



COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

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BULLETIN 2016-11

TO: Insurance Companies and Insurance Company Groups That Sell Property Insurance Policies in Massachusetts

FROM: Daniel R. Judson, Commissioner of Insurance 

RE: Emergency Procedures for Insurers' Adjusters of Property Insurance Claims Following a Natural or Man-Made Disaster

DATE: September 27, 2016

In the interest of facilitating a well-organized and effective response to consumer needs following a natural or man-made disaster, the Division of Insurance ("Division") issues this bulletin to advise property insurers in Massachusetts of procedures for property adjusters when handling Massachusetts property claims that result from a natural or man-made disaster. This bulletin does not apply to individuals who appraise the value of motor vehicle damage.

If property adjusters from other states are used to assist insurers with Massachusetts property claims on an emergency basis, they must be employed by a non-public adjusting entity or an insurer licensed in Massachusetts. They must also be licensed in their home state or regularly adjust property claims in a state that does not require an adjuster license, and they may only perform work for their hiring insurer. Property adjusters may adjust Massachusetts property insurance claims from within or outside the state following a natural or man-made disaster.

For the purpose of repairing damaged property, insurers may only refer policyholders to service companies or contractors that are properly registered and licensed in Massachusetts. The Massachusetts Office of Consumer Affairs and Business Regulations (OCABR) requires contractors to be registered as Home Improvement Contractors when performing certain work. The Massachusetts Department of Public Safety (DPS) additionally requires contractors to be licensed as a Construction Supervisor when performing certain work. To determine if service companies or contractors meet these requirements, please consult the [OCABR website](#) or the [DPS website](#).

When an event is designated by the Division as “catastrophic” based on early discussions with the industry, or any area of the state is declared to be in a state of disaster by the Governor of Massachusetts or the President of the United States, the Division may post additional disaster recovery requirements or direction for property adjusters to its website.