Indiana UPPA State Reference

Primary Statute Citation: Ind. Code §§ 27-1-27-1(g)–(h) (definition), 27-1-27-1.5, 27-1-27-2 (certificate of authority required), 27-1-27-7.1, 27-1-27-11 (violations) and 27-1-27-12; Ind. Code §§ 24-5-11-10.5(d) and 24-5-11-14 (contractors); Ind. Code § 34-28-5-4(b) (infraction judgment).

Penalty Severity: Class B infraction (a non-criminal violation enforced under Ind. Code ch. 34-28-5; judgment of up to $1,000 under § 34-28-5-4(b)) for adjusting without the required certificate (§ 27-1-27-11(a)); a public adjuster contract made without a certificate is void (§ 27-1-27-11(c)).

Statutory Reading (Summary): No individual or corporation may act as a public adjuster in Indiana, or receive compensation or reward, directly or indirectly, for adjusting a claim under a policy covering real or personal property, without a certificate of authority from the commissioner of insurance (§ 27-1-27-2(a)). Adjusting a loss without a certificate, or after it has been cancelled, suspended or revoked, is a Class B infraction, and a public adjuster contract for an Indiana loss is void unless the adjuster held a certificate when the contract was made (§ 27-1-27-11). Section 11 applies both to never-certified persons and to persons whose authority was cancelled, suspended or revoked. Real property improvement suppliers (contractors) may not act as public adjusters (§ 24-5-11-10.5(d)).

Exact Penalty Language and Guidance

Ind. Code § 27-1-27-11

> *"(a) A person who adjusts an insurance loss without having obtained the required certificate of authority or who adjusts an insurance loss after his certificate of authority has been cancelled, suspended, or revoked by the commissioner of insurance commits a Class B infraction.*
>
> *(b) A person who makes any false statement pertaining to any matter or thing required by this chapter to be made commits a Class B infraction.*
>
> *(c) A contract or agreement for compensation or services made between any insured and a public adjuster for any loss suffered by the insured which occurred in Indiana is void unless the public adjuster, at the time of the making of the contract or agreement, has a certificate of authority issued by the commissioner of insurance under this chapter.*
>
> *(d) This section does not limit the authority of the commissioner of insurance to suspend, revoke, place on probation, or refuse to issue a certificate of authority."*

Ind. Code § 34-28-5-4(b)

> *"(b) A judgment of up to one thousand dollars ($1,000) may be entered for a violation constituting a Class B infraction."*

Penalty Structure: UPPA-specific penalty within the public-adjuster chapter, plus voidness of contracts made by uncertified adjusters. Section 11 also makes false required statements a Class B infraction and preserves the commissioner's licensing powers. A Class B infraction is a non-criminal violation with a maximum judgment of $1,000 (Ind. Code § 34-28-5-4(b)). Section 7.1 supplies grounds for suspension, revocation, refusal to issue or renew, and probation of a public adjuster's certificate.

Contractor Specific Enforcement

Explicit. Indiana expressly bars contractors from public adjusting: a real property improvement supplier shall not act as a public adjuster (Ind. Code § 24-5-11-10.5(d)), and a violation is a deceptive act actionable by the Attorney General or a consumer under Ind. Code ch. 24-5-0.5 (§ 24-5-11-14). A public adjuster, in turn, may not act as a roofing contractor, an appraiser or in any other role on the subject of a claim while assisting the insured with it (§ 27-1-27-1.5(4)). Section 12 requires a public adjuster to disclose in writing, before contracting, any direct or indirect financial interest in, or expected compensation from, construction, salvage, appraisal, board-up or similar firms involved in the claim.

This is not an official document and is intended for informational purposes only.

Ind. Code § 24-5-11-10.5(d)

> *"(d) A real property improvement supplier shall not act as a public adjuster (as defined in IC 27-1-27-1)."*

Ind. Code § 24-5-11-14

> *"A real property improvement supplier who violates this chapter commits a deceptive act that is actionable by the attorney general or by a consumer under IC 24-5-0.5-4 and is subject to the remedies and penalties under IC 24-5-0.5."*

Ind. Code § 27-1-27-1.5(4)

> *"A public adjuster shall not:*
>
> . . .
>
> *(4) perform: (A) the role of a roofing contractor; (B) the role of an appraiser; or (C) any other role; with respect to the subject of a claim at the same time that the public adjuster is providing advice or assistance to an insured in the adjustment of the claim."*

Definition of a Public Adjuster

Section 1(g) covers a person that, for compensation or reward, renders advice or assistance to an insured in the adjustment of a claim for loss or damage under a policy covering real or personal property, and a person that advertises, solicits business or holds itself out as an adjuster of such claims, subject to the exclusions in § 1(h) (for example, attorneys, insurer employees, licensed producers and independent adjusters representing an insurer).

Ind. Code § 27-1-27-1(g)

> *"(g) "Public adjuster" includes the following:*
>
> *(1) A person that, for compensation or reward, renders advice or assistance to an insured in the adjustment of a claim or claims for loss or damages under any policy of insurance covering real or personal property.*
>
> *(2) A person that advertises, solicits business, or holds itself out to the public as an adjuster of claims described in subdivision (1)."*

Matrix Verification

The matrix's misdemeanor label is incorrect: § 11 says Class B infraction. All quoted text was verified on 10/25/2026 against the official 2026 Indiana Code published by the Indiana General Assembly (Title 27, Title 24, Title 34 PDFs).

Reviewed October 25, 2026. Statutory excerpts are selected passages; summaries do not replace the full law or its exceptions. This page is for general educational purposes and is not legal advice.

This is not an official document and is intended for informational purposes only.