



**ALEX SINK
CHIEF FINANCIAL OFFICER
STATE OF FLORIDA**

Florida Department of Financial Services



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Press Release:

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GALLAGHER WILL IMPOSE EMERGENCY RULES FOR ADJUSTERS IN ANTICIPATION OF HURRICANE FRANCES' AFTERMATH

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TALLAHASSEE-Florida's Chief Financial Officer Tom Gallagher said today that he will implement emergency rules to protect victims of Hurricane Frances from unreasonable public adjuster fees, similar to emergency rules he imposed for victims of Hurricane Charley.

Gallagher will cap public adjuster fees at 10 percent of claim payment, prohibit any up-front payment and give consumers up to 14 days to back out of a contract without penalty. Citing concerns that storm victims could be targets for fraud, Gallagher also said he would add to the rules that any contracts that are redacted in any way after they are signed will be unenforceable.

"By limiting fees, it's our hope that homeowners and business owners dealing with the aftermath of the storm know what to expect and aren't scammed and gouged financially by public adjusters inflating their fees," said Gallagher, who oversees the Department of Financial Services and served as Florida's insurance commissioner when Hurricane Andrew hit south Florida in 1992.

Gallagher imposed the same cap on fees and prohibition on up-front payments within days of Hurricane Charley cutting a destructive path across the state from Sanibel Island to Daytona Beach on August 13. He did so in response to reports of some public adjusters demanding fees of as much as 25 percent of claim payment.

In the aftermath of Hurricane Charley, two men were arrested for working as public adjusters without a license, and at least 30 adjusters have had their licenses suspended for not carrying required bonds. Several dozen fraud investigators from the department have fanned out across the storm-damaged regions to look for unlicensed and unscrupulous public adjusters. Victims of either storm are urged to ask for proof of state licensure and check with the department's toll-free helpline, at 1-800-22-STORM, before signing a contract with a public adjuster.

Florida has licensed more than 500 public adjusters and more than 6,000 additional company adjusters are on the ground to help storm victims. Public adjusters are not affiliated with any insurance company and work for a fee. Independent and company adjusters work for insurance companies and do not charge fees.

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