



**RICARDO LARA**  
CALIFORNIA INSURANCE COMMISSIONER

## **URGENT NOTICE**

**TO: All Licensed Public Insurance Adjusters and Other Persons Seeking to Perform Public Adjusting Services**

**FROM: Insurance Commissioner Ricardo Lara**

**DATE: January 10, 2025**

**RE: Solicitation by Public Adjusters in the Southern California Wildfire Areas**

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Due to the tragic loss of life and property from the current wildfires in Southern California, many consumers are overwhelmed with being evacuated and the tasks of dealing with finding temporary housing while ensuring the safety of their families, among other major adverse changes in their daily lives.

Therefore, I am providing this warning to all public adjusters:

- All persons performing public adjusting services must have a valid Public Insurance Adjusters License with the California Department of Insurance.
- Regarding when a public adjuster may solicit, employ, or initiate contact with a policyholder, existing California law limits how and when public adjusters may solicit business after a disaster. For example, public adjusters are prohibited from soliciting business from disaster victims until seven days after the conclusion of the loss producing event. Existing California law also prohibits a public adjuster from soliciting a policyholder for employment or initiating any contact with a policyholder between the hours of 6 p.m. and 8 a.m., unless requested by the policyholder. Also, a public adjuster may not solicit a policyholder while an evacuation order is still in effect. Further, since these fires are considered a catastrophic disaster, a public adjuster must wait until seven calendar days have passed from the conclusion of the evacuation order before they can solicit their services. Since most fire areas still have evacuation orders in place, the seven-day waiting period has not yet started in these areas.

Any person attempting to perform public adjusting services without a valid public insurance adjusters license or any licensed public adjuster that attempts to solicit a policyholder before the seven-day period after the evacuation orders have been lifted may be subject to civil penalties and/or suspension or revocation of their public adjusters license.

Please refer to the [Public Insurance Adjusters Act](#) for all applicable laws relating to the licensure and other requirements that public adjusters must comply with in California.