

# NATIONAL ASSOCIATION OF PUBLIC INSURANCE ADJUSTERS



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April 15, 2019

**VIA ELECTRONIC MAIL (hbl.exhibits@oregonlegislature.gov)**

Representative Jeff Barker  
Chair, House Committee on Business and Labor  
900 Court Street, NE, H-480  
Salem, Oregon 97301

RE: Senate Bill 251

Dear Representative Barker:

On behalf of the National Association of Public Insurance Adjusters ([www.napia.com](http://www.napia.com)) we are writing this letter to acknowledge and thank you for your efforts this legislative session to amend and improve the licensing bill for insurance adjusters in your state.

While we applaud these efforts, we believe that it would be more beneficial to the citizens of Oregon and to the industry and regulators to separate the bill licensing public adjusters from the bill licensing independent and company adjusters, consistent with the licensing statutes in the great majority of the 46 jurisdictions that license public insurance adjusters.

Please note that public adjusters are fully licensed in 45 of the 50 states plus the District of Columbia. In virtually all of these jurisdictions, public adjusters are licensed under a statute only applying to them, and not to independent and company adjusters. This is to avoid confusion and complexity to the insured consumers, as public adjusters are the only licensees specifically licensed to work for policyholders after a first party loss, while independent adjusters and company adjusters work for the carriers.

This can also be found in the NAIC Model Bill, Number 228, enacted in 2005 and enacted in whole or in part, in approximately 20 of the 45 licensing states plus D.C. A copy of this model is attached as Exhibit 1.

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Most recently, the NAIC formed a Public Adjuster Working Group specifically to deal, with the problems of the Unauthorized Practice of Public Adjusting ("UPPA"). This working group drafted and issued three different bulletins for state insurance departments to use, for consumers, carriers and contractors. Each of these bulletins details the difference between public adjusters and company and independent adjusters as a way to keep the distinctions between the three kinds of adjusters clear to the public and regulators.

These bulletins also demonstrate the efficacy of licensing public adjusters in a scheme that only applies to the profession of public adjusting and not to independents and company adjusters , who work for the carriers.

Copies of these bulletins are attached hereto as Exhibits 2,3 and 4. We would appreciate your reviewing this letter and the authorities cited herein, and perhaps consider a separate bill to apply only to members of the licensed public adjusting profession.

Either way, we thank you for your efforts at licensing reform and we will do all we can to assist you and answer any and all questions you have regarding this project.

Very truly yours,

A handwritten signature in black ink, appearing to read 'Greg Raab', with a long horizontal line extending to the right.

Greg Raab  
President NAPIA

## Enclosures

cc: Brian S. Goodman, Esquire (Via Electronic Mail)  
Ann M. Frohman, Esquire (Via Electronic Mail)  
Jeff O'Connor, SPPA (Via Electronic Mail)