

To: All Insurance Companies and Other Entities Licensed Under Chapter 58 of the North Carolina General Statutes

From: Mike Causey, Commissioner of Insurance *MC*

Date: October 4, 2018

RE: Anti-Steering Laws

I would like to thank all companies who have responded quickly and with compassion to the disaster in North Carolina resulting from Hurricane Florence. Several of the companies have also made a special effort to participate in the Insurance Camps that the Department has organized over the past three weeks. The Department recognizes that juggling schedules due to last minute site selections has been difficult, but, the effort was very much appreciated. It truly made a difference to those devastated by the storms to see the industry out in force trying to help.

On another note, the Department has also received some reports that some outside adjusters are insisting that consumers use the services of certain firms for damage repair. I would like to remind the companies that North Carolina has very strict anti-steering laws that prohibit companies, agents, adjusters, or appraisers from requiring consumers to utilize a particular service or source for repair of autos or property damage. I refer you to N.C. Gen. Stat. §§58-3-180 and 58-33-76, as well as other statutes and regulations, for review of our anti-steering laws. Please ensure that any out-of-state adjusters or any in-state adjusters you use to adjust claims in North Carolina are familiar with and adhere to our anti-steering laws.

Thank you again for all that you do for our state.

Respectfully,