

Article - Insurance

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§10–401.

- (a) In this subtitle the following words have the meanings indicated.
- (b) “Business entity” has the meaning stated in § 10–101 of this title.
- (c) “Home state” means:
 - (1) the state where a public adjuster’s principal place of residence or principal place of business is located; or
 - (2) the state a public adjuster designates under § 10–409(a)(2) of this subtitle.
- (d) “Immediate family member” means a public adjuster’s:
 - (1) spouse;
 - (2) child;
 - (3) child’s spouse;
 - (4) parent;
 - (5) spouse’s parent;
 - (6) sibling; or
 - (7) sibling’s spouse.
- (e) “License” means a license issued by the Commissioner to act as a public adjuster.
- (f) “Marketing” means the distribution of advertising materials regarding the services of a public adjuster.
- (g) (1) “Public adjuster” means a person who for compensation or any other thing of value:

(i) acts or aids, solely in relation to first-party claims arising under an insurance policy that insures the real or personal property of the insured, on behalf of the insured in negotiating for, or effecting the settlement of, a claim for loss or damage covered by an insurance policy;

(ii) except as provided in § 10-403 of this subtitle, directly or indirectly solicits for employment as a public adjuster of insurance claims, solicits business, or represents oneself to the public as a public adjuster of first-party insurance claims for losses or damages arising out of insurance policies that insure real or personal property; or

(iii) investigates or adjusts losses, or advises an insured about first-party claims for losses or damages arising out of an insurance policy that insures real or personal property for another person engaged in the business of adjusting losses or damages covered by an insurance policy, for the 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.

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