

# COMMISSIONER OF SECURITIES & INSURANCE

MONICA J. LINDEEN  
COMMISSIONER



OFFICE OF THE MONTANA  
STATE AUDITOR

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## ADVISORY MEMORANDUM

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**TO:** ALL LICENSED PROPERTY AND CASUALTY INSURANCE CARRIERS  
DOING BUSINESS IN MONTANA

**FROM:** MONICA J. LINDEEN - Commissioner of Securities and Insurance  
Montana State Auditor [CSI] 

**DATE:** AUGUST 11, 2010

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### MONT. CODE ANN. § 33-18-224: DESIGNATION OF SPECIFIC AUTOMOBILE BODY REPAIR BUSINESSES PROHIBITED

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Requirements for automobile repair estimates and repairs are provided under Mont. Code Ann. § 33-18-224.

Any property and casualty carrier that issues or renews an automobile policy of insurance in Montana cannot require a claimant or insured to go to a particular repair shop, even for the initial estimate. The insurer or its representatives still have a right to have their own appraiser or adjuster inspect the vehicle for a repair estimate. However, the insured or claimant has the right to decide where to take the vehicle for the initial estimate and for subsequent repairs of that vehicle.