



Department of Business Regulation

Insurance Division

1511 Pontiac Avenue, Bldg. 69-2

Cranston, Rhode Island 02920

Insurance Bulletin Number 2009-4

Emergency Contact and Placard Information Property & Casualty Insurers

The Department, in conjunction with the RI Emergency Management Agency (RIEMA), members of the Governor's Insurance Council, and the State Police are working together to formulate an emergency adjuster access and coordination plan ("Plan") to implement when a catastrophic event is declared in RI.

In accordance with the Plan, the Department hereby requires all Property & Casualty insurers (including surplus lines and workers' compensation insurers) licensed or approved to do business in this State to immediately provide the Department with the name, e-mail address, landline, cellular telephone and satellite number (optional) of the designated Primary Contact Person ("PCP"). This Bulletin does not apply to monoline financial guaranty, mortgage guaranty, title, fidelity and surety, and medical malpractice insurers. The insurer shall also designate an Alternate Contact Person ("ACP") in the event the PCP is not available. This individual will serve as the primary conduit between the insurer, and the Department before, during and after a catastrophic event. The PCP and ACP should have the authority to provide assistance and information to the Department at all times during such event.

The Department will make every effort to issue Bulletins before, during and/or after a disaster is declared in Rhode Island to offer guidance and assistance to the industry during such event. In the event of extended power outages, efforts to reach the PCP will be made via cellular phone. The Department's liaison for catastrophic events in RI is Paula Pallozzi, Chief Property & Casualty Rate Analyst who may be reached at Paula.Pallozzi@dbr.ri.gov or 401-462-9616.

Included within the Plan is a Vehicle Identification Placard system that will allow vehicle access into disaster areas for vehicles carrying insurance company personnel. Insurance company and independent adjusters will be required to carry proper company identification (photo ID or authorization to represent insurer on company letterhead) in order to gain access to disaster areas during the emergency phase. Insurers must provide the Department with the total number of Vehicle Placards needed for vehicle access in the event a disaster is declared in RI. The cost per placard is \$5.00. Insurers that are members of a Group must provide Emergency contact information for each insurer, however, only one insurer within the group is required to order placards on behalf of the insurer/group. It is the insurers duty to maintain records of assignments of

placards and to notify the Department immediately of any missing placards or updated contact information.

The Department has partnered with RI.gov to collect the data required for the Plan. Please visit www.ri.gov/DBR/insurance/emergencycontact **to furnish emergency company contact information and order Placards by May 4, 2009.** All Property & Casualty Insurers (including surplus lines and workers' compensation insurers) are required to complete these screens regardless if the insurer has no business written in RI at this time. Monoline financial guaranty, mortgage guaranty, title, fidelity and surety, and medical malpractice insurers are not subject to this Bulletin. **Information required when accessing the website and for completing the online forms is described below:**

1. **Insurers must enter the NAIC Company Code and FEIN number to gain access to the Web application. Insurers that are members of a Group must provide Emergency contact information for each insurer, however, only one insurer within the group is required to order placards on behalf of the insurer/group.** Surplus line carriers without an NAIC Company Code/FEIN Number must contact the Department directly to provide this information.
2. The insurer will then be required to enter the Emergency Contact information specified in the attachment to this bulletin. All fields except satellite phone number will be mandatory. After information is entered, a screen will allow you to verify and edit the data to ensure accuracy.
3. Once the Emergency Contact information has been entered, the insurer will be asked if the company would like to order placards. **While a company can select to order no placards, it will not have access to revisit the online service to buy placards in the future. Any placards desired must be ordered during this transaction.** The Department encourages all Property & Casualty insurers to order a minimum of 5 Placards. (However, as previously noted, only one insurer within a group is required to order placards on behalf of the insurer/group.)
4. Companies wishing to order placards will enter the total number of placards to be ordered, enter the contact name, mailing address to which placards should be sent, enter credit card payment information, finalize the filing and receive a detailed receipt with submitted emergency contact and placard order information listed. An email receipt will also be sent to the person completing the transaction.

Please note that each company will only be allowed to complete the online transaction one time. Insurers should be careful to enter correct data, verify the data, and order the correct number of placards before completing the transaction. Insurers will be able to verify data as it is entered and will receive a confirmation receipt once finalized.

The attached form provides a template for gathering the necessary information that will be required when logging into the RI.gov website. This information must be readily available PRIOR to visiting RI.gov, otherwise the insurer will be unable to complete the transaction. **Do not mail this form to the Department.** Insurers must visit www.ri.gov/DBR/insurance/emergencycontact **by May 4, 2009** to enter Emergency company contact information and Placard Orders. The Department anticipates the delivery of Vehicle Placards on or about June 19, 2009.

Joseph Torti, III
Associate Director and Superintendent of Insurance
April 24, 2009

STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS

Department of Business Regulation

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Emergency Company Contact and Vehicle Placard Information Form

In accordance with Insurance Bulletin 2009-4, Property and Casualty Insurers (including surplus lines and workers' compensation insurers) must visit www.ri.gov/DBR/insurance/emergencycontact by **May 4, 2009** to enter Emergency company contact and Vehicle placard information. This Bulletin does not apply to monoline financial guaranty, mortgage guaranty, title, fidelity and surety, and medical malpractice insurers. **Do not mail this form to the Department.**

The following information is required when logging into RI.gov. This information must be readily available PRIOR to visiting RI.gov, otherwise the insurer will be unable to complete the transaction. Insurers that are members of a Group must provide Emergency contact information for each insurer, however, only one insurer within the group is required to order placards on behalf of the insurer/group.

Insurer Name: _____

NAIC Company Code: _____

FEIN Number: _____

Primary Contact Person: Name: _____

E-Mail Address: _____

Landline Telephone Number: _____

Cellular Telephone Number: _____

Satellite Telephone Number (optional): _____

Alternate Contact Person: Name: _____

E-Mail Address: _____

Landline Telephone Number: _____

Cellular Telephone Number: _____

Satellite Telephone Number (optional): _____

Total Number of Vehicle Placards Requested: _____

Credit Card Information Required: (Billing name, address, card number, expiration date and card type): _____

Name and Address where Placards should be sent: _____

