Ohio UPPA State Reference

Primary Statute Citation: Ohio Rev. Code § 3951.01(B) (definition), § 3951.02 (certificate of authority required) and § 3951.99 (penalty); Ohio Admin. Code 3901-1-24(C) (public adjuster prohibitions); Ohio Rev. Code § 2901.02 (offense classification).

Penalty Severity: Fine only: $100–$500 for each loss adjusted without a certificate of authority (§ 3951.99(A)). The offense is not specifically classified under Ohio Rev. Code § 2901.02: no imprisonment is authorized, so it is not a misdemeanor under § 2901.02(F), and the fine exceeds the $150 cap for a minor misdemeanor in § 2901.02(G)(2). Administrative remedies also apply (§ 3951.99(B)).

Statutory Reading (Summary): No person, firm, association, partnership or corporation may act as a public insurance adjuster in Ohio, or receive compensation, directly or indirectly, for adjusting a claim under a policy of insurance covering real or personal property, without a certificate of authority (§ 3951.02). Adjusting a loss without a certificate, or after the certificate has been revoked, is punishable by a fine of $100–$500 for each loss adjusted (§ 3951.99(A)). The fine does not limit the Superintendent of Insurance's authority to suspend, revoke or refuse to issue a certificate (§ 3951.99(B)).

Exact Penalty Language and Guidance

Ohio Rev. Code § 3951.02

> *"No person, firm, association, partnership, or corporation shall act within this state as a public insurance adjuster, or receive, directly or indirectly, compensation for services rendered in the adjustment of any claim or claims under the types of insurance policies set forth in section 3951.01 of the Revised Code, unless he, or it, is the holder of a certificate of authority to act as a public insurance adjuster, issued pursuant to sections 3951.01 to 3951.09, inclusive, of the Revised Code."*

Ohio Rev. Code § 3951.99(A)–(B)

> *"(A) Any person, firm, association, partnership, or corporation required by sections 3951.01 to 3951.09, inclusive, of the Revised Code, to obtain a certificate of authority to act as a public insurance adjuster, who adjusts any insurance losses without previously having obtained the required certificate of authority or who adjusts any insurance loss after his, or its, certificate of authority has been revoked, shall be fined not less than one hundred nor more than five hundred dollars for each loss adjusted without such certificate of authority.*
>
> *(B) The penalties in division (A) of this section shall not limit the authority of the superintendent of insurance to suspend, revoke, or refuse to issue a certificate of authority for the causes set forth in section 3951.07 of the Revised Code."*

Penalty Structure: UPPA-specific penalty within the public-adjuster chapter. Section 3951.99(A) applies to adjusting without a certificate or after revocation and measures the fine by each loss. The section states no offense class; because no imprisonment is authorized and the fine exceeds $150, the offense is not specifically classified under Ohio Rev. Code § 2901.02(F)–(G). Section 3951.99(B) preserves the superintendent's authority to suspend, revoke or refuse a certificate.

Contractor Specific Enforcement

Implicit. Ohio Admin. Code 3901-1-24(C)(1) bars a public adjuster from engaging, for compensation, in the business of repairing, remodeling or replacing insured property, or having any interest in or receiving compensation from such a business; (C)(7) bars a financial interest in property that is the subject of a loss the adjuster adjusts or in the sale of its salvage, and (C)(5) bars compensating unlicensed persons to solicit, negotiate or settle claims. These rules restrict public adjusters, not contractors; the Revised Code has no contractor-specific UPPA provision, so contractors are reached only through the general certificate requirement and definition (§§ 3951.01(B), 3951.02).

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

Pending legislation: H.B. 769 (136th General Assembly), which would, among other things, bar a roofing contractor from acting as a public insurance adjuster or public insurance adjuster agent on any claim related to an ongoing contract (proposed R.C. 4722.23(B)(14), bill text), was introduced 3/17/2026 and referred to the House Commerce and Labor Committee 3/25/2026. The committee held hearings on 5/20/2026 and 6/3/2026 (committee history); as of 10/25/2026 the bill remains "As Introduced" with no committee vote. It is not law.

Ohio Admin. Code 3901-1-24(C)(1)

> *"No public insurance adjuster or public insurance adjuster agent shall:*
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> *(1) Engage in any manner or degree, for compensation of any kind, in the business of repairing, remodeling, or replacing damaged or destroyed property, real or personal, which damage or destruction is covered by a policy of insurance; nor have any direct or indirect interest in, nor receive compensation of any kind from any person, firm, association, partnership, or corporation which is engaged in such business;"*

Definition of a Public Adjuster

Section 3951.01(B) defines public insurance adjuster through compensated action on behalf of, or aid to, an insurer or insured or another in negotiating for or effecting settlement of a property insurance loss, and related advertising, solicitation, holding out or assistance, subject to the exclusions in § 3951.01(E) (for example, attorneys, insurer employees and independent adjusters representing an insurer).

Ohio Rev. Code § 3951.01(B)

> *"(B) "Public insurance adjuster" means any person, firm, association, partnership, or corporation who, for compensation, acts on behalf of or aids in any manner, an insurer or insured or another in negotiating for, or effecting the settlement of a claim or claims for loss or damage under any policy of insurance covering real or personal property, and any person, firm, association, partnership, or corporation who advertises, solicits business, or holds itself out to the public as an adjuster of such insurance claims, and any person who for compensation investigates, settles, adjusts, advises, or assists an insurer or insured with reference to claims for such losses, on behalf of any such public insurance adjuster."*

Matrix Verification

Adds the direct § 3951.99 penalty and its classification (§ 2901.02), the express administrative-rule restrictions on public adjusters (Ohio Admin. Code 3901-1-24), and pending H.B. 769.

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.

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