

# NAPIA gives praise to Iowa in their actions against the Unauthorized Practice of Public Adjusting (UPPA)

GREENFIELD, IA, UNITED STATES,  
September 10, 2024 /

EINPresswire.com/ -- The Unauthorized Practice of Public Adjusting (UPPA), occurs when an unlicensed individual attempts to act as a public adjuster with a policyholder to settle a property insurance claim. Most states have strict laws governing how public adjusters can operate. Iowa, along with most other states, requires the passing of an exam to receive a license to practice, as well as participating in continuing education. It is a strict certification process designed to protect commercial and residential policyholders. When some individuals actively avoid these requirements and act as licensed adjusters, they are engaging in UPPA practices.



In June, the Iowa Insurance Division took a stand against UPPA and issued cease and desist orders to a number of contractors that had been soliciting business by presenting themselves to potential customers as contracting for repair and providing public adjuster services in the State of Iowa. Yesterday, AmeriPro, one of the contractors charged with this offense, entered into a Consent Order with the State of Iowa. By agreeing to the Consent Order, AmeriPro must institute changes to its contracts, website, and advertisements to bring them into compliance.

"Iowa's laws regarding public adjusters are in place to help protect Iowans. Contractors by law may not act as public adjusters on the same property claim and contractors need to fully understand what they can and cannot do." said Chance McElhaney, Chief Operations Officer of the Iowa Department of Insurance and Financial Services.

A public adjuster is any person who, for compensation, acts on behalf of an insured, during the investigation, negotiation, or settlement of a first-party claim for loss or damage to real or personal property of the insured. It is important for property owners to know that after they suffer property damage, only the homeowner or a licensed public adjuster can communicate and negotiate with their insurance company, not the contractor doing the work. A contractor may provide information, such as damage reports and repair estimates, but may not represent or negotiate on behalf of the homeowner.

For over seven decades, the National Association of Public Insurance Adjusters (NAPIA) has united public adjusters throughout the United States in a shared commitment to education, certification, ethics and professional excellence. NAPIA's current president Matthew Blumkin praises Iowa in their actions against the Unauthorized Practice of Public Adjusting. Matthew Blumkin stated that "NAPIA believes that the strong commitment from the Iowa Insurance Division to protect policy holders compliments the extensive and ongoing commitment of NAPIA to prevent UPPA in both Iowa and across the county. NAPIA will continue to work with Insurance Commissioners and Regulators to ensure that licensed public adjusters are acting in conjunction with applicable laws and regulations as well as professionally and ethically."

[www.napia.com](http://www.napia.com)

Gjergj Ndoja

NAPIA

[email us here](#)

Visit us on social media:

[Facebook](#)

[LinkedIn](#)

[Other](#)

---

This press release can be viewed online at: <https://www.einpresswire.com/article/742386345>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2024 Newsmatics Inc. All Right Reserved.