

FAPIA and NAPIA File Joint Complaint Against Anti-Public Adjuster Endorsements

TALLAHASSEE, FL, UNITED STATES, October 13, 2025 /EINPresswire.com/ -- The Florida Association of Public Insurance Adjusters (FAPIA) and the National Association of Public Insurance Adjusters (NAPIA) have filed a complaint in Miami-Dade County, Florida Circuit Court, Case No. 2025-019878-CA-01, challenging the legality of an endorsement in surplus lines carriers' policies that prevents policyholders from hiring public adjusters to represent them in the investigation, estimation, presentation, and processing of insurance claims.

The complaint, filed by the law firm Sperling Kenny Nachwalter, alleges that this "anti-PA" endorsement is anti-consumer, anti-competitive, unfair, deceptive, and in violation of Florida law. The endorsement prevents consumer access to professional representation following a loss.



"Policyholders deserve every available resource to help them navigate the claims process, including the support of licensed public adjusters," said Frank Altieri, incoming president of FAPIA. "We are thankful to be working alongside NAPIA to protect those rights and ensure fairness for consumers."

FAPIA and NAPIA emphasize that their efforts are aimed at ensuring that insurance remains a reliable means of recovery and support for consumers, rather than a system that limits their ability to seek help when they need it most.

Many policyholders only discover these anti-PA restrictions after experiencing a loss, leaving them without professional support when they need it most. These endorsements tip the scales

in favor of insurers and deprive homeowners of the right to choose their own licensed professional advocate—an essential protection during the recovery process.

The joint complaint represents a continued commitment from both associations to protect consumers, promote transparency, and support licensed professionals who advocate on their behalf.

About FAPIA

The Florida Association of Public Insurance Adjusters (FAPIA) was founded in 1993 to protect residential and business policyholders in the wake of the devastating Hurricane Andrew in South Florida. Today, FAPIA consists of more than 900 members committed to ensuring that property owners who suffer insured losses receive full and fair compensation from their insurance carriers.

FAPIA is composed of trained and licensed insurance professionals who use their expertise to advocate for policyholders. The association is committed to strengthening the industry through its strong code of ethics, educational resources, and legal advocacy. To learn more, visit www.FAPIA.net.

About NAPIA

The National Association of Public Insurance Adjusters (NAPIA) is the leading professional organization for public insurance adjusters in the United States. Founded in 1951, NAPIA advocates for policyholders' rights, ensuring they have access to fair, knowledgeable representation in the claims process. Through education, professional development, and advocacy, NAPIA works to preserve the role of public adjusters and protect the rights of consumers across the nation. To learn more, visit www.NAPIA.com.

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