

NAPIA Issues Warning on Unlicensed Adjusting After declaration of Emergency situation in CA

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The National Association of Public Insurance Adjusters (NAPIA) reminds California consumers that while the recent Declaration of Emergency Situation from California Insurance Commissioner Ricardo Lara temporarily permits non-licensed company and independent adjusters to operate in the state, public adjusters must still be properly licensed by the State of California to assist policyholders with their claims.

Public adjusters continue to play a vital role in helping policyholders navigate the claims process and ensure they receive fair and adequate

compensation. While the emergency declaration facilitates the involvement of certain adjusters during this challenging time, it does not exempt public adjusters from California's licensing requirements. "While the emergency declaration in California due to the wildfires allows for the temporary licensing of company and independent adjusters to assist during this critical period, it does not extend to public adjusters. Public adjusters must still be properly licensed by the State of California to serve policyholders in navigating their insurance claims," said Matthew Blumkin, NAPIA's President.

The Importance of Hiring a Licensed Public Adjuster

For 75 years, NAPIA has emphasized the importance of hiring licensed and reputable public adjusters to handle insurance claims. Public adjusters are dedicated to representing the policyholder's best interests, ensuring that claims are processed properly and fairly. To maintain the highest standards of service and consumer protection, public adjusters must hold a valid license issued by the California Department of Insurance.



Beware of the Unlicensed Practice of Public Adjusting (UPPA)

In times of crisis, consumers should be especially vigilant about unlicensed individuals or organizations attempting to engage in the unlicensed practice of public adjusting (UPPA). UPPA occurs when someone offers public adjusting services without the proper state-issued license, which is both illegal and potentially harmful to consumers. Unlicensed individuals may present themselves as professional adjusters, but they lack the training, knowledge, and ethical obligations that licensed public adjusters are required to follow. Engaging with unlicensed adjusters, or those purporting to act as an adjuster, puts consumers at risk of inadequate claims handling, subpar settlements, and potential legal issues. California Insurance Code 15006 addresses this concerning situation and can be found at

https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=INS§ionNum=15006.

California policyholders and consumers should be cautious of:

- Unlicensed individuals offering unsolicited services: Especially in the aftermath of a disaster, unlicensed adjusters may show up at your door or contact you with offers of help.
- Promises of quick settlements: If it sounds too good to be true, it likely is. Unlicensed adjusters may promise quick claims payouts or inflated settlements without adhering to proper procedures.
- Pressure tactics: Unlicensed adjusters may pressure consumers into signing contracts without fully explaining their rights or responsibilities.

How to Verify a Public Adjuster's License

As part of ensuring proper claims handling, consumers should take the following steps to confirm that a public adjuster is licensed:

- Verify Licensing: Check the public adjuster's licensing status on the California Department of Insurance (CDI) website or by contacting the Department directly.
- Request References: A reputable public adjuster should provide references from previous clients, demonstrating their professionalism and reliability.
- Be Cautious of Unsolicited Offers: Consumers should be cautious of public adjusters who approach them unsolicited, especially after a disaster or emergency. Take time to verify their credentials before entering into any agreement.
- Review the Contract: Ensure that the public adjuster provides a clear, written contract outlining their services, fees, and responsibilities.

NAPIA's Commitment to Consumer Education

NAPIA remains committed to educating consumers about their rights and options during the claims process. The association encourages policyholders to seek licensed public adjusters with a proven track record of professional service. By ensuring that the public adjuster you hire is properly licensed and reputable, you can have confidence that your interests are being properly represented.

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