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From: **Catherine A Potthast** <capotthast@capotthastlaw.com>

Date: Tue, May 13, 2025 at 5:36 PM

Subject: Comments on Bulletin (Depreciation of Labor)

To: kathryn.callahan1@maryland.gov <kathryn.callahan1@maryland.gov>

Dear Commissioner, I am an attorney who sometimes represents homeowners in property damage disputes with insurers. From the homeowner's perspective, the proposed bulletin makes sense, is protective of Maryland residents and accurately states the law. Insurers should not be permitted to withhold depreciation on labor since it is not subject to depreciation or obsolescence. It truly is an unfair claims practice for insurers to try to withhold depreciation on labor costs. Our experience is that underpayment of property damage claims has become so prevalent that homeowners rarely have enough funds to engage a contractor to fix their home. Allowing insurers to unfairly withhold depreciation from labor estimates would just compound the problem. Thank you for considering a bulletin that is protective of homeowners.

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