



**INFORMATIONAL MEMORANDUM
DFS-04-006M
ISSUED**

September 10, 2004

Department of Financial Services

Tom Gallagher
Chief Financial Officer

Office of Insurance Regulation

Kevin M. McCarty
Commissioner

**All Property and Casualty Insurers
Co-location of Adjusters and the Department of Financial Services**

The purpose of this memorandum is to address the issue of accessibility of property and casualty insurers for the purpose of adjusting claims in the aftermaths of Hurricanes Charley and Frances, and other possible named storms.

Interruptions have occurred in the availability of electric power as well as telephone service and other forms of communication due to recent hurricane activity. There is a critical need for property and casualty companies to be physically located in close proximity to consumer services staff of the Department of Financial Services. Due to the volume of claims and the need for direct and timely communication between the insurer representatives and the staff from the Department of Financial Services (DFS), such parties should be co-located to the extent practicable.

In those counties wherein DFS has established a location to provide consumer assistance, DFS requests insurers with a significant number of claims resulting from recent hurricane activity to establish a claims processing center at the same site where DFS is located.

Insurers or their representatives should communicate as to such claims processing only with their consumers, DFS, the Office of Insurance Regulation (OIR), and the Federal Emergency Management Agency (FEMA), or other state or federal agencies. DFS will be monitoring the co-locations to ensure that there are no improper communications between or among insurers as to claim settlement practices or other market activities.