the department has determined that emergency adjuster licenses issued as a result of Hurricane Charley will also be valid for the purpose of adjusting catastrophe claims resulting from Hurricane Frances and any additional named storms during the 2004 hurricane season impacting Florida where insured losses are so numerous and severe that resolution of claims related to such covered property losses will not occur expeditiously without the licensing of emergency adjusters.

All emergency adjuster licenses issued by the department are valid for 180 days. The department will consider requests for extension of emergency adjuster licenses in accordance with Rule Chapter 69B-220, Florida Administrative Code.

Insurers, independent adjusting firms and general lines agents with questions regarding this Informational Memorandum may contact the Department of Financial Services, Bureau of Licensing at (850) 413-3137, extension 1101.