



Pennsylvania Insurance Department

Pennsylvania UPPA State Reference

Primary Statute Citation: Public Adjuster Licensing Law, Act of December 20, 1983, P.L. 260, No. 72, as amended by Act 21 of 2012; 63 P.S. §§ 1601–1608.

Penalty Severity: Misdemeanor for unlicensed public adjusting; third-degree felony for certain willful violations specified in Section 7. Civil penalties also apply.

Statutory Reading (Summary): Section 2(a) prohibits acting, directly or indirectly, as a public adjuster in Pennsylvania without a license. Section 7 supplies criminal penalties; Section 6(b) authorizes civil penalties against licensed and unlicensed persons.

Exact Penalty Language (verbatim excerpts)

Section 7 — 63 P.S. § 1607:

“A person that willfully violates section 6(a)(1), (2), (3), (5), (6) or (12) shall be guilty of a felony of the third degree. A violation of another provision of this act shall constitute a misdemeanor and, upon conviction, a violator shall be sentenced to pay a fine of not less than \$500 nor more than \$1,000 for each violation and conviction.”

Section 6(b) — 63 P.S. § 1606(b):

“Regardless of whether the public adjuster was licensed or not, the Insurance Commissioner may, at his discretion, in cases warranting such action, impose a civil penalty of not more than \$5,000 for each and every violation of this act.”

Penalty Structure: Criminal and civil penalties under the Public Adjuster Licensing Law. Section 8(b) also authorizes an injunction to stop unlicensed adjusting. Section 7.1 permits Attorney General action under the Unfair Trade Practices and Consumer Protection Law.

Contractor-Specific Enforcement: The general licensing requirement applies to contractors who perform public adjusting. The act does not create a separate contractor-only UPPA offense. It expressly regulates repair contracts and financial interests involving public adjusters.

Under Section 5(d), a public adjuster, including through a business in which the adjuster has an indirect or beneficial interest, may not enter into a repair contract before a verdict or award is entered or carrier payment is received, whichever occurs first. Section 1 excludes temporary or emergency protective repairs from “repairs.” Section 3.1 requires written disclosure of financial interests in other parties involved in the claim.

Definition of a Public Adjuster

Section 1 — 63 P.S. § 1601 defines a public adjuster as:

“Any person advertising, soliciting business or holding himself out to the public as an adjuster of claims for losses or damages arising out of policies of insurance, surety or indemnity upon property, persons or insurable business interests within this Commonwealth, and receiving any compensation or reward for the giving of advice or assistance to the insured in the adjustment of claims for such losses, or who for compensation or reward, whether by way of salary or commission or otherwise, directly or indirectly, solicits business, investigates or adjusts losses or advises the insured with reference to claims for losses on behalf of any other person engaged in the business of adjusting losses.”

“The term does not include an agent or employee of an insurance company, association or an exchange, through whom a policy of insurance was written, in adjusting loss or damage under such policy, nor does it include an insurance producer acting as an adjuster if the services of the insurance producer in the adjustment are without compensation.”

Pennsylvania Insurance Department Guidance

The department states that an adjuster who is also a contractor can perform only one function at a time and must use separate public adjuster and repair contracts. It also states that all public adjusters must be licensed. Contractor status does not replace the public adjuster license requirement.

Official Sources

Department Website: [Open official source](#)

Public Adjuster Licensing Law: [Open official source](#)

Public Adjuster Consumer Guidance: [Open official source](#)

Unfair Insurance Practices Act: [Open official source](#)

Act 21 Resources: [Open official source](#)

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