

OFFICE OF LEGISLATIVE RESEARCH  
PUBLIC ACT SUMMARY



**PA 25-106—SB 1270**

*Insurance and Real Estate Committee*

**AN ACT CONCERNING PUBLIC ADJUSTERS**

**SUMMARY:** This act modifies the law regarding the fees a public adjuster charges and collects. Specifically, it requires (1) any fee a public adjuster charges an insured to be based only on the insurance settlement proceeds the insurer paid for a loss and (2) the adjuster to collect the fee after the insurer paid the settlement proceeds. By law, a “public adjuster” prepares, documents, and submits a first-party property claim to an insurer or negotiates or effects a claim settlement on behalf of an insured for compensation (CGS § 38a-723).

Under prior law, the fee a public adjuster charged an insured had to be based only on the insurance settlement proceeds received from the insurer, and the adjuster had to collect the fee after the insured received the proceeds.

By law, a public adjuster may not charge or collect a fee if, within 30 days after a loss covered by a fire insurance policy, the insurer offers in writing to pay the full policy limits.

**EFFECTIVE DATE:** October 1, 2025