INDEPENDENT / PUBLIC ADJUSTER SUPPLEMENTAL

For independent adjusting firms working for insurers and TPAs (including catastrophe deployments) and public adjusting firms representing policyholders. Complete with ACORD 125. Attach adjuster licenses by state, the public adjuster contract and fee schedule (if any), a sample insurer or TPA service agreement, the license bond, and five years of loss runs.

1 APPLICANT / BUSINESS INFORMATION

LEGAL BUSINESS NAME	DBA	FEIN	YEARS IN BUSINESS

BUSINESS ADDRESS	CITY / STATE / ZIP	WEBSITE

Entity type:
☐ Sole proprietor ☐ Partnership ☐ LLC ☐ Corporation ☐ Nonprofit

PRIMARY CONTACT / TITLE	PHONE	EMAIL

RESIDENT ADJUSTER LICENSE NO. / STATE	STATES LICENSED	PUBLIC ADJUSTER BOND AMOUNT ($)

2 OPERATIONS

Firm type (check all that apply):
☐ Independent adjusting (insurer / TPA clients) ☐ Public adjusting (policyholder clients) ☐ Catastrophe deployment ☐ Appraisal / umpire services
☐ Desk adjusting only ☐ Field inspections / estimates

LINE OF BUSINESS ADJUSTED	% OF REVENUE

Lines: residential property; commercial property; auto physical damage; liability / casualty; workers' compensation; crop; flood (NFIP); marine; catastrophe.

Size:
☐ Staff adjusters (W-2) ☐ Contract / 1099 adjusters ☐ Claims handled per year ☐ Largest single claim ($000)

2-1 Does any client contract give the firm settlement or payment authority? ☐ Yes ☐ No
IF YES, EXPLAIN

3 EXPOSURE & RISK QUESTIONS — CLIENT FUNDS, FEES & LICENSING

A Florida public adjuster was charged in 2026 with keeping $611,473 in Hurricane Ian settlement checks deposited to an account he controlled. Florida caps public adjuster fees at 10% or 20%, and a court voided a contract where the adjuster also served as appraiser.

3-1 Do client settlement checks pass through a firm-controlled account? ☐ Yes ☐ No
IF YES, EXPLAIN

3-2 If yes to 3-1, is a separate trust or escrow account used for client funds? ☐ Yes ☐ No
IF NO, EXPLAIN

3-3 Are two signatures required on every client-fund disbursement? ☐ Yes ☐ No
IF NO, EXPLAIN

3-4 Are trust accounts reconciled monthly by someone who doesn't handle deposits? ☐ Yes ☐ No
IF NO, EXPLAIN

3-5 Are all public adjuster fee agreements within state fee caps? ☐ Yes ☐ No
IF NO, EXPLAIN

3-6 Does the firm ever act as appraiser or umpire on a claim it also adjusts? ☐ Yes ☐ No
IF YES, EXPLAIN

This supplemental is an intake document. It does not replace any carrier application and affords no coverage.

3-7 Do contractors, roofers, or attorneys pay the firm for referrals? ☐ Yes ☐ No
IF YES, EXPLAIN

3-8 Has any adjuster's license been suspended or disciplined in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

3-9 Are background checks done on every adjuster who handles client funds? ☐ Yes ☐ No
IF NO, EXPLAIN

4 EXPOSURE & RISK QUESTIONS — CATASTROPHE STAFFING, FIELD WORK & CLAIM DATA

Hurricane Harvey day-rate adjusters revived an overtime suit in 2025 over whether they were really employees. Texas courts have held adjusters personally liable under the insurance code even when following carrier instructions.

4-1 Are catastrophe adjusters paid a fixed day rate? ☐ Yes ☐ No
IF YES, EXPLAIN

4-2 Are catastrophe adjusters classified as 1099 contractors? ☐ Yes ☐ No
IF YES, EXPLAIN

4-3 If yes to 4-2, must contractors carry their own E&O and occupational accident coverage? ☐ Yes ☐ No
IF NO, EXPLAIN

4-4 Do adjusters inspect roofs or climb ladders? ☐ Yes ☐ No
IF YES, EXPLAIN

4-5 Do adjusters drive personal vehicles to inspections? ☐ Yes ☐ No
IF YES, EXPLAIN

4-6 Does the firm adjust claims in Texas? ☐ Yes ☐ No
IF YES, EXPLAIN

4-7 Are claim files encrypted at rest and in transit? ☐ Yes ☐ No
IF NO, EXPLAIN

4-8 Is multi-factor authentication required on claim systems and email? ☐ Yes ☐ No
IF NO, EXPLAIN

4-9 Do client contracts require the firm to indemnify the insurer or TPA? ☐ Yes ☐ No
IF YES, EXPLAIN

5 PAYROLL, SALES & REVENUE

ANNUAL REVENUE ($)	PUBLIC ADJUSTING FEES ($)	W-2 PAYROLL ($)	1099 CONTRACTOR PAYMENTS ($)

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6 PRIOR INSURANCE & LOSS HISTORY

Attach currently valued loss runs for the last 5 years.

E&O CARRIER / LIMIT	CRIME LIMIT (CLIENT PROPERTY?)	RETROACTIVE DATE

DATE OF LOSS	DESCRIPTION	TOTAL INCURRED ($)	OPEN / CLOSED

6-1 Has a client alleged a missed deadline, underpaid claim, or lost settlement in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-2 Has the firm faced a wage-and-hour or misclassification claim? ☐ Yes ☐ No
IF YES, EXPLAIN

6-3 Has any carrier declined, cancelled, or non-renewed coverage for this operation in the past 5 years? ☐ Yes ☐ No
IF YES, EXPLAIN

6-4 Is the applicant aware of any incident or circumstance that could give rise to a claim? ☐ Yes ☐ No
IF YES, EXPLAIN

7 RISK MANAGEMENT & SAFETY

7-1 Are estimates and reports peer-reviewed before release on large losses? ☐ Yes ☐ No
IF NO, EXPLAIN

7-2 Is there a diary system that tracks policy and statutory deadlines? ☐ Yes ☐ No
IF NO, EXPLAIN

7-3 Are adjusters trained to avoid giving legal advice? ☐ Yes ☐ No
IF NO, EXPLAIN

8 SIGNATURE & FRAUD WARNING

The undersigned declares that the statements and answers given in this supplemental are true, complete and correct to the best of their knowledge, and that no material fact has been withheld or misstated. The applicant agrees that this supplemental, together with all ACORD applications and attachments, forms the basis of any submission to insurers and may be relied upon by them. Signing this supplemental does not bind coverage. This supplemental is an intake document prepared by Cory Washington & Co. LLC to support carrier submission; it does not itself provide coverage.

FRAUD NOTICE: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance containing any materially false information, or conceals for the purpose of misleading information concerning any fact material thereto, may be committing a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties. State-specific fraud warnings appear on the insurer's application.

APPLICANT / AUTHORIZED SIGNATURE (TYPE FULL NAME)	TITLE	DATE

PRODUCER — CORY WASHINGTON & CO. LLC	PRODUCER SIGNATURE (TYPE FULL NAME)	DATE