

WHAT IS AN ADJUSTER?

An adjuster is a licensed representative of the insurance company. They are responsible for handling claims made against the insurance policy or against a policyholder.

A FEW FACTS ABOUT ADJUSTERS

- Insurance company adjusters do not work on commission, nor do they otherwise benefit by paying you less for a loss.
- Their objective is to pay exactly what a claim is worth - no more, no less.
- Just as it is wrong to underpay a claim, it is wrong to overpay one; in the end, everyone suffers through higher premiums.
- Their work hours extend beyond 8 to 5. Adjusters are on call 24 hours a day when an emergency strikes.

The Oklahoma Insurance Department is responsible for enforcing the insurance-related laws of the state. We protect consumers by providing accurate, timely and informative insurance information. We promote a competitive marketplace and ensure solvency of the entities we regulate including insurance producers and adjusters, funeral directors, bail bondsmen & real estate appraisers.

More than \$13 billion in premiums are written in Oklahoma annually. OID collects more than \$150 million in premium taxes, which provides funding to the Firefighters Retirement System, the Police Retirement System, the Law Enforcement Retirement Fund as well as the State's General Revenue Fund.

**PROTECTING
OKLAHOMA**

JOHN D. DOAK
INSURANCE COMMISSIONER

**OKLAHOMA
INSURANCE**
DEPARTMENT

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INSURANCE ADJUSTERS

and the services they provide

OKLAHOMA INSURANCE

DEPARTMENT