

10-402.

This subtitle does not apply to:

(1) an adjuster for or an insurance producer or employee of an insurer or group of insurers under common control or ownership that, as representative of the insurer or group, adjusts losses or damages under policies issued by the insurer or group;

(2) an insurance producer that acts as an adjuster without compensation for an insured for whom the insurance producer is acting as an insurance producer; or

(3) an attorney at law who does not:

(i) regularly act as a public adjuster; and

(ii) represent to the public by sign, advertisement, or otherwise that the attorney at law acts as a public adjuster.

10-403.

(A) Except as otherwise provided in this subtitle, a person must obtain a license before the person acts as a public adjuster in the State.

(B) A PERSON THAT VIOLATES THIS SECTION IS GUILTY OF A MISDEMEANOR AND ON CONVICTION IS SUBJECT TO A FINE NOT EXCEEDING \$500 OR IMPRISONMENT NOT EXCEEDING 6 MONTHS OR BOTH FOR EACH VIOLATION.

10-404.

(a) To qualify for a license, an applicant must be:

(1) an individual who meets the requirements of SUBSECTION (B) OF this section; OR

(2) A BUSINESS ENTITY THAT MEETS THE REQUIREMENTS OF SUBSECTION (C) OF THIS SECTION.

(b) (1) An INDIVIDUAL applicant must be trustworthy and competent to transact business as a public adjuster so as to safeguard the interests of the public.

(2) AN INDIVIDUAL APPLICANT MUST HAVE BEEN EMPLOYED REGULARLY BY THE ADMINISTRATION AS AN EMPLOYEE OR BY AN INSURER, ADJUSTER, INSURANCE PRODUCER OR PUBLIC ADJUSTER FOR A PERIOD TOTALING AT LEAST 1 YEAR:

(I) DURING THE 5 YEARS IMMEDIATELY PRECEDING THE DATE OF APPLICATION; OR

(II) FOR A MEMBER OF THE U.S. ARMED FORCES, DURING THE 5 YEARS IMMEDIATELY:

1. PRECEDING THE DATE OF ENTRANCE INTO THE ARMED FORCES; OR