CHAPTER 72B

INSURANCE ADJUSTERS

72B.02 DEFINITIONS.

[For text of subds 1 to 6, see M.S.2006]

Subd. 7. **Staff adjuster.** "Staff adjuster" means an adjuster who is a salaried employee of an insurance company or an affiliate of an insurance company and who is engaged in adjusting insured losses solely for that company or other companies under common control or ownership.

[For text of subds 8 to 14, see M.S.2006]

History: *2007 c 104 s 20*

72B.092 MOTOR VEHICLE INSURANCE ADJUSTMENTS; PROHIBITIONS.

Subdivision 1. **Prohibitions on insurer.** No adjuster or insurer, director, officer, broker, agent, attorney–in–fact, employee, or other representative of an insurer shall in collision cases:

(a) limit the freedom of an insured or claimant to choose the shop;

(b) require that an insured or claimant present the claim or the automobile for loss adjustment or inspection at a "drive–in" claim center or any other similar facility solely under the control of the insurer;

(c) engage in boycotts, intimidation or coercive tactics in negotiating repairs to damaged motor vehicles which they insure or are liable to claimants to have repaired;

(d) attempt to secure, except in an emergency, the insured's or claimant's signature authorizing the party securing the signature to act in behalf of the insured or claimant in selection of a repair shop facility;

(e) adjust a damage appraisal of a repair shop when the extent of damage is in dispute without conducting a physical inspection of the vehicle; or

(f) specify the use of a particular vendor for the procurement of parts or other materials necessary for the satisfactory repair of the vehicle. This clause does not require the insurer to pay more than a reasonable market price for parts of like kind and quality in adjusting a claim.

[For text of subds 2 to 5, see M.S.2006]

History: *2007 c 80 s 1*