Department of Business Regulation
Insurance Division
1511 Pontiac Avenue, Bldg. 69-2
Cranston, Rhode Island 02920

Insurance Bulletin Number 2020-2

Motor Vehicle Damage Appraisals

On March 19, 2020 the Department issued a bulletin providing that it would not be taking administrative action to enforce the in person appraisal provisions of R.I. Gen. Laws 27-9.1-4(a)(23) and (24) due to the Executive Orders related to the COVID-19 pandemic. Insurers were required to follow the below conditions:

- The insurer must implement a policy which provides for remote appraisals in a nondiscriminatory fashion. In other words, the policy must treat all auto body shops in the same manner.

- The policy must be limited in time and the insurer must discontinue the remote appraisals as soon as the COVID-19 emergency abates and resume in person appraisals. If needed, the department will communicate a defined timeframe when appropriate.

- The licensing requirements remain in place for adjusters and motor vehicle damage appraisers.

Now that Rhode Island has entered Stage 3 of reopening, the Department does not see a reason that insurers and auto body shops cannot return to in person appraisals while maintaining appropriate measures for the safety of all involved. Therefore, effective immediately, the Department removes the directive. Insurers should return to operating in accordance with R.I. Gen. Laws 27-9.1-4(a)(23) and (24).

All persons should refer to reopeningri.com for guidance on safe operation of businesses in light of the pandemic. If you have any question or comments concerning this bulletin please contact the Department at 401.462.9520 or dbr.insurance@dbr.ri.gov

Elizabeth Kelleher Dwyer
Superintendent of Insurance
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