

THE Journal of Public Adjusting

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Hurricane Claims Data Available on the Florida Office of Insurance Regulation Website

Claims data pertaining to Hurricane Hermine and Hurricane Matthew are available in a downloadable Excel file on the Florida Office of Insurance Regulation (FLOIR) website. The information is compiled from claims data filed by each insurer and is updated periodically.

The documents feature categories such as line of business (homeowners, dwelling, mobile homeowners and commercial residential) county of occurrence, number of claims, paid closed claims, unpaid closed claims, open claims and percent of claims closed. A list of insurers reporting is also available.

To access the claims data, visit www.floir.com. ♦



FEMA Offers Hurricane Matthew Assistance Webpage for Florida Residents

FEMA has launched a webpage with customized hurricane relief information for Florida residents. Topics addressed include:

- **Individual Assistance in Florida** providing information on the three ways to apply for assistance for homeowners, renters and business owners in Brevard, Duval, Flagler, Indian River, Nassau, Putnam, Seminole, St. Johns and Volusia counties.
- **How to Help** highlighting the most effective and safest ways to donate cash, goods or time following a disaster.
- **Beware of Fraud & Scams When Seeking Disaster Assistance** covering the most

common post-disaster fraud practices including phony housing inspectors, fraudulent building contractors, bogus pleas for disaster donations and fake offers of state or federal aid. Price gouging, dealing with contractors and simple rules to avoid becoming a victim of fraud are also outlined in this section.

- **News** featuring comprehensive, up-to-date press releases and articles on county disaster recovery centers and more. November updates include announcements on recent disaster recovery center openings in Brevard and Duval counties and the following press release on appealing a FEMA letter:

continued on page 3



Hurricane Claims Data and FEMA Resources for Florida Residents, NAPIA and

IAUA Meeting Info, DFS Compliance Reminder and NAIC in the News

Our November issue of *The Journal of Public Adjusting* features a wide array of well-timed articles including an interesting find on the FLOIR website regarding hurricane claims data for both Hermine and Matthew. Along the same lines, we are taking a look at the comprehensive FEMA webpage dedicated to Florida residents affected by Hurricane Matthew.

Industry professionals will find the necessary information for making plans to attend the NAPIA 2016 Mid-Year Meeting in December and the IAUA Meeting taking place in the very near future on November 17, 2016.

Also this month we are reviewing a DFS compliance reminder targeting business and trade practices as well as taking a look at NAIC President John M. Huff's speech at a recent legal conference addressing the current state of insurance regulation.

Thank you for joining us,

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DFS Issues Business and Trade Practices Compliance Reminder

In a recent issue of its *Insurance Insights* publication, the Department of Financial Services (DFS) issued the following compliance reminder:

Business and Trade Practices

Your profession as a licensed and appointed agent or adjuster engages the public trust. Therefore, your insurance activities and your business practices must be conducted in accordance with the laws and regulations of Florida. There are certain prohibited practices, such as

false advertising, unfair discrimination, unfair claim practices, coercion, providing free insurance, unlawful rebates, refusing to insure, misrepresentation, premium surcharges and illegal dealings in premiums that would be considered an unfair trade practice. Please review s. 626.9541, F.S., for the full text of the unfair trade practices laws.

More compliance information can be found on the DFS website at <http://www.myfloridacfo.com>. ♦

NAIC President John M. Huff Addresses Current State of Insurance Regulation at Legal Conference

National Association of Insurance Commissioners (NAIC) President John M. Huff spoke at a recent legal conference where he is reported to have "highlighted the comprehensive group supervisory framework implemented by U.S. insurance regulators."

In a post-conference press release titled, "NAIC Provides Insight on Trends in Insurance Regulation," issued by the NAIC, Huff is quoted as stating, "The scope of state regulatory authority to effectively oversee insurance groups and their affiliates, regardless of their size, structure or location, has evolved greatly over the last few years, and builds on a proven track record of supervision that was already effective in protecting consumers and ensuring stable markets."

The press release also features the following information on Huff's presentation:

Huff described the expanded powers of state regulators under the NAIC Model Holding Company Act, which enhances the U.S. group-wide supervisory framework; requires additional enterprise risk disclosure; provides regulators broad access to information while protecting confidentiality; and bolsters state authority as leaders in supervisory colleges for key firms. Huff also addressed implementation of the Own Risk Solvency Assessment (ORSA), which fosters an effective level

of enterprise risk management (ERM) at insurers and provides a group-level perspective on risk and capital as a supplement to the existing legal entity view.

"States have made remarkable progress to not only craft these authorities in a thoughtful and transparent manner," said Huff, "but implementation has been embraced by state legislatures, and our Accreditation Program ensures that virtually all states have, or will soon have, these tools to better supervise the industry and protect consumers."

U.S. group supervision is capable and comprehensive when combined with new corporate governance requirements and reporting for insurers' boards of directors and management, robust information sharing and confidentiality protections, state collaboration through established NAIC processes and ongoing development of a group capital calculation.

Jillian Froment, Deputy Director of the Ohio Department of Insurance, also spoke at the conference. Her remarks focused on technology, big data and the NAIC's efforts on the Insurance Data Security Model Law.

To read the press release in its entirety, and for more information on NAIC, visit

www.naic.org. ♦

Understanding Your FEMA Letter and How to Appeal It

TALLAHASSEE, Fla. – If you applied for FEMA help in the aftermath of the recent hurricanes and you disagree with the decision stated in the letter you received, a quick fix may be all that is needed to change it.

It's important that you read your letter carefully to understand FEMA's decision so you will know exactly what you need to do. Many times applicants just have to submit extra documents for FEMA to process their application.

Examples of missing documentation may include an insurance settlement letter, proof of residence, proof of ownership of the damaged property, and proof that the damaged property was your primary residence at the time of the disaster.

If instructed and needed, you can simply submit missing documentation to FEMA online at www.disasterassistance.gov, by mail or fax, or by visiting a Disaster Recovery Center.

How to Appeal a FEMA Decision

All appeals must be filed in writing to FEMA. You should explain why you think the decision is incorrect. When submitting your letter, please include:

- Your full name
- Date and place of birth
- Address

In addition, your letter must be either notarized, include a copy of a state issued identification card, or include the following statement, "I hereby declare under penalty of perjury that the foregoing is true and correct." You must sign the letter.

If someone other than you or the co-applicant is writing the letter, there must be a signed statement from you affirming that the person may act on your behalf. You should keep a copy of your appeal for your records.

To file an appeal, letters must be postmarked, received by fax, or personally

Attention: FEMA – Individuals & Households Program

You should have received a booklet called **"Help after a Disaster."** It explains what you need to provide for your appeal. The booklet is available online at www.fema.gov/help-after-disaster.

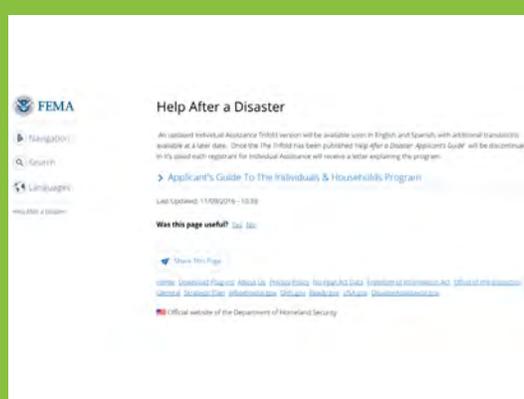
If you have any questions about submitting insurance documents, proving occupancy or ownership, or anything else about your letter, you may call the FEMA helpline **800-621-3362** (voice/**711/VRS**-Video Relay Service) (TTY: **800-462-7585**). Multilingual operators are available (for Spanish press 2). The toll-free lines are open 7 a.m. to 10 p.m. seven days a week.

To visit the FEMA webpage for Florida residents, visit <https://www.fema.gov/disaster/4283>.

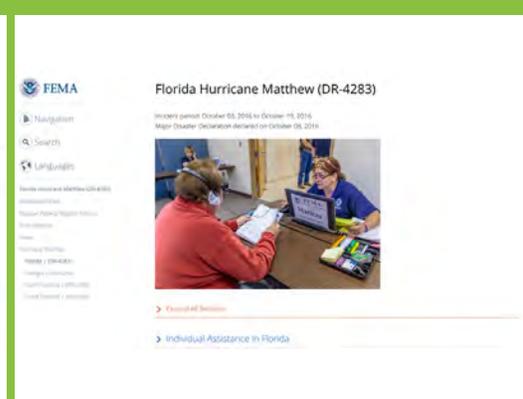
Editor's Note: FEMA recently announced that residents in Citrus, Dixie, Hernando, Hillsborough, Leon, Levy, Pasco and



www.disasterassistance.gov



www.fema.gov/help-after-disaster



<https://www.fema.gov/disaster/4283>

There may be more than one reason you disagree with FEMA's decision. For example, if you feel the amount or type of assistance is incorrect, you may submit an appeal letter and any documents needed to support your claim, such as a contractor's estimate for home repairs.

If you have insurance, FEMA cannot duplicate insurance payments. However, if you're under-insured you may receive further assistance for unmet needs after insurance claims have been settled.

submitted at a Disaster Recovery Center within 60 days of the date on the determination letter.

By mail:

FEMA – Individuals & Households Program
National Processing Service Center
P.O. Box 10055
Hyattsville, MD 20782-7055

By fax:

800-827-8112

Pinellas counties who have underinsured or uninsured damages or losses from Hurricane Hermine can register for FEMA assistance until Monday, Nov. 28. ♦

The Journal of Public Adjusting is published by HL Law Group. Our editor welcomes your input. If you have a question, suggestion, comment or article contribution, please e-mail us at info@hllawgroup.com.

EXPERIENCE
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CORPORATE & BUSINESS

NAPIA Mid-Year Meeting Scheduled for December 8-10 at The Breakers in Palm Beach

The 2016 NAPIA Mid-Year Meeting is taking place Thursday, December 8 to Saturday, December 10 at The Breakers in Palm Beach, FL 33480. Education sessions during the two-day event will qualify for five continuing education credits. The association business session will provide an update on current association legal and legislative initiatives as well as officer and committee reports.

The event agenda includes sessions such as:

- PROFESSIONAL EDUCATION SESSION (Mediterranean Ballroom) "How FC&S Assists Public Adjusters with Claim Adjusting Issues," Christine Barlow, CPCU, National Underwriting Company.

- PROFESSIONAL EDUCATION SESSION (Mediterranean Ballroom) "Advance Search Methods to Process Claims Using FC&S," Christine Barlow, CPCU, National Underwriting Company.

Meeting registration for members includes two morning education sessions plus two breakfasts, breaks and receptions. The non-member registration includes two morning education sessions plus two breakfasts and breaks.

Registered spouses and guests are invited to attend the evening receptions as well as breakfast on Friday and Saturday mornings. A special spouse/guest program takes place after breakfast on Friday that includes

a narrated tour of historic Palm Beach along with a shopping excursion on Worth Avenue.

Registration fees are as follows:

	By Nov. 18	After Nov. 18
Member	\$695	\$745
Non-Member	\$795	\$845
Guest	\$245	\$275
Child	\$95	\$115

To view the complete conference agenda, and to register, visit the NAPIA website at www.napia.com. ♦

IAUA Annual Meeting Slated for November 17, 2016

The Insurance Appraisal and Umpire Association (IAUA) is holding its annual meeting social and election on Thursday, November 17, 2016 from 6-8 p.m. at 3000 Oakwood Blvd in Hollywood, Florida 33020. General members of the association will cast their ballots for the annual board election. Non-members are also encouraged to attend.

The event fees are as follows:

IAUA member fee	\$35
IAUA member plus 1 fee	\$70
Non-member fee	\$50
Non-member plus 1 fee	\$100

The IAUA was formed to establish and maintain the highest level of professional

standards and services for the purposes of protecting the rights of the insured and insurers in the appraisal process. Below are several of the association's purposes and objectives:

- To establish and organize all those serving the appraisal process to better serve the interests of all parties in a fair and equitable manner while maintaining the highest standards of professional and ethical conduct.
- To maintain representation before governmental agencies that propose and enact legislation that are of importance to the appraisal process.
- To assist in the enactment of all laws and regulations pertaining to the

appraisal process the U.S. Government, the Florida Legislature and/or the Department of Financial Services may enact.

- To administer Certification for appraisers and umpires, who successfully complete the IAUA Certification Course and successfully pass the respective exam.
- To promote networking and the exchange of information from all those involved with the appraisal process.

For more information on IAUA, and to register for the meeting, visit www.iaua.us. ♦