

## **NAPIA LEGISLATIVE BLOG**

### **Disaster Zones: Understanding the Ins and Outs of State Regulations**

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As we witness the terrible devastation that has occurred around the country over the past few months, it is important for public adjusters to know that each state has its own set of rules, regulations and licensing requirements. One should never assume that you can just go to a given state and work if called by an insured.

For instance, at present, the State of Alabama does not license public adjusters. We are working diligently on a licensing bill in that state and we are also working on obtaining emergency regulations so that our members can assist insureds there with their claims. Louisiana is an example of a state that now licenses as a result of a similar effort by the association---as do most states in the path of the overflowing Mississippi River.

NAPIA spends a great deal of time examining and dealing with licensing laws in all of the states so that we are ready to support our members as they try to lawfully help those who have sustained property damage as a result of natural disasters.

It is even trickier in foreign jurisdictions such as Japan in the wake of the terrible Tsunami. Each foreign country is different, and it is a good idea to check with the US Department of State or an attorney before proceeding in any way outside of the USA.