

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:

**Article - Insurance**

10-101.

(b) "Business entity" means a corporation, professional association, partnership, limited liability company, limited liability partnership, or other legal entity.

10-401.

(a) In this subtitle the following words have the meanings indicated.

(B) "BUSINESS ENTITY" HAS THE MEANING STATED IN § 10-101(B) OF THIS TITLE.

[(b)](C) "License" means a license issued by the Commissioner to act as a public adjuster.

[(c)](D) (1) "Public adjuster" means a person that:

[(1)](I) solicits business or represents itself to the public as an adjuster of FIRST PARTY INSURANCE claims for losses or damages arising [out of policies of fire insurance or allied lines of insurance] UNDER INSURANCE CONTRACTS THAT INSURE THE REAL OR PERSONAL PROPERTY, OR BOTH, OF AN INSURED;

[(2)](II) receives compensation for INVESTIGATING, APPRAISING, EVALUATING, OR OTHERWISE 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] UNDER INSURANCE CONTRACTS THAT INSURE THE REAL OR PERSONAL PROPERTY, OR BOTH, OF AN INSURED; or

[(3)](III) for compensation, directly or indirectly, solicits business, investigates or adjusts losses, or advises an insured about INSURANCE claims for losses or damages arising [out of policies of fire insurance or allied lines of insurance] UNDER INSURANCE CONTRACTS THAT INSURE THE REAL OR PERSONAL PROPERTY, OR BOTH, OF AN INSURED 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] ARISING UNDER INSURANCE CONTRACTS THAT INSURE THE REAL OR PERSONAL PROPERTY, OR BOTH, OF AN INSURED.

(2) "PUBLIC ADJUSTER" DOES NOT INCLUDE A PERSON THAT INVESTIGATES, ADJUSTS, OR APPRAISES CLAIMS FOR LOSS OR DAMAGE COVERED BY A MOTOR VEHICLE INSURANCE POLICY.