

## **Florida Association of Public Insurance Adjusters – Strengthening an Industry; Protecting Consumer Rights**

A study released in 2010 by the Florida Legislature Office of Program Policy Analysis and Government Accountability (OPPAGA) found that laws and regulations governing public insurance adjusters are among the most restrictive in the country. What some might find surprising is that in many cases, these regulations are in place due to the efforts of the association that represents Florida's public adjusters.

In recent years, the Florida Association of Public Insurance Adjusters (FAPIA) has actively pushed for new regulations that strengthen the professionalism of the industry, and in so doing, protect the rights of insured Floridians. Here are just a few examples:

**Restoring Licensing Examination Requirements** – Public insurance adjusters believe that only those with the dedication and commitment to become highly educated about the industry should be eligible for licensure. On behalf of the industry, FAPIA secured legislation that restored state licensing exams to ensure the professionalism of all those involved in the handling of insurance claims.

**Adding Apprenticeship Programs** – FAPIA decided not to stop with licensing exams. The association developed and secured legislation (F.S. 626.8541) for an apprenticeship program, which requires all new licensees to take a 40-hour course, sit for the state examination and then file for an apprentice license, which they must hold for 12 months before they are qualified to become a public insurance adjuster.

**Strengthening Conflict-of-Interest Regulations** – Clients often ask for contractor references to complete needed repairs. To ensure that public adjusters can provide such references with no fear of conflict-of-interest, FAPIA secured legislation (F.S. 626.8795) that establishes that public adjusters can in no way profit from repair work on the claims they handle. They cannot serve as the contractor themselves, and they cannot receive any compensation for contractor references.

**Requiring Continuing Education** – FAPIA was responsible for strengthening continuing education requirements (F.S. 626.869(4)(b)), which now hold that any individual holding a license as a public adjuster for 24 months or longer must every two years complete 24 hours of courses, two hours of which relate to ethics, in subjects regarding insurance laws, public adjuster regulations, etc.

### **Advocating for the Consumer**

In addition to fostering legislation to protect Florida consumers, FAPIA has publicly pledged support to CFO Jeff Atwater in his ongoing work to combat insurance fraud.

Public insurance adjusters' entire mission is to protect consumer rights to receive full and fair compensation on insurance claims. According to OPPAGA, Florida's public insurance adjusters are meeting and exceeding that mission. In a review of cases involving Citizens Property Insurance Corporation, OPPAGA found that, on average, customers who relied on a public adjuster received more than 500 percent higher compensation on non-catastrophic claims.

What better way to protect the citizens of Florida than to ensure they receive the compensation they are due when their homes and businesses are damaged?