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## CONSUMER ADVISORY BULLETIN

### BEWARE OF ADJUSTERS OR AGENTS ADVISING YOU NOT TO GET THE HELP YOU MAY NEED

The Florida Association of Public Insurance Adjusters (FAPIA) has received some reports about insurance adjusters and insurance agents attempting to dissuade policyholders from engaging the services of a professional public insurance adjuster.

**The Florida Administrative Code 69B-220.201 clearly states that *“an insurance adjuster shall not advise a claimant to refrain from seeking legal advice, nor advise against the retention of counsel or the employment of a public adjuster to protect the claimant’s interest.”***

“No insurer, independent adjuster, or company adjuster should represent or imply to any policyholder that hiring a public adjuster would have an adverse effect on their claim. In fact, public adjusters are often the only safety net policyholders have during the claim process”, stated FAPIA President, Chris Cury.

It is not uncommon for policyholders to require professional adjusting services during the claim process. A public adjuster can often be the difference between getting fully compensated or coming up short on the funds needed to recover. A study performed by the Florida Office of Program Policy Analysis and Government Accountability (OPPAGA) released in 2010 found that policyholders who utilized the services of a professional public insurance adjuster received, on average 547% more for their claims than those people who didn’t. For catastrophic claims that increase jumped to 747%!

The study also found that regulation of public adjusting in Florida is similar and in many cases much more stringent than other states. These were all fairly negotiated payouts based on the true terms of recipients' policies, helping not only to rebuild home, but also lives (the purpose of insurance). FAPIA believes it is good public policy for insurance professionals who are licensed and bonded to be available to policyholders in their time of need. It is always recommended that policyholders choose a member of FAPIA due to the training that is made available to them year round and our strict code of ethics. Policyholders come first and FAPIA public adjusters stand up for policyholders.

Unfortunately, too many of Florida’s insurance policyholders have been hurt by bad actors mis-presenting themselves as public adjusters. These fraudsters often refer to themselves as "loss consultants" or "claims specialists/analysts." Only state-licensed public adjusters are authorized to and have the depth of knowledge required to fairly and legally represent your claim. To protect themselves, policyholders can make sure any public adjusters they hire are licensed in Florida (go to BeClaimSmart.com for easy verification).

So the next time an agent of the insurance company (their adjuster or agent) or anyone else attempts to dissuade a policyholder from seeking the advice and counsel from a public insurance adjuster, it begs the question; Whose interests are they protecting?