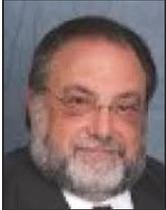


NATIONAL ASSOCIATION OF PUBLIC INSURANCE ADJUSTERS



THE EVOLUTION AND ADVANCEMENT OF PUBLIC ADJUSTER EDUCATION



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As practicing Public Insurance Adjusters we have had a chance to witness and participate in the constantly changing face of education for the Public Insurance Adjuster profession. In the early days the only requirement was to learn at the knee of another adjuster, who could impart their knowledge and experience in the field to a novice just starting a career. Property insurance contracts (policies) were simpler and certainly less inclusive or complicated. The introduction of "Package" policies including a variety of property, liability and time element coverages (Additional Living Expense and Business Income) and the MonoLine insurance coverage forms has created a myriad of coverages and loss related situations and the applicability of coverage, exclusions, and insurance policy language for the adjuster to understand. Added to the effects of consumerism, environmental issues, good faith claims handling, legal and legislative changes, the need for an adjuster to continue to learn and update their knowledge base and skills has dramatically increased the requirement for solid continuing education programs.

When the National Association of Public Insurance Adjusters was formed, a principal purpose was to enhance the skills of professionals representing insureds in property insurance claims. Often this started as experienced individuals sharing "war stories" of past adjustments and the issues and problems encountered, along with the successes and failures. Slowly this morphed into more set education programs at the semi-annual conventions of the association. As it became known that more formal training was becoming necessary, programs moved to invited speakers from within and outside of the of the organization to provide structured and classical learning on a wide variety of subjects useful to the practitioner.

In these early days there was no practical way to acknowledge the proficiency of a public adjuster or to be able to judge their skill and experience other than anecdotally. Licensing was beginning to take hold in several states, but without formal training or educational requirements. Slowly the semi-annual programs took on more significance in providing quality instruction to meeting attendees and others who could secure either video or printed course material for home study.

Recognizing the need for a means to measure and document the experience and knowledge of a Public Adjuster, NAPIA developed a Certification Program, acknowledging a course of study, service time and experience, and requiring a commitment to a continuing education protocol. This Certification Program is the only program to credential Public Adjusters, and award a CPPA (Certified Professional Public Adjuster) or SPPA (Senior Professional Public Adjuster) designation to successful participants. Currently the program runs under the aegis of [The Institutes](#) (the same agency providing agent and broker certification through the CPCU program and others).

As licensing has expanded to almost all jurisdictions, continuing education has become an integral part of the license application and renewal process, thus growing the need for quality,

first party specific instruction which has grown exponentially. Course curriculums need to be approved for content and applicability by the states, and certification of participation assured.

With the increasing requirements of continuing education, NAPIA began to provide state approved courses at its conventions and fostered the development of the [First Party Claims Conference](#) (FPCC), producing two intensive education programs annually – a three-day program, on the East Coast in the fall and a one-day, but no less intensive, program on the West Coast in the early spring. These programs have brought together experienced adjusters, forensic experts, accountants, attorneys and other practitioners to provide high quality interactive classroom style learning sessions. All of these programs apply for and receive approval of continuing education credits from states where courses and credits are required for license renewal, expanding the role of continuing education for Public Adjusters, attorneys and others in the first party property insurance claims field.

The growing support and attendance at these conferences has made them invaluable to adjusters and others in maintaining and upgrading skills to assist in the claims adjustment process.

FPCC takes place this year on October 17-19, 2016 in Warwick, Rhode Island, where for the first time a Certification Program for Umpires and Appraisers in the property claims appraisal process will be held in conjunction with the [International Appraisal and Umpires Association](#) (IAUA). Attendees will be able to secure nationally recognized certifications and designations.

The full conference will feature a curriculum of up to 40 speakers and nearly 30 courses over three days, and include ample time for networking and follow-up discussion with the experts on hand.

I encourage all those involved in the first party property insurance claims community to attend and participate to help raise the level of professionalism and knowledge available to the consuming public. For more details on FPCC 2016 visit www.firstpartyclaims.com.