

NATIONAL ASSOCIATION OF PUBLIC INSURANCE ADJUSTERS



NAPIA LEGISLATIVE INITIATIVES SERVE ALL PUBLIC ADJUSTERS!

The ongoing efforts of the National Association of Public Insurance Adjusters have helped to produce legislation and regulation enabling public insurance adjusters nationwide to represent the interest of the policyholder in first party insurance claims.

Since the catastrophic losses of hurricane Andrew in Florida, and through the most recent reign of disasters, such as wild fires, floods, hurricanes, earthquakes, etc., NAPIA has been working quietly to secure improvements in licensing throughout the United States.

In the year 2000, only 35 states licensed public adjusters. Since then an additional nine states have been added to the licensing roles. With the addition of the NAIC Model Licensing Act in 2005 (which has been enacted in 13 jurisdictions), licensing and regulations have been revamped and updated bringing the total number of licensed states to 44 (plus the District of Columbia), with two more in the process of considering new licensing legislation.

Licensed states which change (or propose changes to) legislation or regulation governing the public adjusting profession present challenges to NAPIA members' ability to provide their valuable services to insureds by acting as dedicated advocates in first party property claims.

NAPIA and its member firms, in collaboration with state PA associations, have been integral in shaping licensing and other legislative efforts in the following states:

- Alabama
- Arkansas
- District of Columbia
- Florida
- Idaho
- Illinois
- Indiana
- Iowa
- Kansas
- Louisiana
- Mississippi
- Missouri
- Pennsylvania
- Tennessee
- West Virginia

Other current and recent initiatives undertaken by the Association include:

- Participated in the establishment of the NAIC Model Public Adjuster Licensing Bill
- Actively pursuing the unauthorized practice of public adjusting

The funding for these efforts comes from NAPIA member dues, assessments and contributions from member firms. To date NAPIA has committed over \$2.5 million on behalf of our profession in supporting these challenges. Our counsel, Brian Goodman, Esq., has been instrumental in overseeing this monumental task. The need for financial commitment continues, however, as new challenges appear almost daily.

NAPIA is thankful for past member support, but help from the entire public adjustment community is needed to secure our position in the industry. If you have not participated financially in this noble endeavor, you are urged to do so. Your participation and financial support is vital to our ability to continue our efforts to promote legislation and regulation that supports the public adjusting profession and the best interests of insureds.

For details on how you can help, contact NAPIA at 703-433-9217 or info@napia.com.