

State of Idaho

DEPARTMENT OF INSURANCE

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After a Wildfire – Consumer Tips on Claims, Public Adjusters and Contractors

The Idaho Department of Insurance – A Resource for Consumers

- The Department of Insurance (DOI) works with consumers to answer questions, help them understand their insurance, investigate complaints, and help consumers receive the benefits for which they have paid.
- The DOI is here to answer any questions or concerns by phone or email. Formal complaints must be filed in writing - if you are unhappy with the insurance company's handling of your claim, you can file a consumer complaint at <http://www.doi.idaho.gov/consumer/complain.aspx>.

Hiring Contractors (restoration, demolition, removal, etc.)

- You have choices in the contractors you use. Neither the insurance company nor a public adjuster can require the use of specific contractors.
- Talk to more than one contractor and allow time to check local references. Get multiple estimates/bids. Don't be pressured into signing a contract.
- Use resident (versus out-of-state) contractors when possible, making it easier to check references.
- Conduct research – Google, local blogs, the Better Business Bureau – to find out about any complaints against individuals or companies that you are considering.
- While the DOI does not regulate contractors, some contractors are required to be licensed with the Idaho Bureau of Occupational Licenses (IBOL.) Many cities or counties may also require contractors to be licensed in that city or county. Check with the IBOL and your local authorities to see if the contractor is licensed.
- Read any contract carefully. DO NOT SIGN without understanding and agreeing to its terms, including any costs, deposits, percentage of claim, penalties and timing of the contract.

Public Adjusters: Homeowners who are dealing with the aftermath of a disaster may be contacted by public adjusters offering to help settle their insurance claim. Consumers should review the following information before hiring a public adjuster who must be licensed by the Idaho Department of Insurance.

- A public adjuster does not represent an insurance company but works on behalf of a consumer to negotiate the insurance claim and receives a commission based on the final claim payment (typically around 10%). A public adjuster manages all claim details, from clean-up to rebuild, hiring reputable contractors, and handling required paperwork.
- While public adjusters can provide a valuable service, they are not required. Don't allow them to pressure you into signing a contract. Be aware that you do not have to sign a contract on the spot. Ask

the public adjuster for local references and allow yourself time to check those references. Use the internet – Google, local blogs, the Better Business Bureau – for research.

- Contact the Idaho DOI to verify that a public adjuster is licensed.
- Read any contract carefully. DO NOT SIGN without understanding and agreeing to its terms, including any costs, deposits, percentage of claim, penalties and timing of the contract.

Please keep in mind that the Idaho Department of Insurance is a free resource to help answer questions about your claim. You can file a consumer complaint with the Idaho Department of Insurance if you are unhappy with how the insurance company is handling your claim.

For more information, contact the Idaho Department of Insurance at 208-334-4250 or visit our website at www.doi.idaho.gov.