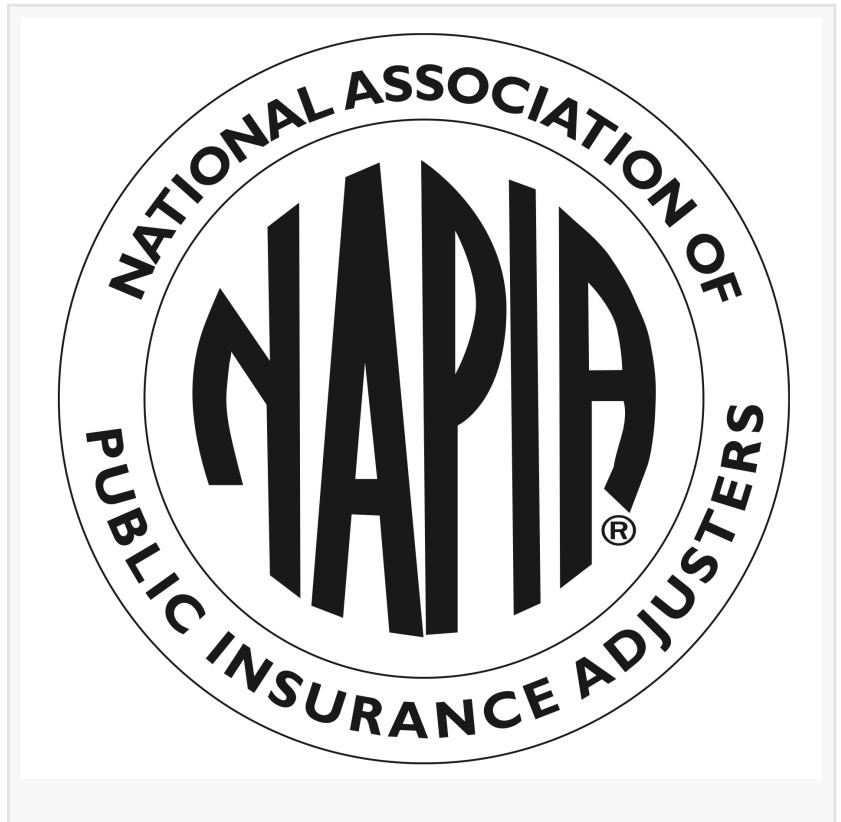


NAPIA STANDS WITH COMMISSIONER LARA IN URGING CONSUMERS TO VERIFY LICENSING WHEN HIRING PUBLIC ADJUSTERS

LOS ANGELES, CA, UNITED STATES, February 25, 2025 /EINPresswire.com/ -- The National Association of Public Insurance Adjusters (NAPIA) is proud to stand with California Insurance Commissioner Ricardo Lara as he urges consumers to be cautious and thoroughly vet the public adjusters they hire to assist with their insurance claims.

Understanding the Importance of Hiring a Public Adjuster

In these difficult times, navigating the insurance claims process can be overwhelming. Public adjusters play a critical role in advocating for consumers, ensuring they receive a fair and timely settlement. Unlike insurance company adjusters who work on behalf of the insurer, a public adjuster represents the policyholder and works to maximize the settlement on their behalf.



The Key Differences: Insurance Company Adjuster vs. Independent Adjuster vs. Public Adjuster
While all adjusters assess damages to determine the settlement value, there are significant differences:

- **Insurance Company Adjuster:** Employed by the insurance company, they work to protect the insurer's interests, which may not always align with the policyholder's needs.
- **Independent Adjuster:** Hired by the insurance company or a third-party to assess claims but operates as an independent contractor. Their primary allegiance is still with the insurance company, not the policyholder.
- **Public Adjuster:** A licensed professional hired by the policyholder to represent their interests. Public adjusters work solely on behalf of the insured, ensuring they get the compensation they

are entitled to under the terms of their policy.

Ensuring Your Public Adjuster is Properly Licensed

It is critical to ensure that the public adjuster you are hiring is licensed by the state of California. A licensed public adjuster has met stringent state requirements, undergone training, and is held to ethical standards that protect consumers.

Here are a few steps to confirm a public adjuster's legitimacy:

1. Check License Status: Visit California's Department of Insurance website or call their office to verify the adjuster's license.
2. Ask for References: Request references from past clients to assess their reputation and work quality.
3. Avoid Unsolicited Offers: Be cautious of public adjusters who come to you unsolicited, particularly after a disaster. While some adjusters are ethical, others may prey on vulnerable consumers.
4. Get a Written Contract: Always have a written agreement that clearly defines the public adjuster's fee, services, and responsibilities.

Know Who You Are Hiring

Commissioner Lara's warning underscores the need for consumers to be careful in their selection of a public adjuster. Unlicensed or unscrupulous public adjusters or contractors may take advantage of policyholders during their most vulnerable moments. The public trust and safety of consumers are paramount, and NAPIA strongly supports Commissioner Lara's message of vigilance and due diligence.

A licensed public adjuster brings expertise to the table, making sure the insurance company's offer aligns with the true value of the claim. They know how to properly assess damage, interpret insurance policy terms, and negotiate on behalf of the policyholder. Consumers should always verify credentials and choose someone with a strong track record of professionalism, ensuring they have a trusted partner by their side during a difficult time.

About NAPIA

Since its founding in 1951, NAPIA has been dedicated to upholding the highest standards of professionalism, ethics, and advocacy for policyholders. The association has united public adjusters throughout the United States in a shared commitment to education, certification, ethics, and professional excellence.

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