



Nancy Egan -MDInsurance- <nancy.egan@maryland.gov>

draft public adjuster bill

1 message

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To: "Nancy Egan -MDInsurance- (nancy.egan@maryland.gov)" <nancy.egan@maryland.gov>

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Nancy, AAPIA and NAPIA have met with regard to your revisions of 10-415 B. As you recall, you deleted from the first sentence, the words "nor a contractor, or any other service provider", so that the ban on solicitation during a loss producing event only applies to public adjusters.

We understand that you want to protect policy holders, but don't have authority to regulate industries other than insurance. With that in mind, we find it best to take out section B entirely. As you know from our public meetings, storm chasers and other unscrupulous contractors prey on homeowners after an event such as a fire or other disaster. By prohibiting public adjusters from the scene of the loss, you leave the homeowner vulnerable to these types of bad actors. Restoration companies have been known to entice homeowners to sign open-ended types of contracts for emergency work, or otherwise, that sometimes amount to all or even more than the insured value of the loss, leaving the homeowner with work incomplete and a bill to pay. Often the job of the public adjuster is not only to adjust the loss, but also to advise the homeowner about the options available and to protect them from the storm chasers.

We understand that, from a safety standpoint, no one should be on the scene of a fire or other disaster other than first responders, but by banning only licensed public adjusters, and allowing storm chasers, the consumer is not adequately protected.

Good luck with the revisions, and let us know if you need anything further, or need to discuss any of our suggestions.

Holly

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