

State of Idaho
DEPARTMENT OF INSURANCE

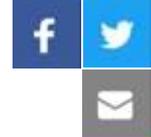
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Idaho Department of Insurance News Release

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CONSUMER ALERT: Solicitations from Unlicensed Public Adjusters and Repair Schemes

The Idaho Department of Insurance (Department) wants to alert the public that the Department has received information that unlicensed individuals are attempting to act as public adjusters, particularly concerning claims for damage from recent hailstorms. The Department warns consumers to be cautious when being approached by anyone offering to assist you with the settlement of your claim, or offering to give you advice about insurance coverage or insurance claims.

Public adjusters who represent an insured in their property claims are required to be licensed and bonded by the state of Idaho in order to protect consumers. There are reputable public adjusters who act in the best interest of the consumer. Reputable, licensed adjusters typically will NOT also provide the repair work or act as the contractor nor will they engage in door to door solicitation.

If you are thinking about hiring a public adjuster to assist you with your claim, consider the following information before doing so:

- Make sure the person(s) is/are licensed in Idaho as a public adjuster. You may search our website at <https://doi.idaho.gov/Licensing/Search> to check if a public adjuster is properly licensed.
- Public adjusters do not work for insurance companies, but rather they work for you, the insured, to assist in the preparation, presentation, and settlement of your claim. You hire them by signing a contract that states in part that you agree to pay them a fee or commission based on a percentage of the settlement, or other method of compensation.
- Always carefully read any documents before you sign anything, and obtain copies of all documents you sign, including the contract, and any releases or disclosures.
- If you hire a public adjuster to assist with the claim settlement, you may still initiate direct contact with the insurance company, the insurance company's claim adjuster, or any other person involved in the claim.
- Carefully consider and inspect the damage that a solicitor is suggesting be repaired. Consider whether a second opinion should be obtained.
- Remember that you, the insured, always have the right to choose who completes the repair work.

- Public adjusters often have mutual relationships with contractors or motor vehicle repair shops, and may even be compensated by contractors or motor vehicle repair shops who are performing work in conjunction with damages caused by the insured loss; however, any compensation or financial interest must be disclosed by the public adjuster in writing to you as the policyholder.

Please contact the Department if you suspect an individual is acting or soliciting as a public adjuster without a proper license or acting as a public adjuster and contractor by calling (208) 334-4250.

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About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to serve and protect Idahoans by equitably, effectively and efficiently administering the Idaho Insurance Code and the International Fire Code. For more information, visit doi.idaho.gov