



**United Policyholders**  
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March 13, 2013

The Honorable Jon Bramnick  
Assemblyman – Dist. 21, Assembly Republican Leader  
251 North Ave. W., 2<sup>nd</sup> Fl.  
Westfield, NJ 07090  
asmbramnick@njleg.org

**RE: Regulating public adjuster fees**

Dear Assemblyman Bramnick,

We understand you are evaluating legislation to regulate the fees that a public insurance adjuster can charge in the State of New Jersey. I write on behalf of United Policyholders (UP), a non-profit consumer organization that is providing long term Sandy recovery help to the residents of your state, to convey information that we hope will be useful to you in your evaluation.

As you may know from neighbors and friends, constituents and/or media coverage of the large number of consumer complaints received to date by the New Jersey Insurance Department about problems in Sandy's aftermath, there are many people who need claim and recovery help. There are a good number of experienced and reputable public adjusters in your state who stand ready and willing to provide that help for reasonable fees ranging from 5-12%. Yet our organization has received emails and questions from New Jersey residents that reference fees as high as 40% being charged to Sandy victims on straightforward property damage claims.

We'd all like to see the forces of free market competition prevent opportunistic price gouging after disasters. But it's clear that for many reasons, including the fact that Sandy left so many people – particularly the elderly and single parents of young children - in an emotionally and financially fragile and vulnerable state – competition alone is not doing the job. A fee cap that would take effect immediately after being signed by your Governor is in order. Even a temporary cap just for Sandy claims makes sense. The fact that NAPIA – a well-established public adjuster trade association that imposes ethical standards on its members – is supporting a fee cap applicable to Sandy claims – speaks volumes about the need for a legislative solution.

We urge you to work with NAPIA on appropriate and timely reforms to ensure that New Jersey citizens whose properties were damaged or destroyed by Sandy will be able to hire experienced and reputable claim help professionals for a fair and reasonable fee.

UP is a non-profit organization that serves as an information resource and a voice for consumers in all 50 states. We run three programs, including the Roadmap to Recovery through which we are providing long term recovery support to property owners impacted by Superstorm Sandy. For more information, please visit our Sandy Help Library at [www.uphelp.org](http://www.uphelp.org).

Respectfully yours,

Amy Bach, Executive Director

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*Roadmap to Recovery™*

