



**THE COMMONWEALTH OF MASSACHUSETTS
AUTO DAMAGE APPRAISER LICENSING BOARD**

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PETER SMITH
CARL GARCIA
VICKY WEI YE

February 27, 2026

Office of State Secretary
Regulations Division
State House
Room 117
Boston, MA 02133

Re: Meeting Notice and Agenda Items for the Massachusetts Auto Damage Appraiser Licensing Board Wednesday, March 4, 2026, 11:00AM at One Federal Street, Public Meeting Room located on the 6th Floor Gold Public Conference Room, Boston, Massachusetts

Dear Concerned Parties:

In accordance with Massachusetts General Laws Chapter 30A, §§ 18-25 and Governor Charles D. Baker's "ORDER SUSPENDING CERTAIN PROVISIONS OF THE OPEN MEETING LAW, G.L. c. 30A, § 20" issued on March 12, 2020, Chapter 20 of the acts of 2021 "An Act Extending Certain COVID-19 Measures Adopted During the State of Emergency", the Auto Damage Appraiser Licensing Board (ADALB or Board) will hold a public meeting on March 4, 2026, at 11:00AM at One Federal Street, Boston, Massachusetts in the Public Meeting Room located on the 6th Floor. The topics to be discussed during the meeting of the Board will be the following:

Introduction of Auto Damage Appraiser Licensing Board Chairman, Donald E. d'Entremont

- I. Call to order.
- II. Approval of the Board minutes for the Board meetings held on December 11, 2025.

- III. Report by Board Member Peter Smith on the Part-II examination for motor vehicle damage appraiser.
- IV. Proposed amendments to the Board’s “Guidelines for ADALB Complaint Procedures.” The following are the proposed amendments and revisions to the Board’s Guidelines for ADALB Complaint Procedures:

Guidelines and Procedures for ADALB Applications for Complaints and Formal Complaints. Amended as Adopted by ---- Vote of the Auto Damage Appraiser Licensing Board at the Board Meeting Held on March 4, 2026.

Procedures for Complaints Filed Against Licensed Motor Vehicle Damage Appraisers

- (1) Review by the Board Authorized by the Enabling Act. The Auto Damage Appraiser Licensing Board (ADALB or Board) has adopted “Guidelines and Procedures for ADALB Application for Complaints and Formal Complaints” (Complaint Procedures) for reviewing applications for complaints filed against licensed motor vehicle damage appraisers (appraiser), in accordance with the enabling act establishing the ADALB. After an application for a complaint filed against an appraiser is received by the Board alleging an appraiser violated the ADALB’s enabling act M.G. L. c. 26, § 8G and/or regulation 212 CMR 2.00 et seq. as provided for in the ADALB’s “Application for Complaint”, it is assigned a serial number prefixed by the year the Board reviews the application for complaint for purposes of tracking the Complaint.
- (2) Basis of Complaints. Application for complaints filed against licensed appraisers must be based on misconduct stated in the Board’s enabling act M.G.L. c. 26, §8G, which is the following:

[when] an appraiser pleads guilty to or is convicted of a fraudulent automobile damage report as a result of a court judgment and said license shall not be reinstated or renewed nor shall said person be relicensed. The board, after due notice and hearing, shall cancel for a period not exceeding one year, any license issued by it to, and cancel the registration of, any person who has been shown at such hearing to have been guilty of fraud, deceit, gross negligence, incompetence or misconduct or conflict of interest in the preparation or completion of any motor vehicle damage report, or that the holder of such license has permitted or suffered his official seal to be affixed to any auto damage report not prepared by him.

...

An Application for Complaint will contain all documentary evidence to support the complaint with all relevant documents including witness statements, if any, and any evidence corroborating the Complaint.

Review of Application for Complaints. To prevent the waste of valuable time and unnecessary expenses appraisers would be compelled to incur in responding to groundless application for complaints, the Board may conduct a preliminary review of a complaint. During the course of a review, at any time the Board may determine to dismiss an application for a complaint with or without prejudice due to lack of jurisdiction, based on frivolous allegations, lack of sufficient evidence, lack of legal merit or factual basis, finding

of no violation, withdrawal of a an application for complaint, subsequent compliance with statutes and/or regulations, or other basis. An application for complaint is dismissed whenever the Board reviews an application for complaint, and a motion is made to dismiss, and the motion receives a majority vote of the Board to dismiss or whenever a motion does not receive a majority of votes to move a application for complaint forward to the next step, or a motion to dismiss does not receive a majority of votes (upon a tie vote of the Board an application for complaint is dismissed).

- (a) Preliminary Review and Screening of Application for Complaints. During a preliminary review of an application for complaint, to screen out applications for complaints that do not contain facts to establish a prima facie violation of the Board's enabling act or regulation, the appraiser is not notified of the filing of the application for complaint and such review is conducted in the public session of the Board, wherein the Board does not identify the appraiser and/or their employer. The Board discusses the underlying facts, documents, or other evidence stated in the application for complaint and decides whether to dismiss or proceed to one of the next steps in the Board's Complaint Procedures.
- (b) Next Steps in the Application for Complaint Procedures. If after conducting a preliminary review of an application for complaint the Board does not dismiss it, the Board moves to another step in the procedure. The Board can: (1) notify the person filing the application for complaint to provide additional information; (2) send a copy of an application for complaint to an appraiser and request a written response; and (3) notify the appraiser that he is required to appear at a following meeting of the Board.
- (c) Notification to Appraiser to Appear Before the Board. In the event the Board decides to require an appraiser to appear before the Board, the Board will notify the appraiser and allow the appraiser the option of appearing during an executive session of the Board or public session. During this phase of the Board's review an appraiser is entitled to all the protections provided by M.G.L. c. 30A, §21(a)(1) that he/she has a right: whether to have the discussion of the matter heard during the public session of the Board meeting, or during the executive session of the Board meeting to which the public is not allowed to attend; to speak on his/her own behalf; to have an attorney or representative of his/her choosing attend the Board meeting to advise him/her at own expense but the attorney or representative will not be allowed to participate at the Board meeting; and to create an independent record by audio-recording or transcription of the executive session of the meeting at his/her expense. Aside from an individual's right to participate in a discussion about that individual, participation of other people during an executive session is within the Board's discretion. *See* the Office of Attorney General's Decisions on the Open Meeting Law OML2013-141, OML 2019-159, and M.G.L. c. 30A, § 20(g). Thereafter, a copy of the notice to the appraiser and application for complaint is forwarded to the members of the Board and placed on the agenda for a following Board meeting.
- (d) Effect of Appraiser's Failure to Appear. In the event the appraiser fails to appear at the Board meeting, the Board may notify the appraiser that he/she will be considered in default. An appraiser will be given an opportunity to establish a good reason for his/her failure to appear at the initial scheduled meeting on the

application for complaint. If the appraiser does not provide a good reason for failing to appear, the Board may vote on issuing an Order to Show Cause pursuant to M.G.L. c. 30A against the appraiser.

4. Formal Complaint Filed Against Appraisers and Public Hearing. If the Board decides to conduct a public hearing, it will proceed with a notice to the appraiser informing the appraiser of the reason, date, time, and place of the hearing. After the Board decides to proceed, it may prepare an Order to Show Cause and forward it to the Office of the General Counsel for the Division of Insurance for assignment of an enforcement counsel who will prosecute the matter. The Board may forego sending an Order to Show to the Division of Insurance and notify the appraiser to appear at a hearing to answer the grounds filed against the appraiser with the reasons, time, and date of the hearing. The Board shall conduct the hearing in accordance with the State Administrative Procedures Act and the Standard Adjudicatory Rules of Practice and Procedure set forth in M.G.L. c. 30A and 801 CMR 1.00 et seq. The Board may conduct these proceedings by teleconference or video conference with written notice sent to the appraiser. The Board may hear the matter as a full body or appoint one member of the Board as Presiding Officer in accordance with the Standard Adjudicatory Rules of Practice and Procedure, 801 CMR 1.00. If the full Board chooses to hear the Formal Complaint, the Chair of the Board, or in his/her absence the Board member with most seniority based on length of service as a member of the Board, will oversee the conduct of the hearing, administer oaths or affirmations to witnesses, declare final decisions about objections to evidence, resolve issues about procedure, and maintain the decorum of the hearing. Legal Counsel to the Board shall act as clerk of the administrative hearing, maintain exhibits and other documents filed during the hearing, provide counsel to the Board on any legal issues that arise during the course of the hearing, draft legal rulings and the final decision for the Board's approval. After a hearing is held, if the Board rules in favor of an appraiser the complaint will be dismissed. If the Board rules against an appraiser the Board can discipline an appraiser, including, but not limited to, issuing a written reprimand, require an appraiser to retake the examination, suspend or revoke an appraiser's license in accordance with the Board's enabling act. If the Board decides to issue discipline, the Board will notify the Insurance Producer Section of the Division of Insurance, which will make a notation in the appraiser's license file with the discipline imposed and reason for it.
5. Licensed Appraisers Convicted of a Fraudulent Appraisal or Final Judgment for Fraud: In the event an appraiser is convicted or pleads guilty to a fraudulent automobile damage report, or a final judgment is entered against an appraiser for a fraudulent appraisal or fraud during the course of an appraiser's duties writing an appraisal, the Board may forego a preliminary review and send a copy of the court documents to the appraiser and hold a public hearing, which will include the reason for the hearing, date, time, and place of the hearing.
6. Administrative Penalties. The Board may impose penalties including administrative costs, revocation or suspension of license or both. All administrative costs assessed are subject to the discretion of the Board but may not be excessive. The administrative costs may be assessed against the appraiser, the appraiser's employer, the insurer, or the repair shop as provided for under M.G.L. c. 26, § 8G and 212 CMR 2.00 et seq.

7. Appeal of the Board's Final Decision. A final decision rendered by the Board at the conclusion of any hearing may be appealed by an appraiser. If the Board imposes discipline, the appraiser may file an appeal in accordance with M.G.L. c. 30A, §14 by filing an appeal with the superior court within 30 days of receiving the decision of the Board.
8. Duty of Licensed Motor Vehicle Damage Appraisers. All licensed motor vehicle damage appraisers are required to read the Complaint Procedures, the Auto Damage Appraiser Licensing Board's enabling act, M.G.L. c. 26 § 8G, the Board's Regulation 212 CMR 2.00, and to be knowledgeable about all of the provisions contained therein.
9. Severability. If any section or provision of these Guidelines for Complaint Procedures or application of these sections or provisions are found to be contrary to law, the remaining sections, provisions, and the remaining applications of these sections and provisions will, nonetheless, continue in full force and effect as provided for by law.

- V. For discussion, the report issued on December 22, 2025, of the Auto Body Labor Rate Advisory Board created under Governor Healey's "Mass Leads Act" Section 292 of Chapter 238 of the acts of 2024, which provides:

SECTION 292. There is hereby established an auto body labor rate advisory board to address any issues related to auto body labor rates. The advisory board shall consist of: 1 person appointed by the commissioner of insurance, who shall serve as co-chair; 1 person appointed by the attorney general, who shall serve as co-chair; 1 person appointed by the director of standards; 3 persons selected from the auto insurance industry by the Automobile Insurers Bureau of Massachusetts; 3 persons selected from the auto repair industry from different geographic regions of the commonwealth by the Alliance of Automotive Service Providers of Massachusetts, Inc.; 1 person selected by the Massachusetts State Automobile Dealers Association, Inc; 1 person selected by the Massachusetts Association of Insurance Agents, Inc.; and 3 persons to be appointed by the co-chairs, 1 of whom shall be from a consumer advocacy group, 1 of whom shall be from a group representing the business community and 1 of whom shall be an economist with expertise on the insurance industry.

The advisory board shall be responsible for creating, implementing and overseeing a survey given to relevant auto body shops. The advisory board shall collect industry data including, but not limited to: (i) labor rates in neighboring states; (ii) auto body shop costs; (iii) total labor costs; (iv) inflation data; (v) work force data; (vi) vocational-technical school trends; (vii) insurance premiums; and (viii) any additional information as requested by the advisory board. The results of the survey and the data collected shall be reviewed and analyzed by the advisory board.

Not later than December 31, 2025, the advisory board shall make recommendations to the division of insurance for a fair and equitable labor rate and file a report of its findings, conclusions and recommendations with the clerks of the senate and house of representatives, the joint committee on financial

services, the senate and house committees on ways and means and the division of insurance.

- VI. Review of proposed amendments to the ADALB's Regulation, 212 CMR 2.00 et seq. The newly constituted Board, with new Board Members Chairman Donald T. d'Entremont, Carl Garcia and Vicky Ye and Peter Smith (reappointed) appointed by Governor Maura Healey, will consider proposed amendments to the Board's Regulation 212 CMR 2.00 et seq. The process will begin by the Board reviewing the proposed amendments that were approved by the previously constituted Board that concluded at the Board meeting held on July 19, 2022, which are the following:

Additions and Deletions as approved through July 22, 2025

212 CMR 2.00: AUTO DAMAGE APPRAISERS LICENSING BOARD
THE APPRAISAL AND REPAIR OF DAMAGED MOTOR VEHICLES

Section

- 2.01: Scope of Regulations
- 2.02: Licensing Requirements and **Applicable** Standards ~~for Appraisers~~
- 2.03: Duties of Insurers and Repairers
- 2.04: Procedures for the Conduct of Appraisers and Intensified Appraisals
- 2.05: Penalties
- 2.06: Severability

2.01: Scope of Regulations

(1) Purpose and Applicability. The purpose of 212 CMR 2.00 is to promote the public welfare and safety by improving the quality and economy of the appraisal and repair of damaged motor vehicles. Any licensed appraiser, individual or corporate entity who employs licensed appraisers shall be bound by 212 CMR 2.00.

212 CMR 2.00 is intended to be read in conjunction with 211 CMR 133.00, Standards for the Repair of Damaged Motor Vehicles.

(2) Authority. 212 CMR 2.00 is promulgated under the authority granted to the Auto Damage Appraiser Licensing Board by M.G.L. c. 26, § 8G, as added by St. 1981, c. 775, § 1.

(3) The Board may from time to time issue Advisory Rulings and shall do so in compliance with M.G.L. c. 30A, § 8.

June 25, 2024 Meeting Discussion

(4) Definitions.

Appraisal - means a ~~written~~-motor vehicle damage report prepared by an appraiser licensed by the Board, ~~on forms approved by the Board, and conducted as defined in M.G.L. c. 26, 8G~~ and in compliance with the provisions of 212 CMR 2.00, M.G.L. c. 93A, c. 100A, c. 90, § 34R, and c. 26, 8G.

Appraiser - means any person licensed by the Auto Damage Appraiser Licensing Board to evaluate motor vehicle damage and determine the cost of parts and labor required to repair the motor vehicle damage.

Board - means the Auto Damage Appraiser Licensing Board established by M.G.L. c. 26, 8G.

Claimant - means any person making a claim for damage to a motor vehicle for either first or third party damages.

Independent appraiser - means any appraiser other than a staff appraiser who makes appraisals under an assignment by an insurer, or repair shop, and shall include the owner or employee of a repair shop who makes appraisals under a contract with an insurer.

Insurer - means any insurance company involved with a claim in the Commonwealth.

Intensified appraisal - means the combination of the appraisal of a motor vehicle before its repair and the reinspection of the vehicle subsequent to its repair.

Staff Appraiser - means an appraiser who is an employee of an insurer and whose job duties include the making of appraisals for his or her employee.

Repair Shop – means a motor vehicle repair shop registered pursuant to the requirements of M.G.L. c.100A

Supervisory appraisal - means an appraisal conducted by an insurance company, repair shop, or appraisal company supervisor solely for the purpose of evaluating the appraisal ability of one of his or her appraiser employees or for the purpose of providing on-the-job training of an appraiser employee.

Sept 19, 2024 Meeting Discussion

2.02: Licensing Requirements and Standards for Appraisers

(1) Requirement That License Be Obtained and Displayed.

No person in Massachusetts shall appraise or estimate damages to motor vehicles or otherwise present himself or herself as an appraiser unless he or she has first obtained a license from the ~~Auto Damage Appraiser Licensing~~ Board. This license shall be valid for one year or less and shall be renewed annually on July 1st. Any appraiser, while making an appraisal, shall carry his or her license and shall, upon request, display it to any person involved in the claim or to any representative of the Board.

(2) Qualifications for a License. Any applicant for a license shall be 18 years of age or over and of good moral character. He or she shall furnish satisfactory proof to the Board that he or she possesses the educational qualifications required for graduation from high school or that he or she possesses relevant work experience deemed satisfactory by the Board. No applicant shall be considered competent unless the applicant has assisted in the preparation of appraisals for at least three months under the close supervision of ~~an licensed~~ appraiser. He or she shall complete an approved appraisal course or, at the Board's discretion, work experience may be substituted for said schooling.

(3) Application and Examination Fee for a License. Any applicant for a license shall complete an application to be prescribed by the Board and shall sign it under the penalties of perjury. ~~He or she shall submit this application and non-refundable fee of \$100 to the Board.~~ **All appraiser license applications and related examination fees are processed electronically online as directed by the Division of Insurance. Each online application shall be accompanied by a non refundable application fee of \$100.00 plus the applicable processing fee.** After an application is received and approved, the applicant shall be required to pass an examination given under the supervision of the Board. All successful applicants will be issued a numbered license. Any applicant failing to pass an examination, upon the payment of a further non-refundable fee of \$50.00, shall be entitled to a reexamination after the expiration of six months from the date of the last examination. Any applicant failing to pass an examination shall be allowed to review his or her examination.

(4) Renewal of License. ~~The Board shall mail to each licensed appraiser an application for renewal. Such application shall be completed and returned to the Board. Each application shall be accompanied by a renewal fee of \$50.00.~~ **All licensed appraisers are responsible for requesting electronic renewal of his/her license. All appraiser license renewals and related renewal fees are processed electronically online as directed by the Division of Insurance. Each online renewal application shall be accompanied by a non refundable renewal fee of \$50.00 plus the applicable processing fee.** After verification of the facts stated on the renewal application, the Board shall issue a renewal license dated July ~~first~~ 1st, and this license shall expire on ~~the June thirtieth~~ 30th of the year following. **Once successfully renewed, licenses can be printed by the licensee online as directed by the Division of Insurance.** Any ~~licensed~~ appraiser who fails to renew his or her license prior to ~~within 60 days after notification by the Board of~~ his or her license expiration date, before again engaging in the practice of ~~an licensed~~ appraiser within the Commonwealth, shall be required to re-register, pay a penalty fee determined by the Board and any back license fees, or may be required by the Board to be reexamined and pay applicable fees.

(a) Duty to Disclose on Renewal Application: Upon renewal, each licensed appraiser has a duty to provide truthful and complete answers to all questions on the Board-approved renewal application.

1. A licensed appraiser's failure to disclose any administrative action, criminal conviction, civil judgment, or any other information required by the renewal application, or the submission of false, deceptive, or misleading information, shall constitute professional misconduct and be grounds for disciplinary license action by the Board.
2. Upon receipt of a renewal application that contains a disclosure of adverse information or upon receipt of other evidence indicating a potential violation of this section, which the Board deems material, the Board shall provide the licensee with notice and an opportunity for a hearing in accordance with M.G.L. c. 30A and 801 CMR 1.00 et seq.
3. After a hearing, or waiver thereof, if the Board finds that the licensee has committed a violation of this section or has been subject to discipline or a judgment that warrants action, the Board may impose one or more of the following sanctions:
 - (a.) Refuse to renew the license;
 - (b.) Revoke, suspend, or place the license on probation;
 - (c.) Issue a letter of reprimand or censure;
 - (d.) Require the licensee to complete additional continuing education;
 - (e.) Require the licensee to retake and pass the written examination;
 - (f.) Assess a fine or administrative costs; or
 - (g.) Take such other action as may be permitted by law and as the Board deems to be in the public interest.

(5) Procedure for ~~Auto Damage~~ Appraisals.

(a) All ~~non-database paper estimate~~ forms used for ~~auto damage~~ original and supplementary appraisals must be approved by the Board.

(b) All ~~forms~~ original and supplementary appraisals, including those originating from an electronic data system (~~i.e., Motors, Mitchell, or any automated appraisal system~~), ~~forms used~~ are required to have an itemization of parts, labor and services necessary, as ~~required in 212 CMR 2.00~~, for repairs thereof. The prepared appraisal shall be sworn to under the penalties of perjury and shall have the following information printed on the first page of the appraisal: the appraiser's name, ~~signature~~, license number, ~~seal or stamp~~, employer, ~~insurer insurance company~~, repair shop registration number ~~when the appraisal is prepared by an appraiser on behalf of a repair shop if applicable~~, fee charged, the date the vehicle was appraised and the name of the ~~database manual~~ used (if any) in preparing the appraisal. ~~The appraisal seal or stamp shall be of a design approved by the Board. All appraisals sent electronically need not include the appraiser's signature and his or her seal or stamp.~~

(c) All original and supplementary appraisals prepared on forms which do not originate from an electronic database or an automated appraisal system must meet all of the requirements prescribed in 212 CMR 2.02(5)(a) and 212 CMR 2.02(5)(b) and must also include the appraiser's signature and the appraiser's seal or stamp must be affixed thereon. The appraisal seal or stamp

shall be of a design approved by the Board. Transmission of an appraisal electronically by the authoring appraiser constitutes an electronic signature by the appraiser of record.

(6) Schedule of Appraisal Fees.

(a) The Board may consider the appraisal fees charged within the territories where said appraiser operates. Any appraiser shall establish his or her own fee schedule unless limited by the Board. Any appraiser must post his or her appraisal fee schedule in a conspicuous location at his or her work place. The Board may establish a maximum schedule of fees by territory, type of business or complexity of work. Fees charged in excess of maximums approved by the Board shall result in penalties as established by the Board.

(b) Fees paid by a claimant for an appraisal that was requested by the insurer are recoverable from the insurer. Fees for ~~auto damage~~ appraisals not requested by the insurer in first party claims are not recoverable from the insurer.

(7) Conflict of Interest.

(a) It shall be a conflict of interest for any appraiser who has been assigned to ~~write an appraisal, appraise a damaged motor vehicle~~ to accept, in connection with that appraisal, anything of value from any source other than the assignor of that appraisal. Further, it shall be a conflict of interest for any appraiser employed by a repair shop to accept the assignment of an appraisal from an insurer unless that appraiser's employment contract prohibits the repair shop from repairing damaged motor vehicles that have been so appraised. In addition, it shall be a conflict of interest for any appraiser who owns or has an interest in a repair shop to have a vehicle repaired at that shop if that appraiser has appraised that vehicle at the request of an insurer. It shall be a conflict of interest if any licensed appraiser operates a Drive-in Appraisal Service.

Jan 21, 2025 Meeting Discussion

(b) Pursuant to 212 CMR 2.01(2), 212 CMR 2.00 is promulgated under the authority granted by the legislature to the Auto Damage Appraiser Licensing Board by M.G.L. c. 26, § 8G, as added by St. 1981, c. 775, § 1. M.G.L. c. 26 § 8G states in relevant part, “There shall be in the division of insurance an auto damage appraiser licensing board, hereinafter called the board, consisting of four persons to be appointed by the governor, two of whom shall be affiliated with the auto body repair industry, and two of whom shall be affiliated with insurance companies writing casualty insurance within the commonwealth, and one person to be appointed by the commissioner of insurance who shall not be affiliated with either the auto body industry or the insurance industry and who shall be the chairman of the board....” By mandating that 4 out of the 5 board members be affiliated with the auto body industry and automobile insurance industry and the 5th member not being so affiliated, the legislature acknowledged that there was an inherent conflict of interest in such a legally constituted board: that the 4 affiliated board members would represent the interests of their respective industries. Therefore, board members shall be able to participate and vote on matters that could involve the industry they are affiliated with so long as they or their immediate family members do not have a direct financial interest in the outcome of the matter. However, if a board member finds they or an immediate family member have a

prohibited financial interest in a particular matter that comes before them as a board member (for example, a dispute directly concerning the company a board member is employed by or has an ownership interest in) that board member must abstain from that matter. See Massachusetts State Ethics Commission decision EC-COI-94-1.

(8) Revocation or Suspension of a License. The Board, after due notice and hearing, shall revoke any appraiser's license issued by it and cancel the registration of any person who either pleads guilty to or is convicted of a fraudulent appraisal as a result of a court judgement. In accordance with M.G.L. c. 26, § 8G, said license shall not be reinstated or renewed nor shall said person be relicensed. The Board may ~~revoke or~~ suspend any appraiser's license at any time for a period not exceeding one year if the Board finds, after a hearing, that the individual is either not competent or not trustworthy or has committed fraud, deceit, gross negligence, misconduct, or conflict of interest in the preparation of any appraisal ~~motor vehicle damage report~~. The following acts or practices by any appraiser are among those that may be considered as grounds for revocation or suspension of an appraiser's license:

- (a) material misrepresentations knowingly or negligently made in an application for a license or for its renewal;
- (b) material misrepresentations knowingly or negligently made to an owner of a damaged motor vehicle or to a repair shop regarding the terms or effect of any contract of insurance;
- (c) the arrangement of unfair and or unreasonable settlements offered to claimants under collision, limited collision, comprehensive, or property damage liability coverages;
- (d) the causation or facilitation of the overpayment by an insurer of a claim made under collision, limited collision, comprehensive, or property damage liability coverage as a result of an inaccurate appraisal;
- (e) the refusal by any appraiser, who owns or is employed by a repair shop, to allow an appraiser assigned by an insurer access to that repair shop for the purpose of making an appraisal, supervisory reinspection, or intensified appraisal.
- (f) the commission of any criminal act related to appraisals, or any felonious act, which results in final conviction;
- (g) knowingly preparing an appraisal that itemizes damage to a motor vehicle that does not exist; **and;**
- (h) conducting an audio recording of a licensed appraiser without having proper notification to the person or party being recorded; and;
- (i) failure to comply with 212 CMR 2.00.

(9) Drive-in Claim and Appraisal Facilities. Drive-in claim and appraisal facilities shall possess the following equipment:

- (a) Operating telephone service.
- (b) A calculator.
- (c) Current collision, paint and body cost estimating guide manuals or an automated system.
- (d) An operating flash light.
- (e) A tape measure of at least 30 feet.
- (f) An operating camera and film.
- (g) A fax machine or other device capable of transmitting data.

2.03: Duties of Insurers and Repairers

- (1) Responsibilities for Actions of Appraisers. An insurer or repair shop shall be responsible for the actions ~~of all of its~~ the appraisers ~~working on their behalf~~ ~~whether staff or independent~~, and shall be subject to the applicable penalties under law for any violation of 212 CMR 2.00 by its appraiser.

The Board may assess penalties against either the appraiser, the insurer, the repair shop or all three. In the event of default by the appraiser, the insurer or the repair shop may be responsible for penalties.

- (2) Records and Analysis of Appraisals. Every ~~insurer or repair shop~~ appraiser shall retain for at least two years, copies of all records related to appraisals and inspection. Every insurer shall retain copies of all records including photographs in accordance with state law.

2.04: Procedures for the Conduct of Appraisals and Intensified Appraisals

(1) Conduct of Appraisals.

(a) Assignment of an Appraiser. Upon receipt by an insurer or its agent of an oral or written claim for damage resulting from a motor vehicle accident, theft, or other incident for which an insurer may be liable, the insurer shall assign ~~an~~ appraiser to ~~write an appraisal~~ ~~appraise the damage~~. Assignment of an appraiser shall be made within two business days of the receipt of such claim. However, the insurer may exclude any claim for which the amount of loss, ~~less any applicable deductible~~, is less than \$~~2,500.00~~.

(b) Repair Shop Appraisal. All repair shops shall maintain one or more licensed appraisers in their employment for the purpose of preparing ~~an motor vehicle damage~~ appraisals ~~and conducting negotiations~~. No ~~staff or independent~~ appraiser shall knowingly negotiate a repair figure with an unlicensed individual or an unregistered repair shop.

(c) Contact with Claimant and Selection of Repair Shop. No staff or independent appraiser, insurer, representative of insurer, or employer of ~~an~~ ~~staff or~~ independent appraiser shall refer the claimant to or away from any specific repair shop or require that repairs be made by a specific repair shop or individual. The provisions of 212 CMR 2.04(c) shall not apply to any approved direct payment plan pursuant to 211 CMR 123.00.

(d) Requirement of Personal Inspection and Photographs. The appraiser shall personally inspect the damaged motor vehicle and shall rely primarily on that personal inspection in making the appraisal. As part of the inspection, the appraiser shall also photograph each of the damaged areas.

(e) Determination of Damage and Cost of Repairs.

The appraiser shall specify all damage attributable to the accident, theft, or other incident in question and shall also specify any unrelated damage. If the appraiser determines that preliminary work or repairs would significantly improve the accuracy of the appraisal, he or she

shall authorize the preliminary work repair with the approval of the claimant and shall complete the appraisal after that work has been done. The appraisers representing the ~~insurer insurance company~~ and the ~~registered~~ repair shop selected by the insured to do the repair shall attempt to agree on the estimated cost for such repairs. The ~~registered~~ repair shop must prepare an appraisal for the purpose of negotiation. No appraiser shall modify any published manual or ~~electronic data system~~ (*i.e.*, Motors, Mitchell or any automated appraisal system) without prior negotiation between the parties. Manufacturers ~~recommended warranty~~ repair procedures, I-Car, Tec Cor and paint manufacturer procedures may also apply. ~~However, the selection of parts shall comply with 211 CMR 133.00 and 212 CMR 2.00.~~ Further, no appraiser shall use more than one manual or system for the sole purpose of gaining an advantage in the negotiation process.

If, while in the performance of his or her duties as an ~~licensed auto damage~~ appraiser, an appraiser recognizes that a damaged repairable vehicle has incurred damage that would impair the operational safety of the vehicle, the appraiser shall immediately notify the owner of said vehicle that the vehicle may be unsafe to drive.

The ~~licensed auto damage~~ appraiser shall also comply with the requirements of M.G.L. c. 26, § 8G, the paragraph that pertains to the removal of a vehicle's safety inspection sticker in certain situations.

The appraiser shall determine which parts are to be used in the repair process. ~~in accordance with 211 CMR 133.00.~~ ~~Determination of parts shall comply with 211 CMR 133.00 and 212 CMR 2.00.~~ The appraiser shall recognize that certain parts, including but not limited to; used suspension and steering parts that contain wearable components may affect the operational safety of the vehicle.

~~When an insurance company specifies the use of used, rebuilt or aftermarket parts, in keeping with the provisions of 211 CMR 133.04 and these parts are later determined by both parties to be unfit for the use in the repair, the insurance company shall be responsible for replacement costs such as freight and handling unless the repair shop is responsible for the part(s) being unfit, or unless the insurer and repairer otherwise agree. The agreed upon costs shall not be considered an overhead expense for the repair shop and may be listed on the appraisal. Nothing in 212 CMR 2.00 shall preclude an insurer from exercising any available rights of recovery against the supplier.~~

The appraiser shall itemize the cost of all parts, labor materials, and necessary procedures required to restore the vehicle to pre-accident condition and shall total such items. ~~Delays in repair cycle time should be considered when sourcing parts and materials.~~ The rental cost of frame/unibody fixtures necessary to effectively repair a damaged vehicle shall be shown on the appraisal and shall not be considered overhead costs of the repair shop. With respect to paint, paint materials, body materials and related materials, if the formula of dollars times hours is not accepted by an ~~registered repair shop or licensed~~ appraiser, ~~then a published manual database~~ or other documentation shall be used unless otherwise negotiated between the parties. All appraisals written under 212 CMR 2.00 shall include the cost of replacing broken or damaged glass within the appraisal.

When there is glass breakage that is the result of damage to the structural housing of the glass then the cost of replacing the glass must be included in the appraisal in accordance with 212 CMR 2.04. The total cost of repairing the damage shall be computed by adding any applicable

sales tax payable on the cost of replacement parts and other materials. The appraiser shall record the cost of repairing any unrelated damage on a separate report or clearly segregated on the appraisal unless the unrelated damage is in the area of repair.

If aftermarket parts are specified in any appraisal, the appraiser shall also comply with the requirements of M.G.L. c. 90, § 34R that pertain to the notice that must be given to the owner of a damaged motor vehicle.

The appraiser **representing the insurer** shall mail, fax or electronically **submit** ~~transmit~~ the completed appraisal within five business days of the assignment, or at the discretion of the repair shop, shall leave a signed copy of field notes, with the completed appraisal to be mailed, faxed **or electronically submitted** within five business days of the assignment. The repair shop may also require a completed appraisal at the time the vehicle is viewed. If the repair shop requires a completed appraisal, then the repair shop shall make available desk space, phone facilities, calculator and necessary manuals. A reasonable extension of time is permissible when intervening circumstances such as the need for preliminary **work, repairs or partial disassembly repairs**, severe illness, failure of the parties ~~other than the insurer~~ to communicate or cooperate, or extreme weather conditions make timely inspection of the vehicle and completion of the appraisal impossible.

(f) Determination of Total Loss. Whenever the appraised cost of repair plus the estimated salvage may be reasonably expected to exceed the actual cash value of a vehicle, the insurer may deem that vehicle a total loss. No motor vehicle may be deemed a total loss unless it has been **personally** inspected ~~or and~~ appraised by an **licensed** appraiser nor shall any such motor vehicle be moved to a holding area without the consent of the owner. A total loss shall not be determined by the use of any percentage formula.

(g) Preparation and Distribution of Appraisal Form. All appraisers shall set forth the information compiled during the appraisal on a form that has been filed with the Board. Staff and independent appraisers shall, upon completion of the appraisal, give copies of the completed appraisal form to the claimant, the insurer, and the repair shop and shall give related photographs to the insurer.

(h) Supplemental Appraisals. If a ~~registered~~ repair shop or claimant, after commencing repairs, discovers additional damaged parts or damage that could not have been reasonably anticipated at the time of the appraisal, either may request a supplementary appraisal. The ~~registered~~ **appraiser representing the** repair shop shall complete a supplemental appraisal prior to making the request. The insurer shall assign an appraiser who shall personally inspect the damaged vehicle within **two three** business days of the receipt of such request. The appraiser **representing the insurer** shall have the option to leave a completed copy of the supplement appraisal at the registered repair shop authorized by the insured or leave a signed copy of his or her field notes with the completed supplement to be mailed, faxed, electronically **submitted** ~~transmitted~~ or hand delivered to the repair shop within one business day. A reasonable extension of time is permissible when intervening circumstances such as the need for preliminary **work, repairs or partial disassembly repairs**, severe illness, failure of the parties ~~other than the insurer~~ to communicate or cooperate, or extreme weather conditions make timely inspections of the vehicle and completion of the supplemental appraisal impossible.

(i) Expedited Supplemental Appraisals. If an insurer, a repair shop and the claimant agree to utilize an expedited supplemental appraisal process, an insurer shall not be required to assign an appraiser to personally inspect the damaged vehicle. In such event, the repair shop shall fax or electronically submit to the insurer a request for a supplemental appraisal allowance in the form

of an itemized supplemental appraisal of the additional cost to complete the repair of the damaged vehicle, prepared by ~~an appraiser representing the repair shop licensed appraiser employed by the repair shop~~, together with such supporting information and documentation as may be agreed upon between the ~~appraiser representing the~~ insurer and the ~~appraiser representing the~~ repair shop. The ~~appraiser representing the~~ insurer shall then be required to fax or electronically submit to the repair shop ~~within one two business days~~ its decision as to whether it accepts the requested supplemental appraisal allowance, ~~by the end of the next business day, excluding weekends and holidays~~. Within this same period, ~~an licensed~~ appraiser representing the insurer and an ~~licensed~~ appraiser representing the repair shop may attempt to agree upon any differences. In the event that an insurer does not accept the repair shop's request for the supplemental appraisal allowance, or if the insurer fails to respond to the repair shop ~~within two business days, by the end of the next business day, excluding weekends and holidays~~, the ~~appraiser representing the~~ insurer and the ~~appraiser representing the~~ repair shop shall be obligated to proceed in accordance with 212 CMR 2.04(1)(h), and within the time limits set forth in such provision. In such event, the date of the initial request for a supplemental appraisal allowance shall be the starting date for when the insurer must assign an appraiser to personally inspect the damaged vehicle.

No insurer or repair shop shall be obligated to utilize an expedited supplemental appraisal process and the determination of whether to utilize such process shall be made separately by an insurer or by a repair shop only on an individual claim basis. Utilization of an expedited supplemental appraisal process shall not be used as a criterion by an insurer in determining the insurer's choice of shops for a referral repair shop program under an insurer's direct payment plan; and being a referral shop shall not be a criterion in determining whether to utilize an expedited supplemental appraisal process.

(j) Completed Work Claim Form. If the ~~insurer insurance company~~ does not have a direct payment plan or if the owner of the vehicle chooses not to accept payment under a direct payment plan, then a representative of the insurer shall provide the insured with a completed work claim form and instructions for its completion and submission to the insurer.

(2) Temporary Licensing. The Board may grant at its discretion either an emergency or a temporary license to any qualified individual to alleviate a catastrophic or emergency situation for up to 60 days. ~~In the event that a catastrophic or emergency situation occurs 10 or more business days prior to the next scheduled Board meeting and said event warrants emergency temporary licensure for qualified applicants prior to the next scheduled Board meeting, the Chairman of the Board or his/her designee is authorized to consider issuance of a temporary license for up to 60 days to any qualified individual to alleviate said catastrophic or emergency situation, provided all the following conditions are met: (1) the applicant submits a request for a temporary license together with supporting information in writing to: the Massachusetts Division of Insurance, attention Producer Licensing, 1000 Washington Street, Suite 810, Boston, MA 02118; (2) a temporary licensure applicant that is a licensed motor vehicle damage appraiser in another state shall provide evidence of such licensure with the written request; (3) a temporary licensure applicant that is employed as a motor vehicle damage appraiser in a state that does not require licensure shall provide a written statement from his or her employer that specifies the length of time that the applicant has been employed and said statement shall include a summary of the applicant's current duties, responsibilities, and qualifications as a motor vehicle damage appraiser; (4) if applicable, the applicant shall affirm that licensure in another state as a motor~~

vehicle appraiser is currently in good standing and applicant provides consent to the Chairman of the Board or his/her designee to verify the applicant's licensing status through the insurance licensing database maintained by the National Association of Insurance Commissioners, its affiliates or subsidiaries; (5) the applicant completes and submits with the written request, an Application for Motor Vehicle Damage Appraiser License; and (6) the applicant pays the applicable license fee of \$100 plus administrative costs.

Copies of all such applications and temporary licenses issued by the Chairman of the Board or his/her designee shall be submitted to the Board at its next scheduled meeting for review by the Board. After review, the Board may revoke or limit the extent of any such emergency authorization if the Board finds such applicant does not conform to the requirements of 212 CMR 2.04 (2), or the Board otherwise determines that a person who was issued a temporary license is not qualified to hold such license. The Board, at its discretion, may limit the extent of all such emergency authorizations that are issued by the Chairman, his/her designee, or by the

~~Board. and in any event, if the situation exceeds 30 days, a fee determined by the Board shall be charged for all emergency or temporary licenses.~~

2.05: Penalties

~~(4)~~ Violations of M.G.L. c. 26, § 8G, and 212 CMR 2.00 may result in penalties including administrative costs, revocation or suspension of license or both. All administrative costs are subject to the discretion of the Board. The administrative costs may be assessed against the appraiser, the appraiser's employer, the insurer, or the repair shop.

An alleged violation of 212 CMR 2.00 by ~~an~~ **licensed** appraiser at the direction of an insurer may be reported to the Division of Insurance, which may impose applicable penalties against such an insurer.

2.06: Severability

If any provision of 212 CMR 2.00 or its application to any person or circumstances is held invalid, such invalidity shall not affect the validity of other provisions or applications of 212 CMR 2.00.

REGULATORY AUTHORITY

212 CMR 2.00: M.G.L. c. 26, § 8G

VII. Next meeting date.

VIII. Other business – reserved for matters the Chair did not reasonably anticipate at the time of the posting of the meeting and agenda.

IX. Executive Session and Motion to Adjourn

The Board will meet in the executive session for the following reason under M.G.L. c. 30A, § 21. (a) A public body may meet in executive session only for the following purposes:

...

5. To investigate charges of criminal misconduct or to consider the filing of criminal complaints;...

The Board will adjourn in the executive session.

On behalf of the ADALB,



Michael D. Powers
Counsel to the ADALB

I certify that this Notice was sent by email to the Massachusetts Office of Administration and Finance, to the Office of the Secretary for the Commonwealth and forwarded by e-mail to the IT Services for the Commonwealth.



Michael D. Powers
Counsel to the ADALB

Date February 27, 2026

Reasonable accommodations for people with disabilities are available upon request. You can make a request by sending an email to Michael D. Powers at:

Michael.d.powers@mass.gov. Please include your name and contact information, and the type of accommodation you will need, including as much detail as you can. Please be advised that while we will try our best to grant requests received after the Friday before the meeting, they may not be possible to fulfill, so please make your request as soon as you know you will need it.