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Adopted by the Public Adjuster (C/D) Working Group, March 8, 2018

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Adopted by the Property and Casualty (C) Committee, March 26, 2018

Template for Notice to Contractors (Modified Version of Maryland Advisory)
Advisory for Home Improvement Contractors and Salesmen

If you are a contractor and a customer asks you to help with an insurance claim, here is what you can and cannot do according to the laws of (Insert Jurisdiction):

What contractors can do without a public adjuster license

1. Approach a homeowner or business owner offering repair or reconstruction services.
 2. Offer an opinion to a policyholder as to whether damage is from a storm or other incident normally covered by a homeowners policy.
 3. Prepare an estimate and scope of work for loss.
 4. Discuss the estimate or scope of work with their customer.
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2. Prepare the insurance claim for their customer.
 3. Negotiate the claim with the insurance company on their customer's behalf.
 4. Offer to review the insurance policy or advise their customer on the insurance policy's coverage.
 5. Advertise or provide written materials that they can negotiate or investigate a claim on their customer's behalf. This includes advertising to be "claim specialists" or "claim analysts," or any other similar terms, or advertising or claiming