

**Subject** Unfair settlement of automobile insurance claims

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## Summary

Section	Description
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**1 Definitions.**

Defines “satisfactory repair” to mean all operations and materials necessary to restore the vehicle to its pre-loss condition and includes completion of vehicle repairs consistent with specifications from the original equipment manufacturer.

**2 Standards for automobile insurance claims handling, settlement offers, and agreements.**

Provides that it is an unfair settlement practice for an insurer or adjuster to condition settlement of a claim on the use of repair procedures that conflict with the repair procedures provided by the original equipment manufacturer of the vehicle. Clarifies that the use of original equipment manufacturer parts is governed by clause (7).