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Building Trust & Collaboration Between Carriers and Public Adjusters



The National Association of Public Insurance Adjusters

Who We Are & Why We Were Created

- **Founded in 1951 to bring integrity, structure, and professionalism to the public adjusting industry.**
- **Created to elevate the standards of representation for policyholders nationwide.**
- **Our mission:**
 - **Advocate for fair licensing laws and consumer protections.**
 - **Promote education and ongoing professional development.**
 - **Uphold a strict Code of Ethics that defines trust and accountability.**
- **For 75 years, NAPIA has led the profession in raising the bar through leadership, education, and ethics.**



NAPIA Code of Conduct

Rules of Professional Conduct & Ethics

Our members follow one of the most comprehensive codes of ethics in the insurance industry.

We are committed to:

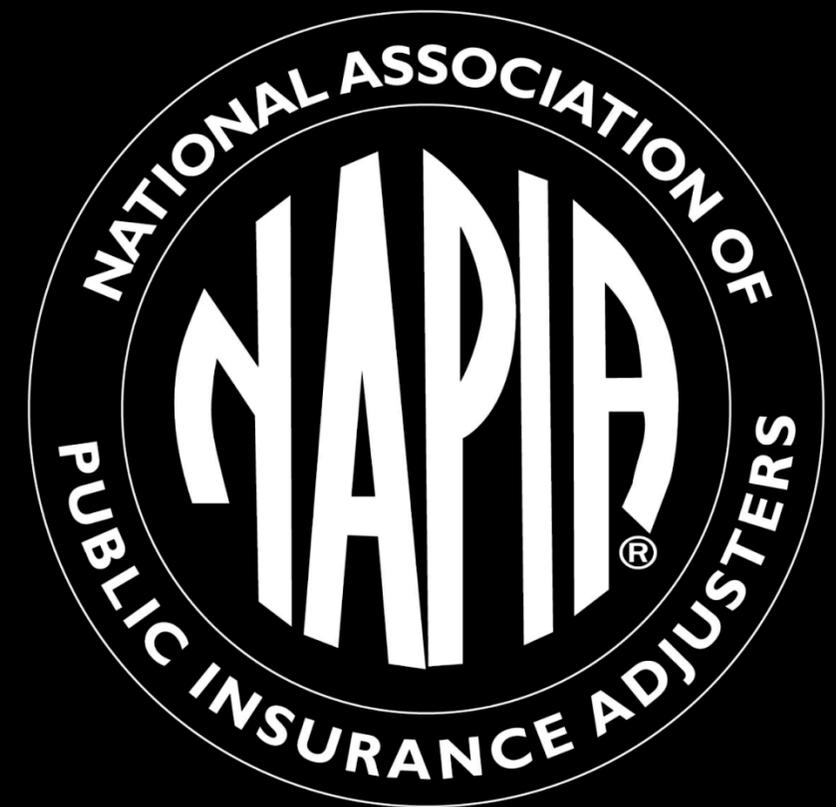
- 01** *Acting with fairness and justice toward clients, insurers, and the public.*
- 02** Refraining from improper solicitation.
- 03** Never misrepresenting any facts to insureds, insurers, or the public.
- 04** Maintaining transparent, fair, and lawful fee structures.
- 05** *Conducting ourselves with professionalism and mutual respect for all parties.*
- 06** Accepting only claims we are qualified to handle.
- 07** Avoiding unauthorized practice of law or conflicts of interest.
- 08** Disclosing any financial interest in property restoration or salvage.
- 09** *Promoting cooperation, respect, and professionalism across the industry.*
- 10** Representing NAPIA with integrity in all communications and interactions.
- 11** Committing to continuing education and professional development.

THE WHY

Why Policyholders “HIRE” Public Adjusters?

- **Lack of trust or confidence in insurer fairness**
- **Lack of time, knowledge, or emotional bandwidth**
- **Need for professional guidance and reassurance**

*It's not always about distrust,
often about being overwhelmed
and needing advocacy.*



Our Shared Goal

**We All Want
The Same
Thing**



- **Claims paid fairly, fully, and fast**
- **A closed claim is a good claim**
- **Litigation helps no one**
 - **Except the lawyers**

Collaboration

Practicals Ways to Collaborate



- **Communicate openly and early. Share what documentation is needed and why.**

“Let me know what you need to justify the payment — I’ll go out and get it.”

- **Work with the PA. Use the PA to help the insured understand the claim process. (Examples of Claims turned away confirming carrier position and vice versa obtaining the information needed.**
- **Include the insured in communications when questions of coverage arise — keeps transparency and avoids misunderstandings.**

- **Don’t Train that All PA’s are Bad. – I have dozens of examples of carrier material that train adjusters poorly on the role of a Public Adjuster.**
- **Recognize the PA’s role. We represent the insured**
 - **not against the insurer, but for the policy’s full promise.**
- **Address issues, not each other. Focus discussions on facts, not frustration.**

Why Collaboration Matters



- **It reduces friction, prevents litigation, and improves customer satisfaction.**
- **Builds public trust in the claims process.**

Rooting out Bad Actors

Protecting the Profession - *TOGETHER*

Issues We All Face:

- Unlicensed adjusters engaging in the Unauthorized Practice of Public Adjusting (UPPA)
- Contractors, consultants, and others acting as de facto public adjusters without a license

How Carriers Can Help?

Shared Goal

By working together, we protect policyholders, elevate ethical standards, and strengthen public confidence in the insurance process.

1. Verify the public adjuster's license on every claim.

- One quick check protects both the carrier and the consumer.

2. Loop the named insured in whenever a contractor or consultant is speaking "on their behalf."

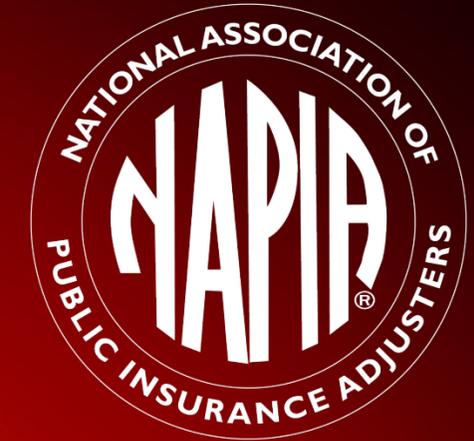
- Only a licensed public adjuster or attorney can legally represent an insured.

3. Report suspected UPPA or unauthorized activity to your state Department of Insurance.

- It's a simple step that helps us all maintain integrity in the industry.

2024 Revised NAIC Model Act

Key Reforms NAPIA Championed & Why They Matter



THE GOAL:

To modernize the public adjusting profession, promote consumer protection, and strengthen collaboration between insurers and licensed professionals.





Key Reforms Supported by NAPIA

- **Section 15.H — Verification of Licensure**

Insurers are now required to verify a public adjuster's license with the Department of Insurance before engaging or communicating about a claim.

This ensures transparency, prevents fraud, and protects all parties involved.

- **Section 15.L — Limiting Assignment of Benefits (AOBs)**

Restricts AOBs to only those with legal authority to represent the insured—licensed public adjusters or attorneys.

Prevents contractors and third parties from misusing AOBs to sidestep public adjuster licensing laws.

- **Section 16 — Defining UPPA as Fraud**

Conducting business as a public adjuster without a proper license is now classified as a fraudulent insurance act.

Creates enforceable accountability and a clear deterrent for unlicensed activity.

- **Section 19 — New Ethical Standards**

Adds two important professional standards for public adjusters:

1. No inferring damage without inspection.
2. No paying or waiving insured deductibles.

These rules raise the bar for ethical conduct and ensure factual, transparent communication.

Why It Matters



- **Promotes ethical consistency across all states.**
- **Builds trust between carriers and licensed public adjusters.**
- **Protects policyholders from exploitation.**
- **Reinforces NAPIA's long-standing mission: *Integrity, accountability, and professionalism.***

The Bigger Picture



- **Good PAs are not the enemy — they're allies in the claims process**
- **Partnership between carriers & public adjusters drives better outcomes**
- **And more importantly, it reduces litigation.**

Together we create a stronger, more trusted insurance ecosystem.

Shared Purpose, Shared Responsibility

My purpose as a public adjuster is simple:

To put people first.

When we center every claim around the client, everyone wins—including the insurance company.



Q & A

With:

JUSTIN SKIPTON

2025-2026 President of NAPIA



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