

WHAT EVERY GEORGIAN SHOULD KNOW

Some contractors may offer to assist you with your insurance claim. Be aware that if a contractor helps you with or “handles” your claim, they have unlawfully engaged in the practice of unlicensed public adjusting. If you suspect a contractor is engaging in unlicensed public adjusting, or if you have any questions about what activities constitute acting as a public adjuster, please contact the Insurance Commissioner’s Office at **oci.ga.gov**.

ALWAYS CHECK ON LICENSES

The GA Secretary of State licenses contractors in Georgia. Visit **sos.ga.gov** to make sure your contractor is licensed.

The Insurance Commissioner’s Office licenses and regulates adjusters. Always check at **oci.ga.gov** to make sure anyone who is adjusting your claim is licensed, trained and legally permitted to do so.

WHERE?

Locate your local,
trusted public adjuster at:
www.gapia.org



Contact us

Phone: 404-819-4259
Email: butler@gapia.org



PUBLIC ADJUSTERS STAND UP FOR POLICYHOLDERS



“ Many people describe their insurance claim experience as a full time job. Negotiating a fair claim settlement can be very challenging, especially after an emotionally devastating catastrophe. If you rely completely on your insurance company to calculate the amount of damage and what you’re owed, you’re unlikely to recover a full or fair settlement. ”

AMY BACH

Co-founder of United Policyholders

“ Over forty percent of businesses do not reopen after a disaster. Of those that reopen, only twenty-nine percent will still be operating after two years. ”

FEMA

“ If you experience a sizeable loss, consider hiring a public insurance adjuster who will file and submit your claim on your behalf. These adjusters often have years of experience on the private insurance side and work to get homeowners the best settlement possible. ”

ANGIE HICKS

Founder of Angie’s List®



WHAT?

GAPIA members are committed to the professionalism and expertise of our industry. They have access to a wide array of experts, tools, training and educational opportunities that help them provide the best professional services available to policyholders. GAPIA works closely with the Insurance Commissioner's Office to help monitor and increase professionalism of our industry. Always choose a GAPIA member when you need the assistance of a public insurance adjuster.



STATUTORY REQUIREMENTS SET FORTH TO PROTECT THE PUBLIC



	PUBLIC INSURANCE ADJUSTER	UNLICENSED PERSON
Must meet statutory requirements including minimum age and citizenship	✓	✗
Must comply with a strict code of ethics as it pertains to public adjusters	✓	✗
Finger printing and criminal background check. Persons who have committed felonies or crimes of moral turpitude are permanently barred from being licensed	✓	✗
Study, pay for and pass the State Public Adjuster Exam	✓	✗
Apply for and purchase a \$5,000 surety bond, renewed annually	✓	✗
Submit application and pay state fee for the Georgia Public Adjuster License	✓	✗
Continuing education requirement: 24 hours of public adjuster specific education every two years	✓	✗
Statute requires regulatory fiduciary duty to the policyholder	✓	✗
Must designate a primary adjuster responsible for compliance	✓	✗
Must refrain from any activity that would be construed a conflict of interest including receiving referrals or direct or indirect payment connected to the repairs of the property	✓	*
Contract must be in writing	✓	✗
Public adjusters must "put the duty for fair and honest treatment of the claimant above the adjusters own interest in every instance"	✓	** *

*Contractors, roofers and others typically pay and receive an exorbitant amount of referral fees since their industry is not regulated

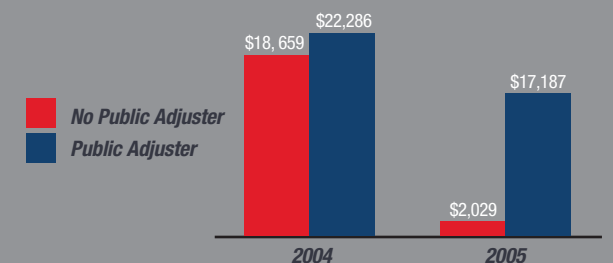
**Contractors and others engaging in the unlicensed practice of public adjusting have no such duty

WHEN?

Disputes between a policyholder and their insurance company are common. Policyholders don't have the experience required to meet a number of policy conditions and statutory requirements to avoid claim denials. A professional public insurance adjuster ensures they will receive fair and just compensation when they suffer a loss.

A study by the Office of Program Policy and Government Accountability (OPPAGA) published in January of 2010, confirmed policyholders with public adjusters for non-catastrophic losses receive on average a 547% increase on compensation for their claims. On catastrophic losses the number jumps to a 747% increase.

Public Adjuster Representation Typically Resulted in Larger Payments to Policyholders



Source: OPPAGA analysis. Data refers to the median (50th percentile or typical) payment

