

SUBTITLE 4. PUBLIC ADJUSTERS.

10-401. DEFINITIONS.

(A) IN GENERAL.

IN THIS SUBTITLE THE FOLLOWING WORDS HAVE THE MEANINGS INDICATED.

REVISOR'S NOTE: This subsection is new language used as the standard introductory language to a definition section.

(B) LICENSE.

"LICENSE" MEANS A LICENSE ISSUED BY THE COMMISSIONER TO ACT AS A PUBLIC ADJUSTER.

REVISOR'S NOTE: This subsection is new language added to avoid repetition of phrases such as "license issued by the Commissioner to act as a public adjuster".

Defined terms: "Commissioner" § 1-101

"Public adjuster" § 10-401

(C) PUBLIC ADJUSTER.

"PUBLIC ADJUSTER" MEANS A PERSON THAT:

(1) SOLICITS BUSINESS OR REPRESENTS ITSELF TO THE PUBLIC AS AN ADJUSTER OF CLAIMS FOR LOSSES OR DAMAGES ARISING OUT OF POLICIES OF FIRE INSURANCE OR ALLIED LINES OF INSURANCE;

(2) RECEIVES COMPENSATION FOR GIVING ADVICE OR HELP TO AN INSURED IN THE ADJUSTMENT OF CLAIMS FOR LOSSES OR DAMAGES ARISING OUT OF POLICIES OF FIRE INSURANCE OR ALLIED LINES OF INSURANCE; OR

(3) FOR COMPENSATION, DIRECTLY OR INDIRECTLY, SOLICITS BUSINESS, INVESTIGATES OR ADJUSTS LOSSES, OR ADVISES AN INSURED ABOUT CLAIMS FOR LOSSES OR DAMAGES ARISING OUT OF POLICIES OF FIRE INSURANCE OR ALLIED LINES OF INSURANCE FOR ANOTHER PERSON ENGAGED IN THE BUSINESS OF ADJUSTING LOSSES OR DAMAGES BY FIRE OR OTHER CONTINGENCY COVERED BY A POLICY OF FIRE INSURANCE OR ALLIED LINES OF INSURANCE.

REVISOR'S NOTE: This subsection is new language derived without substantive change from former Art. 48A, § 181(a).

In items (1) and (3) of this subsection, the reference to fire insurance "or" allied lines of insurance is substituted for the former reference to fire "and" allied lines of insurance to clarify that a public adjuster deals with claims with respect to fire insurance or allied lines of insurance.

In items (2) and (3) of this subsection, the phrase "losses or damages arising out of policies of fire insurance or allied lines of insurance" is substituted for the former references to "such losses" for clarity.