

NAPIA LEGISLATIVE BLOG

During Hurricane Season, Credibility, Courtesy and Caution Count

By [Brian S. Goodman, Esq.](#), NAPIA Counsel, HODES, PESSIN & KATZ, P.A.
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As we approach the end of summer, we should all remember that while there were an abundance of storms this spring, e.g. Alabama and Missouri, we are only now heading in to the height of the Atlantic hurricane season. If a large storm hits, all public adjusters should be aware of the particular rules, regulations and statutes in a state that may be impacted. Additionally, and importantly, it is now a regular occurrence for a state to enact emergency regulations in the face of a natural disaster. These regulations can easily be obtained on the web. Be sure to check that before assuming that it is just business as usual after a catastrophe.

If you are not sure of what to do or how to proceed, a call or e-mail to the state department of insurance is the best way to start. States are now wary of public adjusters. This is especially true in the southern states that are most susceptible to natural catastrophes. Proceed with caution, with ethics, and with courtesy at all times. Counsel and/or lobbyists are always available to assist. Though time is of the essence in these situations, and while the competition for business and with carriers often gets intense, never proceed too rapidly and thereby sacrifice credibility. In the long run, haste will cause many problems---for a public adjuster personally and for the profession as a whole.

We have come a long way over the past decade in gaining acceptance and a seat at the table. Insurance departments now know who we are and what we do. The fight for our right to assist policyholders continues and it is important that we work in the most appropriate and credible manner.