



Senate Bill No. 1270

Public Act No. 25-106

AN ACT CONCERNING PUBLIC ADJUSTERS.

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

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 Section 38a-726 of the general statutes is repealed and the following is substituted in lieu thereof (*Effective October 1, 2025*):

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

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