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## VIA ELECTRONIC MAIL ONLY

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RE: NAPIA

Dear Ms. Hill, Mr. Schelhaas, Mr. Jerde, Ms. Westby and Mr. Young,

We write to you as President and General Counsel of The National Association of Public Insurance Adjusters ([www.napia.com](http://www.napia.com)). We write to bring to your attention an urgent matter which is spreading through the country, is most likely illegal (certainly against public policy) and needs attention.

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Public adjusters are licensed in 46 of the 50 states in the United States, including your state. Public adjusters are the only professionals licensed to prepare first party property loss claims and present these claims to an insurance carrier on behalf of insureds who sustain a property loss. Public adjusters are fully regulated and come under the regulatory authority of each state's insurance department. We have attached hereto as exhibit 1 a copy of the most recent licensing chart setting forth most, if not all the statutes and regulations that control public adjuster activities.

Over the last few years, we have noticed a disturbing trend regarding our work. Some insurance companies are issuing policies whereby an insured, as a condition precedent to getting a policy of insurance, agrees that they can never retain a public adjuster to prepare a claim in the event of a property loss. We attach hereto as exhibit 2 a recent white paper we have prepared on the subject, which has also been shared with your State insurance department.

Most of these policies have been issued by non-admitted carriers, which typically do not have to file forms and get approval of policy provisions and endorsements from the State Insurance Departments. However, given the fact that the provision is illegal, this should not matter. We also attach as exhibit 3 a recent directive from the State of Louisiana Department of Insurance forbidding this practice, even as to non-admitted insurance carriers. We believe that this directive is applicable, relevant and correct.

We appreciate the time you will take to review this letter and the exhibits. We would ask that you take all necessary steps to ameliorate this type of policy provision in your state, and we are available to discuss further by call, zoom meeting or in person meeting should you have any questions.

Thank you for your time and attention.

Very truly yours,

*/s/ Clay Morrison*

*/s/ Brian S. Goodman*

Clay Morrison, President of NAPIA

Brian S. Goodman, General Counsel  
of NAPIA