



State of Utah

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Insurance Department

JONATHAN T. PIKE
Insurance Commissioner

BULLETIN 2026-4

To: Public Adjusters and Public Adjuster Organizations
From: Jonathan T. Pike, Insurance Commissioner
Date: July 14, 2026
Subject: **Mandatory Contract Form Filing and Key Regulatory Changes**
(Utah Code § 31A-26 and Rule R590-274)

Significant changes have been made to [Utah Code § 31A-26 Part 4](#), Public Adjusters, which governs public adjusters and public adjuster organizations. To stay consistent with those changes, [Utah Admin. Code R590-274](#), Submission and Required Disclosures of Public Adjuster Contracts, has also been amended.

Contract forms must be refiled

The statute and rule changes impose new requirements for contracts used by public adjusters and public adjuster organizations. Because a contract form cannot be used until it has been filed, public adjusters must file compliant forms with the Department before conducting new business in Utah.

Filing Instructions: All contract forms must be emailed to pcforms@utah.gov. For a breakdown of filing requirements, please review R590-274-5.

Examples of changes to contract requirements

Although not exhaustive, this list identifies the primary changes to contract requirements:

- **Top-of-Page Disclosure:** The very first page of the contract must feature the following disclosure prominently at the top:

"YOU DO NOT HAVE TO ENTER INTO THIS CONTRACT TO MAKE A CLAIM FOR LOSS OR DAMAGE ON A POLICY OF INSURANCE. YOU WILL BE CHARGED A FEE FOR THE PUBLIC ADJUSTER'S SERVICES."
- **Mandatory Separate Disclosures Page:** The contract must include a standalone page listing all statements required by R590-274-7(2). This page must feature an acknowledgement statement:

"I acknowledge that I have read and understand the statements listed above." This statement must be signed and dated by the insured.

- **Compensation Page:** All compensation language and required compensation disclosures must be on the same page.

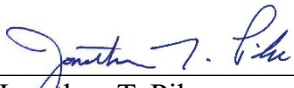
Examples of changes to other public adjuster requirements

The statute and rule changes also enacted new standards regarding:

- Holding and managing client funds;
- Professional standards of conduct; and
- Record retention.

The Department encourages a full review of the changes. See [Utah Code § 31A-26 Part 4](#) and [Utah Admin. Code R590-274](#).

DATED this 14th day of July 2026.



Jonathan T. Pike
Insurance Commissioner