

Regulations of Connecticut State Agencies

TITLE 38a. Insurance Department

Agency

Insurance Department

Subject

Conduct of Motor Vehicle Physical Damage Appraisers

Inclusive Sections

§§ 38a-790-1—38a-790-8

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Conduct of Motor Vehicle Physical Damage Appraisers

Sec. 38a-790-1. Definitions

As used in sections 38a-790-2 to 38a-790-8 inclusive: (1) “Appraiser” means a motor vehicle physical damage appraiser licensed under the provisions of section 38a-790 of the 1969 supplement to the general statutes; (2) “repair shop” means any location licensed by the motor vehicle department under section 14-52 of said supplement except a “limited repairer.”

(Effective September 25, 1992)

Sec. 38a-790-2. Display of license

Each appraiser, while engaged in appraisal duties, shall carry the license issued to him by the insurance department and shall display it, upon request, to an owner whose vehicle is being inspected, to the repair shop representative involved or to any authorized representative of the insurance department.

(Effective September 25, 1992)

Sec. 38a-790-3. Agreement on repair price

An appraiser may agree on a price for repairing a damaged motor vehicle only with a repair shop, as so defined, unless the damaged vehicle is located and will be repaired outside of the state of Connecticut.

(Effective September 25, 1992)

Sec. 38a-790-4. Copy of appraisal left with repair shop

The appraiser shall leave a legible copy of his appraisal with the repair shop selected to make the repairs, which appraisal shall contain the name of the insurance company ordering it, if any, the insurance file number, the number of the appraiser’s license and the proper identification number of the vehicle being inspected. All unrelated or old damage should be clearly indicated on the appraisal.

(Effective September 25, 1992)

Sec. 38a-790-5. Competitive estimates

If the appraiser and the repair shop fail to agree on a price for repairs, the appraiser shall not obtain a competitive estimate from another repair shop unless the owner of such other shop, or his authorized agent, has inspected the vehicle. No such competitive estimates shall be obtained by the use of photographs, telephone calls or in any manner other than a personal inspection.

(Effective September 25, 1992)

Sec. 38a-790-6. Appraiser not to request specified shop

No appraiser shall request that appraisals or repairs be made in a specified repair shop or

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shops.

(Effective September 25, 1992)

Sec. 38a-790-7. Reinspection on request for supplementary allowances

Every appraiser shall reinspect damaged vehicles when supplementary allowances are requested by repair shops.

(Effective September 25, 1992)

Sec. 38a-790-8. Code of ethics

Every appraiser shall: (1) Conduct himself in such a manner as to inspire public confidence by fair and honorable dealings; (2) approach the appraisal of damaged property without prejudice against, or favoritism toward, any party involved in order to make fair and impartial appraisals; (3) disregard any efforts on the part of others to influence his judgment in the interest of the parties involved; (4) prepare an independent appraisal of damage. No appraiser shall: (A) Receive directly or indirectly any gratuity or other consideration in connection with his appraisal services from any person except his employer or, if self-employed, his customer; (B) traffic in automobile salvage if such salvage is obtained in any way as a result of appraisal services rendered by him.

(Effective September 25, 1992)