

## **NAPIA LEGISLATIVE BLOG**

### **Ethics: The Cornerstone of Our Success**

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Public adjusting is no different than any other profession---there are ethical public adjusters and there are those with less than sterling ethics. The old expression about “one rotten apple spoiling the entire barrel” is true for public adjusting just as it is for any other profession. There is a critical component of public adjusting; however, that makes these bad actors more of a threat to the profession as a whole than others. Specifically, as recently as ten years ago, there was no NAIC Model Bill and there was no licensing in many states. With the proliferation of state licensing enactment and the NAIC Model, our profession is new to many states. As a result we are being watched---closely and carefully.

What this means is that any transgression will be viewed as an indictment of what is a relatively new profession in many areas. Public adjusters in general, and NAPIA members in particular, must faithfully adhere to sound ethical principles and in no way condone transgressions. When these things occur, we must be swift to condemn the practice and assure regulators and carriers that this in no way represents the profession.

To this end, each NAPIA member should stay in touch with his or her state representatives and department of insurance. Cultivate good relationships and educate them when you can. When you are under a microscope, the more positive contact you have the better. It has worked very well for our members in Texas where licensing is relatively new. We cannot ignore the problems within the industry, but we can educate and articulate the way proper public adjusting is done.