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**OLR Bill Analysis**

**SB 1270**

***AN ACT CONCERNING PUBLIC ADJUSTERS.***

**SUMMARY**

This bill modifies the law regarding the fees a public adjuster charges and collects. Specifically, it requires that (1) any fee a public adjuster charges an insured must be based only on the insurance settlement proceeds the insurer paid for a loss and (2) the adjuster must collect the fee after the insurer has paid the settlement proceeds. (A “public adjuster” prepares, documents, and submits a first-party property claim to an insurer and negotiates a claim settlement on behalf of an insured for compensation.)

Under current law, the fee a public adjuster charges an insured must be based only on the insurance settlement proceeds received from the insurer, and the adjuster must collect the fee after the insured receives the proceeds from the insurer.

By law, a public adjuster is prohibited from charging or collecting 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

**COMMITTEE ACTION**

Insurance and Real Estate Committee

Joint Favorable

Yea 13 Nay 0 (02/25/2025)