

Benefits of Hiring a CAPIA Member

- The California Department of Insurance regulates Public Adjusters. California Public Adjusters are required to be tested, licensed, and current on continuing education requirements.
- To qualify for a license, a PA must demonstrate significant knowledge and competence in a broad range of areas related to property insurance, claims settlement, and pertinent laws and regulations.
- Your CAPIA Public Adjuster is offered the most up-to-date information & training as to adjusting practices in California. CAPIA public adjusters meet high professional knowledge, competence, and achievement standards.
- Both CAPIA and your Public Adjuster promote honesty & integrity with the strictest adherence to the CAPIA Code of Ethics while dealing with insureds.
- CAPIA has already vetted your Public Adjuster. Members under disciplinary actions from CA DOI or CAPIA are not authorized to practice until disciplinary actions have been satisfied by the appropriate authority.

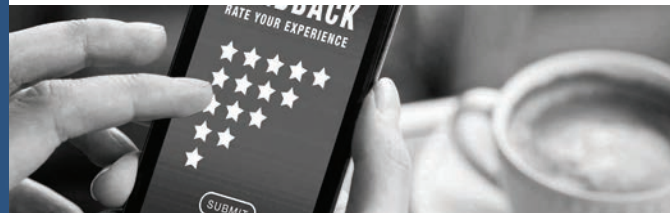


Rate our Members?

Should you engage the services of any CAPIA Member and they do not live up to the ethics listed within this brochure, please notify CAPIA with your displeasure so, as an Association, we can make an effort to resolve any differences.

Likewise, should you engage the services of any CAPIA Member and they exceed your expectations, please let us know as well.

Send your comments to:
info@CAPIAInc.com



Disclaimer: CAPIA is not responsible for CAPIA's Members' violation of CAPIA's Code of Ethics. However, once we know of such violations, we can take appropriate actions to either sanction our Members or remove them from our membership roster.

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ONE Tragedy is Enough.

What's worse
than losing
your home or
business to a
fire, tornado,
hurricane,
flood or
other
disaster?



**NOT getting a full and fair
insurance settlement for your loss!**



See the benefits of hiring a
CAPIA Member Firm



Why Hire a Public Adjuster?

Insurance policies require policyholders to prove their loss to the insurance company. Few people have the necessary expertise or experience to meet that burden. Licensed by the State of California, public adjusters have studied insurance policies to represent policyholders as their claim advocates.

PAs understand insurance concepts like replacement cost, actual cash value, business income loss, and other elements of a property loss that are critical to getting a fair and full settlement.

CAPIA member firms undergo extensive training and education on the ever-changing California Department of Insurance laws and regulations. You can rest assured our members dedicate themselves to you in the event of severe tragedy.

To get the claims process off to a smooth start, it's a good idea to discuss your loss with a public adjuster as soon as possible after the damage occurs.

Finding a CAPIA member near you is easy, visit our Member Directory on our website:

www.CAPIAInc.com



About CAPIA

The California Association of Public Insurance Adjusters (CAPIA)

was founded in 1985. Association members are public insurance adjusters and those who support them who have joined together to promote and protect Insured Californians during their time of need.

Consideration for Public Adjuster membership requires individuals to be licensed by the California Department of Insurance and promote the highest standards of professional and ethical conduct in the field of Public Adjusting. CAPIA members are committed to working in their clients' best interests and conducting business with honesty and integrity while adhering to CAPIA's Code of Ethics.

From property damage to fire, severe weather, or another disastrous event, CAPIA members are committed to protecting the rights and interests of insured home and business owners throughout California.

CAPIA

Code of Ethics

All members of CAPIA are required to abide by the following Rules of Professional Conduct and Ethics. Thus ensuring that our clients and members of the public can receive proper and ethical treatment at all times.

- 1.** Members shall conduct themselves in a spirit of fairness and justice to their clients, Insurance Companies, and the public.
- 2.** Members shall refrain from improper solicitation.
- 3.** No misrepresentation of any kind shall be made to an insured or to the Insurance Companies.
- 4.** Commission rates shall be fair and equitable and strictly in accordance with the prevailing laws or regulations of the California Insurance Department.
- 5.** Members shall conduct themselves so as to command respect and confidence. They shall work in harmony with one another, with their clients, and the Insurance Companies' representatives so as to foster a cordial and harmonious relationship with all branches of the insurance business and the general public.

6. Members must be fitted, by their knowledge and experience, for the work they undertake. They must not endanger the interests of the public adjusting profession, or risk injustice to insureds or to the Insurance Companies, by attempting to handle losses or claims for which they are not qualified and for which they cannot find competent technical assistance.

7. Members shall not engage in the unauthorized practice of law.

8. Members shall not acquire any interest in the salvaged property or participate in any way, directly or indirectly, in the reconstruction, repair, or restoration of damaged property, except with the knowledge, consent, and permission of the insured.

9. Members shall be cooperative and assist one another in every possible way.

10. Members shall not disseminate or use any form of agreement, advertising, or any printed matter that is harmful to the profession of public adjusting, or which does not comply with the rules and regulations of the California Insurance Department, or which might subject public adjusting and public adjusters to criticism or disrespect.



Investing in our Members

How CAPIA Provides

We offer Continuing Education (CEs) to all of our members, as well as additional information provided through three annual conferences. Quarterly "CAPIA Courier" newsletters and monthly "MyCAPIA" Member's Zoom calls, update our members on new directives from the California Department of Insurance. During wildfires, CAPIA Members receive state directives as soon as they are published.

The California Legislature periodically attempts to make policy or legislative changes to California law. CAPIA reviews and lobbies for changes when we identify that will harm consumers. Over the past thirty-five-plus years, CAPIA and our members have invested substantial sums in protecting the rights of consumers and the Public Adjusting profession.

CAPIA is headquartered in Los Angeles and has representation in Sacramento to advocate for California's Public Adjusters and insureds. Please visit our website for additional information about CAPIA at:

www.CAPIAInc.com