

# NATIONAL ASSOCIATION OF PUBLIC INSURANCE ADJUSTERS



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## **NAPIA Offers Tips to Consumers for Hurricane Sandy Insurance Claims**

Potomac Falls, Virginia (October 29, 2012) – With Hurricane Sandy wreaking havoc up and down the east coast, members of the National Association of Public Insurance Adjusters (NAPIA) offer the following tips to property owners who may experience property loss as a result of the storm:

- Immediately consider the use of a public adjuster to help you settle a claim. Public adjusters work for consumers, interacting with insurance companies and their independent adjusters to fairly and timely settle claims. In a storm such as Sandy, there may be an effort by insurers to settle claims quickly; a public adjuster can assure that the settlement is also consistent with the terms of your coverage.
- Due to the type of storm this is, your policy may have a deductible that applies to hurricanes. This can be a tricky and complex area to navigate as it is often difficult to determine which deductible may apply -- this will depend on numerous factors and the specific timeline of events of the loss.
- Check to make sure that the public insurance adjuster you do select is licensed if the local jurisdiction requires it (45 states currently have a licensing statute), and know if your jurisdiction has limits on the fees that can be charged by a licensed adjuster. In many cases, fees may be capped given the size of the storm and the number of claims it produces.
- Ask the public adjuster for their professional qualifications, past experience and whether they have been cited by their regulators for poor or unethical performance before you sign anything;
- Know that insurers cannot prohibit a property owner from utilizing the services of a public insurance adjuster;
- Understand that independent adjusters and insurance company adjusters represent the interests of the insurance company, and do not necessarily represent the interests of the claimant.
- Be aware that many contractors, roofers and others hold themselves out as public adjusters, and that the unauthorized practice of public adjusting is illegal in many states.

**Check to see if your public adjuster is a member of NAPIA by visiting [www.napia.com](http://www.napia.com) or by calling 1-703-433-9217. Also, do not hesitate to contact NAPIA or your local state insurance department if you believe that a public adjuster is acting improperly or someone is acting like an adjuster without a license.**

“We hold our members to the highest standards of ethical conduct and professionalism,” said NAPIA President Ronald Reitz, CPPA. “With meteorologists calling for this storm to cause severe property damage, consumers should not hesitate to reach out to our members should they need any assistance in filing their insurance claims.”

Public Adjusters are experts on property loss adjustment who are retained by policyholders to assist in preparing, filing and adjusting insurance claims. Employed exclusively by a policyholder who has sustained an insured loss, these professionals manage every detail of the claim, working closely with the insured to provide the most equitable and prompt settlement possible. A Public Adjuster inspects the loss site immediately, analyzes the damages, assembles claim support data, reviews the insured's

coverage, determines current replacement costs and exclusively serves the client, not the insurance company. To find a member of NAPIA who can assist you in preparing your claim, visit <http://www.napia.com/search/index.asp>.

NAPIA strongly encourages the public to reach out to their insurance departments or other regulators of public adjusters to know more about the critical role that public adjusters play, or to report concerns over the actions of parties purporting to be public adjusters. The public can also reach out to NAPIA with any questions or concerns by calling 1-703-433-9217.

To read NAPIA's Top Ten Tips for Maximizing Claims After a Storm or Natural Disaster, visit <http://www.napia.com/news/documents/NAPIAStormTipPressRelease.pdf>.

Founded in 1951, the National Association of Public Insurance Adjusters (NAPIA) promotes the highest standards of professional education, conduct and ethics in the field of public insurance adjusting. NAPIA's 750 plus members are committed to working in the best interest of their client – the policyholder – and to conducting business with honesty and integrity. To find out more about the association, please visit [www.napia.com](http://www.napia.com).

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