

# PUBLIC ADJUSTER ETHICS AND THREATS TO THE PROFESSION



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## A. Ethics

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1. **State Licensing Laws**
2. **Rights of Rescission**
3. **Fee Caps**
4. **Contract Terms**
5. **Solicitation Rules**
6. **Department of Insurance Regulation**
7. **Communications with Carriers**
8. **Miscellaneous**



# Ethics

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## State Licensing Laws



# Ethics

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## Rights of Rescission



# Ethics

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## Fee Caps



# Ethics

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## Contract Terms



# Ethics

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## Solicitation Rules



# Ethics

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## Department of Insurance Regulation





# Ethics

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## Communications with Carriers



# Ethics

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## Miscellaneous



## B. Threats to the Profession

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1. **UPPA - Defined**
2. **NAIC Action on UPPA**
  - a. **Letter samples to public, carriers, and contractors**
3. **Roofer Problem**
4. **Assignment of Benefits**
5. **Professional Fees Endorsement**
6. **Brokers**
7. **Accounting Firms**
8. **Lawyers**



# Threats to the Profession

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## UPPA - Defined



# Threats to the Profession

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1. **NAIC Action on UPPA**
  - a. **Letter samples to public, carriers, and contractors**



# Threats to the Profession

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## Roofer Problem



# Threats to the Profession

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## Assignment of Benefits



# Threats to the Profession

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## Professional Fees Endorsement





# Threats to the Profession

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## Brokers



# Threats to the Profession

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## Accounting Firms



# Threats to the Profession

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## Lawyers



## C. The Appraisal Problem (reference)

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1. **Bias**
2. **Advocate**
3. **Colorado Case Law Report**
  - a. **Dakota Station**
  - b. **Summit Park**
  - c. **Copper Ridge**
4. **NAPIA White Paper**



# The Appraisal Problem (reference)

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**Bias**



# The Appraisal Problem (reference)

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**Advocate**



# The Appraisal Problem (reference)

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## Colorado Case Law Report

- a. Dakota Station
- b. Summit Park
- c. Copper Ridge



# The Appraisal Problem (reference)

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## NAPIA White Paper





## D. NAPIA as a Guide

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1. **History**
2. **Rules of Ethics**
3. **White Papers on UPPA, Appraisal, and the Like**
4. **NAIC Involvement**
5. **Legislative Tracking and Involvement**
6. **Standards for NAPIA Participation**



# NAPIA as a Guide

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## History



# NAPIA as a Guide

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## Rules of Ethics



# NAPIA as a Guide

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## White Papers on UPPA, Appraisal, and the Like



# NAPIA as a Guide

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## NAIC Involvement



# NAPIA as a Guide

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## Legislative Tracking and Involvement



# NAPIA as a Guide

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## Standards for NAPIA Participation



## E. State/Regional Associations

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1. **NAPIA**
2. **TAPIA and FAPIA**
3. **AAPIA**
4. **Summit Meeting**





# State/Regional Associations

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**NAPIA**



# State/Regional Associations

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## TAPIA and FAPIA



# State/Regional Associations

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**AAPIA**



# State/Regional Associations

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## Summit Meeting



# F. Question and Answer Session

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