

**Florida Association of Public Insurance Adjusters  
Statement Regarding OPPAGA Report No. 10-06**

The OPPAGA study of public adjuster representation in Citizens Property Insurance Corp. claims definitively shows that consumers who work with public insurance adjusters receive much higher compensation than those who don't.

In fact, the report showed that consumers working with public adjusters received **747-percent** higher compensation for claims related to the 2005 hurricanes, and overall policyholders who used public adjusters for non-catastrophe claims received **574-percent** higher compensation.

It has always been our position that public insurance adjusters play a vital role in ensuring that Florida consumers receive full and fair compensation on their insurance claims. This report clearly shows the importance of a public insurance adjuster relationship.

We were pleased to see that the report further supports the generally low incidents of complaints or regulatory actions involving public insurance adjusters, which is reflective of the strict ethical requirements in our industry.

The report also clearly establishes that Florida laws and regulations governing the public insurance adjuster industry are comparable to, and in some cases, more restrictive than those of other similar states. This reinforces our position that additional regulations are unwarranted.

To learn more about public insurance adjusters, or to locate a public insurance adjuster in your area, visit [www.FAPIA.net](http://www.FAPIA.net).

Attributable to Lenny Bauman, President, Florida Association of Public Insurance Adjusters (FAPIA)