

"There has been a recent spike in the number of complaints FAPIA has received about the unlicensed practice of public adjusting in Florida. Persons engaging in the UPPA pose a threat to policyholders who are uneducated about claims and susceptible to misrepresentations made by unregulated entities."

-Florida Association of Public Insurance Adjusters

## About FAPIA

FAPIA was founded in 1992 to protect residential and business policyholders in the wake of devastating Hurricane Andrew in South Florida. Today FAPIA consists of nearly 400 member public adjusters who are committed to ensuring homeowners who suffer an insured loss receive full and fair compensation from their insurance carriers. FAPIA members are located throughout the state and commit to a strict code of ethics as well as continuing education requirements to ensure policyholders receive the best representation. FAPIA is an advocate for the consumer and for its members, working to grow and enhance the industry by improving laws and regulations that govern public adjusters and their services to policyholders.


For more information visit:

**[www.fapia.net](http://www.fapia.net)**

# FAPIA

FLORIDA ASSOCIATION OF PUBLIC INSURANCE ADJUSTERS

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Miami, FL 33156  
866-235-6489**



## The Unlicensed Practice of Public Adjusting is a Crime!

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***"If you are acting as a public adjuster in any manner by negotiating or effecting the settlement of an insurance claim on behalf of an insured and you are performing any of these services for money, commission or anything of value without being licensed as a public adjuster, you could be subject to arrest and may be charged with a third-degree felony as provided by section 626.8738, F.S."***

-The Florida Department of Financial Services

# Statutory Requirements Set Forth to Protect the Public

Public Insurance Adjuster	Unlicensed Person (acting as a Public Insurance Adjuster)
✓	✗
✓	✗
✓	✗
✓	✗
✓	✗
✓	✗
✓	✗
✓	✗
✓	✗
✓	✗
✓	✗
✓	✗
✓	✗
✓	✗
✓	✗
✓	*
✓	**
✓	✗

## Did you Know?

"By claiming authority as a contractor under an AOB, rather than a public adjuster, vendors seek to shirk the responsibilities of maintaining valid public adjusters' licenses and complying with the provisions of the public adjusting statutes. This practice violates the letter and spirit of the public adjusting statutes, and the strong public policy upon which they were enacted. "

\* Contractors, roofers and others typically pay and receive an exorbitant amount of referral fees since their industry is not regulated

\*\* Contractors and others engaging in the unlicensed practice of public adjusting have no such duty