

NAPIA LEGISLATIVE BLOG

Another Important Challenge: Fighting the Unauthorized Practice of Public Adjusting

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For years, members of NAPIA and public adjusters in general fought the allegation that public adjusting was the unauthorized practice of law. Now that there is an NAIC Model Bill, and full licensing in 44 of the 50 States plus Washington, DC, that argument has waned and is not credible any longer.

Interestingly, and paradoxically, we are now finding that while we no longer have to fight the issue of the unauthorized practice of law, we have to take the offensive and fight the unauthorized practice of public adjusting, as, in this down economy, we are finding that roofers and general contractors in the United States are advertising their services essentially as public adjusters.

Insurance Departments and Attorney Generals are beginning to take notice of this, and there have been directives in numerous states, including but not limited to North Carolina, Minnesota, Oklahoma, and others, forbidding the unauthorized practice of public adjusting. These pronouncements are available online as they are public records. NAPIA members should feel free to bring them to the attention of their State Insurance Departments in order to help in the fight against the unauthorized practice of public adjusting.

I will speak in much greater detail about this important issue impacting our profession at [NAPIA's Annual Meeting](#) (Atlantis Resort, Paradise Island, Bahamas, June 8-11).