

THE Journal of Public Adjusting

FAPIA

FAPIA President Craig Drillich's In-Depth Expertise Helps Position the Association as a Nationwide Industry Leader



Craig Drillich
FAPIA President

The Journal of Public Adjusting is pleased to provide our readers with another of our exclusive interviews. This time we have the honor of speaking with FAPIA President Craig Drillich, a seasoned industry professional well-suited to lead the association in the coming year.

The Journal of Public Adjusting: Please share some highlights of your 18-year career in public adjusting.

Craig Drillich: Prior to becoming a professional public adjuster, I worked for the insurance

companies for 12 years. The decision to represent policyholders was easy for me because I saw the way things were changing within the insurance industry and I didn't think it was ethical. The truth is, I couldn't sleep. I made the decision to put everything I had learned to work for policyholders to help them get paid what they were owed. It was the right decision for me and I've never looked back.

I recently represented a homeowner for their home fire claim resulting from an electrical fuse box. The insurer wrote a ridiculous estimate. It was summer in South Florida and the policyholder and their family were living without electricity, air conditioning or refrigeration at their home. They had been forced to move into a temporary rental, and while they haggled, unrepresented, with the

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NOAA Year-End Summary Now Available Online

The National Oceanic and Atmospheric Administration (NOAA) has issued its 2018 Atlantic hurricane season year-end summary.

Gerry Bell, Ph. D., seasonal hurricane forecaster at NOAA's Climate Prediction Center was quoted in the report as stating, "The 2018 season fell within NOAA's predicted ranges in our pre-season outlook issued in late May. However, the overall season was more active than predicted in the updated outlook issued in early August. Warmer Atlantic Ocean temperatures, a stronger west-African monsoon and the fact that El Nino did not form in time to suppress the season helped to enhance storm development."

The report also stated that Hurricane Michael, at a Category 4 intensity, was the strongest hurricane on record to strike the Florida panhandle. It was the third-most-intense hurricane to make landfall in the continental U.S. on record in terms of

central pressure (919 mb) and the fourth-strongest in terms of maximum sustained winds (155 mph).

To read the full report, visit:

<https://www.noaa.gov/media-release/destructive-2018-atlantic-hurricane-season-draws-to-end>. ♦





Exclusive Interview with FAPIA President Craig Drillich, CFO Patronis Urges

Insurance Companies to Expedite Hurricane Claims Processing and NOAA's 2018 Atlantic Hurricane Season Year-End Summary

Our December newsletter wraps up another issue and another year of *The Journal of Public Adjusting*. And as in years past, in our final issue we are featuring another of our exclusive interviews with industry leaders such as FAPIA President Craig Drillich who provides deep insight on the public adjusting profession.

Next, we have excerpts from the recent press release issued by CFO Patronis calling on insurance companies to speed up the hurricane claims handling process.

Also this time, we have information from NOAA'S 2018 Atlantic hurricane season year-end summary with a link to the full report.

Best wishes for the new year!

Harold Y. Levy, ESQ.
HL Law Group, P.A.
2601 East Oakland Park Boulevard
Suite 503
Fort Lauderdale, FL 33306
(954) 713-1212 | (954) 760-4239 (FAX)
Harold@HLLawGroup.com

The Journal of Public Adjusting to Modify Format in 2019

In an effort to better serve our ever-expanding base of readers, *The Journal of Public Adjusting* will change from a once-monthly publication to a shorter, more frequent e-newsletter communication. The new format will still feature timely information, but with a more targeted approach in delivering articles best-suited for each faction of the industry.

If you would like to continue to receive our publications, please email us at info@hllawgroup.com. And please share with us any topics you would like for us to address in the new publication.

We look forward to continuing to provide you with relevant and timely news and information relating to our industry. ♦

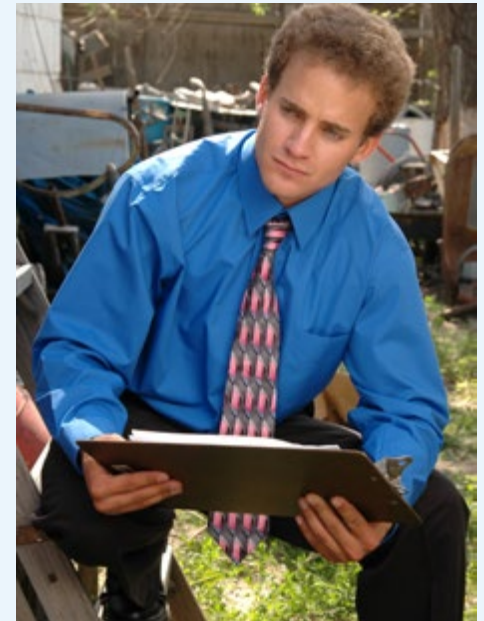
CFO Patronis Calls on Insurers to Move More Quickly in Hurricane Claims Processing

Florida Chief Financial Officer (CFO) Jimmy Patronis and Insurance Commissioner David Altmaier recently spoke with insurance company executives urging speedier aid in Hurricane Michael recovery efforts.

In the press release titled, "CFO Jimmy Patronis: More Than One Month After Michael, Insurers Must Step It Up," CFO Jimmy Patronis said, "Before Hurricane Michael hit, I put Florida's insurance industry on notice that I expected they would move quickly to help residents recover. Unfortunately, this hasn't been the case all around. My office has noticed several alarming trends since the storm made landfall including delays in processing claims. What is even more troubling is that 13 percent of complaints to my office were related to claim denials.

"To put this into perspective: Hurricane Irma touched almost every county in our state, impacting millions. Thirty days after Irma, we had approximately 200 consumer complaints. Hurricane Michael impacted 12 counties. Thirty days later, we have received more than 100 consumer complaints. There is no reason that we should have this many complaints for an impacted area that is a small fraction of Irma's. It's completely unacceptable.

"My expectations have not changed. In fact, they are even higher. I expect insurers will step it up so that families and businesses can get back to normal. If insurers don't step up, not only will recovery be delayed, but consumers will be even more vulnerable to fraud."



The press release also quoted Commissioner David Altmaier as stating, "To be clear, all insurance-related needs held by impacted consumers must be addressed swiftly and without delay. My office continues to work alongside CFO Patronis and the Department of Financial Services to monitor the progress of the post-storm response and we'll continue doing so to ensure residents impacted by Hurricane Michael are protected throughout their path to recovery. Insurance companies must fulfill the promises they've made to their policyholders."

To read the press release in its entirety, visit: <https://www.myfloridacfo.com/sitePages/newsroom/pressRelease.aspx?ID=5151>. ♦



insurer, they blew through the available additional living expense policy limit. These people were cooking on a camping stove and grill, living in a tent and showering with their garden hose in the back yard. They called me for help. I brought out the appropriate experts, wrote a proper scope of loss which was ten times what the insurer had offered and helped them through the dispute resolution process. The case settled for a substantial recovery and the family was able to begin the rebuild process. Cases like this remind me that we should all be very proud of the work we do.

Becoming a FAPIA board member and having a voice in the future of our industry is another highlight of my career. The ability to have an influence on the future of our industry makes all the volunteer work involved worth it. FAPIA not only influences the industry in Florida, but all over the country. All other public adjusting associations look to Florida for guidance on how to bring folks together and focus to reach our goals. In many ways, FAPIA leads the way for the industry across the country. It is truly my honor to have been selected by my peers to lead the industry as president of FAPIA.

The Journal of Public Adjusting: What do you hope to achieve in your term as FAPIA President?

Craig Drilllich: Getting all public adjusters to come together and to recognize the benefit of FAPIA membership has been a long-term goal for us, and I hope to exceed our expectations this year. I can report that our membership committee has put together a valuable member benefits program that will be distributed to every

new member and renewing member before the end of the year. We are currently applying for and hope to be able to offer association health insurance benefits in the near future. We are stronger as an industry when we speak with one voice. I encourage every public adjuster to learn more about FAPIA membership at fapia.net or by visiting our facebook page.

The Journal of Public Adjusting: How do you think the record-breaking devastation of the 2018 hurricane season will impact the PA industry as a whole long term?

Craig Drilllich: That depends on each one of us. We all know that the number of licensees will increase. But the real impact of these weather events will depend on the results. If the policyholders are happy



with the work we do and the value we provide, these catastrophes will highlight the important role we play. But if public adjusters are perceived to be taking advantage or make the situation worse for insureds, the resulting bad press could have a devastating effect on our industry. It would hinder our ability to advocate for policyholders and the public adjusters who represent them. My message to everyone is simple: If you do the right thing and always keep the policyholder's interests first, we will have a positive impact.

It's important to remember that Hurricane Michael impacted Chief Financial Officer Jimmy Patronis's hometown. We would like him to know that public adjusters are the ones helping his friends and neighbors through the recovery process.

The Journal of Public Adjusting: Do you think the catastrophic weather events of 2018 will affect how the various factions of the insurance industry work together going forward? If so, how?

Craig Drilllich: Everyone would like to think that all factions of the insurance industry would work together in harmony, but the insurance claim process has always been adversarial because of conflicting objectives. Insurance companies have their goal of maintaining high profitability and policyholders continue to have a reasonable expectation of full and fair recovery when they have a loss. FAPIA has been involved with the Florida Property and Casualty Insurance Fraud Task Force and has offered to work with a number of local and state task forces that aim to protect policyholders from bad actors. People are learning that insurers will not necessarily treat them like good hands, good neighbors. CFO Patronis recently expressed disappointment about how the process is affecting his friends and family in the panhandle stating in a DFS press release dated November 20, 2018, "Before Hurricane Michael hit, I put Florida's insurance industry on notice that I expected they would move quickly to help residents recover. Unfortunately this hasn't been the case all around."

The Journal of Public Adjusting: Please share highlights of FAPIA's 2019 legislative agenda. What are the biggest issues facing the industry this year?

Craig Drilllich: From a legislative perspective, FAPIA will be educating



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lawmakers and sponsoring legislation that will address anti-consumer forced managed repair programs. We believe there has to be a greater level of accountability for companies who force policyholders to use their vendors to make repairs. There are too many documented stories about managed repair gone wrong and we believe it's time to address the abuse through legislation that provides protection to policyholders.

FAPIA will also be sponsoring legislation that will regulate mortgage companies' check processing procedures. We also have too many policyholders having their insurance proceeds hijacked for indefinite periods of time by mortgage companies who hold their proceeds in escrow. This practice affects the policyholder's ability to begin reconstruction as well as making it more

difficult for public adjusters to get paid for the services they provide in a timely manner. The long-term goal is to have legislation presented that will eventually lead to direct pay for public adjusters.

Other issues affecting our industry are the unlicensed practice of public adjusting which requires greater enforcement by the Department. AOB abuse and diminished coverage in policies affects both policyholders and our industry. We expect that there will be legislation proposed on the AOB front and will be making our elected officials aware of the diminished coverage that policyholders are being faced with during the upcoming committee weeks in Tallahassee commencing January of 2019.

The Journal of Public Adjusting: What are some of FAPIA's other goals for 2019 and beyond?

Craig Drillich: FAPIA continues to build awareness about the public adjusting industry in Florida. Our messaging focuses on making sure that every policyholder knows they have the right to a second opinion and an obligation to themselves to ask for help from a FAPIA member public adjuster. I'd like to see every public adjuster embrace the professionalism, educational opportunities and ethical standards FAPIA embraces. The work we do to help people recover financially is essential for individuals and communities. Whether the cause is an event that makes headlines or just a daily non-catastrophic claim—policyholders often feel lost during the claim process. Public adjusters are here to show them the way. ♦

