



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 during COVID-19 emergency

The Governor of Rhode Island has issued a series of Executive Orders declaring a state of emergency due to the COVID-19 virus and has urged social distancing protocols as proscribed by the Rhode Island Department of Health to slow the spread of the virus. [R.I. Gen. Laws 27-9.1-4\(a\)\(23\) and \(24\)](#) require in-person appraisals of motor vehicles for damage exceeding \$2,500. The Department understands the needs of insurers to implement emergency preparedness, social distancing, prudent business practices, and compliance with the letter and the spirit of the Governor's executive orders.

Based on these factors the Department will 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) under the following 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.

If you have any question or comments concerning this bulletin please contact the Department at 401.462.9520 or dbr.insurance@dbr.ri.gov

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Superintendent of Insurance
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