

**PP
AA
NJ****Professional Public
Adjusters Association
of New Jersey****RUN BY PUBLIC ADJUSTERS, FOR PUBLIC ADJUSTERS**

President's Message

by Leslie L. Knox, SPPA

Following our November 3, 2016 General Membership Meeting and educational seminar and at the direction of the General Membership your PPAANJ is now monitoring all legislation potentially affecting the practice of public adjusting. We are utilizing a legislative information service offered by LexisNexis known as State Net. This service alerts us to proposed legislation and regulation involving public adjusters in all fifty states based on a set search criteria. We can also track and follow modification of, or amendments to, proposed legislation or regulation. This data is reviewed daily by one of your PPAANJ Trustees.

We are also very pleased to announce that PPAANJ is now an affiliate member of The National Association of Public Insurance Adjusters (NAPIA). As an affiliate member we are able to stay current with national trends in the industry and network with other firms nationally. Additionally, we will soon be able to link the PPAANJ website to the NAPIA website and increase our members' exposure.

The PPAANJ website is in the course of being optimized to increase our reach on the internet. As part of our continuing upgrades to the site, we are developing a "Find a Public Adjuster" page to help the general public locate public adjusters doing business in New Jersey. As a member firm your company will be listed along with a link to your own company website.

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BECOME A MEMBER OF PPAANJ

The Professional Public Adjusters Association of New Jersey cordially invites all public insurance adjusters licensed in New Jersey to become members of the premier public adjusters association run by public adjusters for public adjusters. We are a proactive and value based organization where you and your staff can join and receive your required CEU's for New Jersey, New York and Pennsylvania, as well as network with colleagues and affiliates in our field; all at a low introductory rate.

Your membership dues of \$300.00 per member, with a cap of five members per firm, (totaling \$1500.00 per firm), entitles regular members to attend two state approved CEU seminars of four credit hours each per year. The CEU's will be given at our annual and semi-annual meetings conveniently located in Central New Jersey. For firms needing CEU's for more than five adjusters, the cost will be \$150.00 per attendee at each of the bi-annual seminars/meetings.

PPAANJ also offers affiliate memberships to those associated indirectly with the practice of public insurance adjusting such as attorneys, restoration companies, engineering firms and dry cleaners. Dues for affiliate memberships are \$500.00 per affiliate membership. This entitles the affiliate member to attend our annual and semi-annual meetings and network with some of the premier public adjusters in New Jersey.

We urge you to apply for membership in PPAANJ now. Membership is an exceptional value and essential to promoting your chosen profession in New Jersey.

To become a member, simply go to www.ppaanj.com/Join.html.

We look forward to working with you.

The logo for PPAANJ, consisting of the letters "PPAANJ" in a bold, white, sans-serif font, centered within a solid red rectangular background.

Practice Perspective: Fire Scene Etiquette

– By Leslie L. Knox, SPPA

Assume that you and a number of competing public adjusters are at a fire scene the morning after a devastating fire destroys a residential property. The homeowner's family has escaped unscathed but are visibly upset and standing in the front yard of a neighbor's property. You are anxiously waiting to solicit the homeowner along with several other public adjusters.

Here are some common sense do's and don'ts to consider before approaching the homeowner and soliciting the loss:

- Always consider the "Golden Rule" – "Do unto others as you would have them do unto you". In other words treat the grieving family with the same respect, empathy and consideration that you would like to experience if it were your home and belongings that were just destroyed.
- Don't solicit the homeowner before 8:00 AM in the 24 hour period immediately following the loss. To do so is a violation of the law licensing public adjusters in New Jersey.
- Don't interrupt or interfere with the investigating authorities. Wait patiently until the authorities have completed the investigative interview process with the homeowner.
- Do have an understanding with other public adjusters regarding who will solicit the homeowner first and who will follow. Generally, in many areas, those that arrive on scene first solicit first.
- Don't stand in a group with other public adjusters making jokes, laughing and making loud comment.
- Do wait until your turn to solicit the homeowner. Act like a professional and do not interrupt others while they are giving their presentation.
- Don't stand in the near proximity of your competition when they are giving their sales presentation. This creates an awkward situation that impairs a professional approach to solicitation. You would not want others to do this to you.
- Do strive to educate the homeowner. This is very likely the first time they have ever had to deal with a situation of this magnitude. They need to know their rights and responsibilities following the loss.
- Don't inordinately "bad mouth" or criticize the insurance company, agent or your competition when speaking to the homeowner. This will reflect poorly on you and the profession. Sell yourself and your firm on your merits and strengths not the weaknesses of others.
- Don't make guarantees of recovery or misrepresent your abilities.
- Don't misrepresent the insurance policy terms and conditions. If you don't know, don't comment until you have had a chance to review the policy.
- Do be courteous and thoughtful. The homeowner needs information that is succinct and appropriate to the situation. They do not need a rambling diatribe that wastes their time and detracts from the homeowners' immediate concerns.

These are examples of some of the things to keep in mind when soliciting a loss. They are by no means a comprehensive examination of all of the factors that make a loss solicitation professional or appropriate. Remember that the insured is in a stressful, highly emotional situation that demands that you present yourself in a competent, professional manner to best educate the homeowner concerning his rights and responsibilities following a loss, and how utilizing the services of a public adjuster benefits the insured in the loss adjustment and settlement process.

President's Message

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Our goal is to increase our members' internet exposure and drive potential business to our member firms.

At the upcoming May 11, 2017 General Meeting and educational seminar we will be accepting nominations for election of the Officers and Board of Trustees of the PPAANJ. The Officers and Board will be elected at the May bi-annual meeting of the Association for a term of one (1) year beginning July 1st immediately following the semi-annual meeting. The officers shall consist of a President, Vice President, Secretary and Treasurer. The Board of Trustees shall consist of two (2) elected members and the four (4) elected officers. In addition to the six (6) elected members of the board we will eventually add three other non-elected members consisting of immediate Past Presidents of the association.

PPAANJ has elected to assist and support a great newly established insurance consumer advocacy group called "Essential Protections for Policyholders". This is a joint effort by the Rutgers Center for Risk and Responsibility and United Policyholders. These consumer advocacy groups have enjoined to seek minimum standards in insurance laws to protect consumers throughout the entire interaction with insurance companies, from purchase of the policy through litigation over a denied claim, if necessary. Our speaker at the May seminar, Rutgers Professor Jay Feinman, will be presenting on the topic. This is a great initiative for us to get behind. Make sure to attend our May 11, 2017 General Meeting and seminar to learn more about the project. In the interim you can learn more about the project at <https://epp.law.rutgers.edu>.

Rutgers Law School and United Policyholders Launch Essential Protections for Policyholders Project

– By Robert T. Trautmann, Esq.

If you have spent time handling your own insurance claim or are fortunate enough to represent policyholders in claims with their insurance carriers, you know that not all insurance companies are created equally. Some treat their customers very well. Some don't. Likewise, not all states are equal when it comes to laws that protect policyholders in their fight to get their claims paid properly.

The goal of United Policyholders and the Center for Risk and Responsibility at Rutgers Law School is level the playing field in insurance laws with the Essential Protections for Policyholders project. Essentially, the project aims for minimum standards in insurance laws to protect the consumers throughout the entire interaction with insurance companies, from purchase of the policy through litigation over a denied claim, if necessary. The project outlines essential protections necessary for insurance consumers. They are:

1. Protections when purchasing an insurance policy;
2. Minimum coverage requirements;
3. Fair and reasonable claims handling;
4. Increased protections for victims of disasters.

These are exactly the types of protections that are necessary to make sure claims get paid properly. When I received this announcement via email, I became very excited about the prospects of additional protections for insureds and immediately reached out to Professor Jay Feinman at Rutgers to see if I could be of any help. Find out more information about the project here <https://epp.law.rutgers.edu/>, or visit United Policyholders online at <http://www.uphelp.org/>.

Save The Date



Professional Public
Adjusters Association
of New Jersey

PPAANJ Spring Meeting & Seminar

Seminar to include presentations from
various experts in the field.

May 11, 2017

8:30am - Registration and Breakfast

10:00am - Presentations

Molly Pitcher Inn

88 Riverside Avenue
Red Bank, NJ 07701