



# Illinois Department of Insurance

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PAT QUINN  
Governor

ANDREW R. STOLFI  
Acting Director

TO: Public Adjusters and Public Adjuster Business Entities  
FROM: Illinois Department of Insurance  
DATE: December 30, 2010  
RE: Public Adjuster Contracts

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Public Act 96-1332 requires all public adjusters to file and have approved by the Department the contract to be used between the Public Adjuster and the Insured. The contract must contain specific mandatory information after the new law goes into effect on January 1, 2011.

To assist public adjusters with compliance with the new requirements within the short timeframe to file this contract, this notice contains the required mandatory information. If a contract is used which does not contain the mandatory information listed below regulatory action will be taken by the Department. Public adjusters may not enter into any new contracts until the new contract form has been reviewed and approved by this Department. If the contract contains more than the mandatory information the review may take additional time to review and approve.

All contracts must contain the following:

- (1) legible full name of the adjuster signing the contract, as specified in Department records;
- (2) the title, form number (must appear in the lower left hand corner of the contract form to be approved), and edition identification of the form;
- (3) effective date of use.
- (4) permanent home state business address and phone number;
- (5) license number;
- (6) the title "Public Adjuster Contract" printed at the head of the contract form with the name of the public adjuster and the location and telephone number of the public adjuster's principal place of business. Unless located in a rural area that does not use a street address, P.O. Box addresses are not permitted unless the street address is also included;
- (7) a place to list the insured's full name, street address, insurance company name, and policy number, if known or upon notification;
- (8) a description of the loss and its location, if applicable;
- (9) a description of services to be provided to the insured;
- (10) a place for the signatures of the public adjuster and the insured;
- (11) a place for the date and time the contract was signed by the public adjuster and date and time the contract was signed by the insured;
- (12) attestation language stating that the public adjuster is fully bonded pursuant to State law;
- (13) full salary, fee, commission, compensation, or other considerations the public adjuster is to receive for services.
- (14) notice that at the option of the insured, any such contract shall be voidable for 5 business days after execution and that the written contract shall constitute the entire agreement between the public adjuster and the insured.
- (15) notice as required by the Fire Damage Representation Act [815 ILCS 625]. To view this act please go to: <http://www.ilga.gov/legislation/ilcs/ilcs3.asp?ActID=2370&ChapterID=67>