

# Public Insurance Adjusters Face Industry Threats

TALLAHASSEE, FL, LEON, August 23, 2024 /EINPresswire.com/ -- Public insurance adjusters have advocated for the insured in the classic David and Goliath way for over 100 years.

Public adjusters help insurance consumers have a fighting chance against a now trillion-dollar insurance industry.

And today, the insurance Goliath is trying to change the future of first-party claims handling and strip away the rights of insurance consumers.

The insurance industry and its consultants are working to remove public adjusters completely from the first-party claims process. Think about the cosmetic and functional damage endorsements, percentage deductibles, and other coverage-stripping policy language rampant in property policies. Now, the right to hire a public adjuster is actively under attack via the Anti-Public Adjuster Endorsement.

Just like the trickle and then large expansion of the above endorsements, if left unchecked and unchallenged, the Anti-Public Adjuster Endorsement will spread across the country. The profession of public adjusting will cease to exist. And if successful, what would prevent the insurance industry from moving on to other first party claims advocates?

The National Association of Public Insurance Adjusters (NAPIA) along with the Florida Association of Public Insurance Adjusters (FAPIA) and other state associations are spear-heading the fight for The Greater Good of ALL public adjusters and first-party claim advocates.

It's time for public adjusters to band together in the ultimate David and Goliath battle. Please contribute today at [www.tothegreatergood.com](http://www.tothegreatergood.com). All contributions will go directly to the legal offensive efforts currently underway. The time is now to protect and preserve the industry of public adjusting.

## ANTI-PUBLIC ADJUSTER ENDORSEMENT

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**  
This endorsement provides the terms of coverage if coverage is selected on the Declarations Page.

*To the extent a provision of the policy or a previous endorsement is inconsistent with an express provision of this endorsement, this endorsement controls. This endorsement does not change any other provision of the insurance policy to which it is affixed. This endorsement is a part of this insurance policy and takes effect on the effective date of this insurance policy unless another effective date is shown.*

Words and phrases that appear in *italics* in the remainder of this form have special meaning. Refer to Section I. Definitions of the policy form and / or this endorsement.

**It is understood and agreed that a condition of this policy is that the insured shall not hire, engage, retain, contract with, or otherwise utilize the services of a public adjuster, whether or not licensed in the state where the property is located or any other jurisdiction to inspect, evaluate, or adjust any loss covered by the policy.**

All other terms and conditions, insured coverage and exclusions of this policy remain unchanged, including applicable limits, sublimits and deductibles, and apply in full force and effect to the coverage provided by this policy.

## Anti-Public Adjuster Endorsement

Join The Greater Good movement by contributing today and help spread the word to all first party claim advocates, as well as the consumers that have benefited from using a public adjuster.

The livelihood of thousands is at stake, and the advocacy for millions is in jeopardy.

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NAPIA

[email us here](#)

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