NAPIA Applauds Massachusetts for Protecting Policyholders' Right to Hire a Public Insurance Adjuster

BOSTON, MA, UNITED STATES, August 21, 2026 /EINPresswire.com/ -- The National Association of Public Insurance Adjusters (NAPIA) applauds Massachusetts for enacting Senate Bill 785, An Act relative to insurance claims, an important consumer protection measure sponsored by Senator Joan B. Lovely and signed into law on August 7, 2026.

NAPIA also thanks the Massachusetts Division of Insurance for its support of efforts to protect policyholders and extends special recognition to the Massachusetts Association of Public Insurance Adjusters (MAPIA) for its significant work and efforts in helping advance this important consumer protection measure.

The new law prohibits property and casualty insurance policies, including those issued by non-admitted and surplus lines insurers, from containing provisions that prevent policyholders from hiring, retaining, engaging, utilizing, consulting, or contracting with a public insurance adjuster as a condition of recovery. Any such provision is unenforceable and is considered an unfair insurance practice under Massachusetts law.

"Policyholders should have the freedom to decide whether they need professional assistance after suffering a property loss," said Tim Woodard, SPPA, CPPA, CPAU, NAPIA's current President. "Insurance claims can be complicated, particularly following a significant loss. This law protects a fundamental consumer choice: the ability to retain a qualified professional to help understand, document, and present an insurance claim."

Public insurance adjusters are licensed professionals who represent policyholders, not insurance companies, in the preparation, presentation, and adjustment of property insurance claims. This law ensures that an insurance policy cannot restrict a policyholder's ability to seek that independent professional representation.

With Massachusetts becoming only the third state in the nation to enact legislation specifically protecting a policyholder's right to hire a public insurance adjuster, there is still a long road ahead to ensure policyholders across the country have the same freedom to seek professional assistance when navigating an insurance claim.

NAPIA thanks Senator Lovely and the members of the Massachusetts Legislature who supported this important consumer protection measure. The Association remains committed to working with lawmakers and regulators across the country to advance similar protections and preserve policyholders' right to choose qualified professional representation.

About NAPIA

The National Association of Public Insurance Adjusters (NAPIA) is the nation's leading professional association for public insurance adjusters. NAPIA promotes professional standards, ethical practices, education, and consumer protection within the public adjusting profession. Its members represent policyholders in the preparation and adjustment of first-party property insurance claims.

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