

SUBTITLE 5. VEHICLE DAMAGE ADJUSTERS AND APPRAISERS.

10-501. "ADJUSTER" OR "APPRAISER" DEFINED.

IN THIS SUBTITLE, "ADJUSTER" OR "APPRAISER" MEANS A PERSON THAT:

(1) IS EMPLOYED BY AN INSURER AS, SOLICITS BUSINESS AS, OR REPRESENTS TO AN INSURER THAT THE PERSON IS AN ADJUSTER OR APPRAISER OF CLAIMS FOR LOSS OR DAMAGE COVERED BY A MOTOR VEHICLE INSURANCE POLICY; OR

(2) UNDER A CONTRACT, PERFORMS ADJUSTMENTS OR APPRAISALS FOR LOSS OR DAMAGE COVERED BY ANOTHER FORM OF SECURITY PROVIDED FOR UNDER § 17-103(A)(2) OF THE TRANSPORTATION ARTICLE.

REVISOR'S NOTE: This section is new language derived without substantive change from former Art. 48A, § 490Q(a).

In item (1) of this section, the reference to claims "covered by" policies is substituted for the former reference to claims "arising out of" policies for clarity.

In item (2) of this section, the reference to another form of security "provided for" under § 17-103(a)(2) of the Transportation Article is added for clarity.

Defined terms: "Insurer" § 1-101

"Person" § 1-101

"Policy" § 1-101

10-502. EFFECT OF SUBTITLE.

THIS SUBTITLE DOES NOT:

(1) REQUIRE AN INSURER TO PAY AN AMOUNT FOR MOTOR VEHICLE REPAIR SERVICES OR REPAIR PRODUCTS NECESSARY TO PROPERLY AND FAIRLY REPAIR A MOTOR VEHICLE THAT IS GREATER THAN THE USUAL AND CUSTOMARY CHARGES FOR EQUIVALENT SERVICES OR PRODUCTS CHARGED BY SIMILAR CONTRACTORS OR REPAIR SHOPS WITHIN A REASONABLE GEOGRAPHIC OR TRADE AREA OF THE ADDRESS OF THE CLAIMANT OR INSURED; OR

(2) PROHIBIT AN INSURER FROM REQUIRING A CLAIMANT OR AN INSURED TO OBTAIN AN APPRAISAL BY DRIVING A DAMAGED MOTOR VEHICLE TO A FACILITY THAT IS OWNED OR LEASED BY OR UNDER CONTRACT TO THE INSURER AND IS USED EXCLUSIVELY FOR DAMAGE APPRAISALS.

REVISOR'S NOTE: This section is new language derived without substantive change from former Art. 48A, § 490Q(e).

In items (1) and (2) of this section, the references to a "claimant" are added for consistency with § 10-503 of this subtitle.

In item (2) of this section, the reference to a "motor" vehicle is added for consistency within this section.