



State of Utah

SPENCER J. COX
Governor

DEIDRE M. HENDERSON
Lieutenant Governor

Insurance Department

JONATHAN T. PIKE
Insurance Commissioner

BULLETIN 2026-3

To: Property and Casualty Insurance Companies
From: Jonathan T. Pike, Insurance Commissioner
Date: April 21, 2026
Subject: **Public Adjuster Verification Requirement**

This bulletin provides guidance on the new requirement for property and casualty insurers to verify that a public adjuster is licensed to do business in Utah. The new requirement is included in the recently adopted NAIC Public Adjuster Licensing Model Act.

Upon receiving notification that a claimant has retained a public adjuster, the insurer must check the Department's website to ensure the public adjuster holds a valid license in Utah. The insurer is required to document the claim file to confirm that the verification was completed and a valid license is in place.

The Department's Licensee Search tool is currently found at <https://insurance.utah.gov/licensee-search/>.

If the public adjuster is not licensed, the insurer must notify the claimant and document the claim file. In such cases, the insurer should proceed with the claim by working directly with the claimant rather than the unlicensed public adjuster.

DATED this 21st day of April 2026.

Jonathan T. Pike
Insurance Commissioner