



General Assembly

January Session, 2025

**Raised Bill No. 1270**

LCO No. 3648



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:  
(INS)

**AN ACT CONCERNING PUBLIC ADJUSTERS.**

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1 Section 1. Section 38a-726 of the general statutes is repealed and the  
2 following is substituted in lieu thereof (*Effective October 1, 2025*):

3 (a) No public adjuster shall charge or collect a fee if, within thirty days  
4 of a loss to a structure covered by a fire insurance policy, the insurer  
5 offers in writing to pay the full policy limits.

6 (b) Any fee charged to an insured by a public adjuster shall be based  
7 only on the amount of the insurance settlement proceeds actually  
8 [received by the insured] paid by the insurer on the account of a loss and  
9 shall be collected by such public adjuster after the [insured has received  
10 such proceeds from the insurer] insurer has paid such settlement  
11 proceeds.

This act shall take effect as follows and shall amend the following sections:

Section 1	October 1, 2025	38a-726
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***Statement of Purpose:***

To provide that any public adjuster fee charged to an insured shall be (1) based on the insurer's settlement amount paid on the account of a loss, and (2) collected by such public adjuster after such insurer has paid such settlement proceeds.

*[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]*