



BULLETIN 23-EX-1

TO: ALL GEORGIA INSURERS, AGENTS, POLICYHOLDERS,
AND CERTIFICATE OF INSURANCE HOLDERS

FROM: JOHN F. KING
INSURANCE AND SAFETY FIRE COMMISSIONER

DATE: JANUARY 18, 2023

RE: CONSUMER WARNING REGARDING PUBLIC ADJUSTERS

What is a Public Adjuster?

A Public Adjuster is an independent insurance professional that a policyholder may hire to help settle an insurance claim. When filing a claim, your insurance company provides an insurance adjuster for you free of charge, while a Public Adjuster has no relationship with your insurance company or your claim and may charge you up to 33 percent of your claim settlement amount to settle the claim on your behalf.

Check the status of a Public Adjuster's License.

The Commissioner strongly recommends consumers check the status of a Public Adjuster's license prior to entering a contract for Public Adjuster services. Consumers may use the online License Lookup tool at <https://oci.georgia.gov/agents-agency-licensing> to check the licensing status of any insurance professional, agency, or company licensed in Georgia.

Check the status of a Public Adjuster's Contract Approval.

Further, all Georgia Public Adjusters are required to first receive approval from the Commissioner for all Contract forms used to act directly or indirectly as a Public Adjuster pursuant to O.C.G.A. § 33-23-43.2(a). Consumers may check if a Public Adjuster has an approved contract on file with the Commissioner by submitting an Open Records Request with the Department, which may be done at <https://oci.georgia.gov/about-us/open-records-request>. As always, ensure that you read and fully understand the terms of your contract before you sign.

Report suspicious activity to the Commissioner.

The Commissioner is committed to protecting Georgia citizens against economic loss and victimization. If you believe an individual is acting as a Public Adjuster without a license or a

valid contract, or you believe that a Public Adjuster is engaging in prohibited acts under O.C.G.A. § 33-23-43.8, you are encouraged to file a complaint with the Department, which may be done online at <https://oci.georgia.gov/file-consumer-insurance-complaint>.

A handwritten signature in black ink, appearing to read "John F. King". The signature is fluid and cursive, with the first name "John" written in a larger, more prominent script than the last name "King".

JOHN F. KING
INSURANCE AND SAFETY FIRE COMMISSIONER
STATE OF GEORGIA