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Contact Communications

Phone (850) 245-0150



Florida Attorney General's Office News Release

Attorney General James Uthmeier Launches Investigation into Homeowners Insurers for Blocking Outside Claims Assistance

TALLAHASSEE, Fla.— Attorney General James Uthmeier announced that his office has started an investigation and sent a subpoena for documents to Velocity Risk Underwriters, LLC. The investigation looks at possible illegal agreements involving insurance policy rules that stop homeowners from hiring their own licensed public adjusters.

“Florida homeowners—especially those rebuilding after a hurricane—should have a fair chance to get the full value of their claim,” **said Attorney General James Uthmeier**. “We are looking into whether Velocity and other insurance companies worked together to ban public adjusters so they could pay out less money. Insurance companies use their own adjusters. Homeowners should be allowed to hire an advocate on their side too.”

Some homes are harder to insure than others—especially beachfront properties and houses with older roofs. These homes are often covered by special “surplus lines” insurance policies. After storm damage, many homeowners hire a licensed public adjuster. A public adjuster is a licensed professional who works only for the homeowner. They inspect the damage, figure out repair costs, and help the homeowner deal with the insurance company. Homeowners who use a public adjuster can receive up to 30 percent more money on their claims than those who do not.

The investigation focuses on special policy rules called “anti-public adjuster” clauses. Under these rules, if a homeowner hires a public adjuster, the insurance company can reject the entire claim. Velocity writes thousands of these policies in Florida, covering millions of dollars in premiums.

The subpoena demands that Velocity turn over records about its membership in trade groups, any communications with other insurance companies, and any agreements to stop homeowners from using public adjusters.

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