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The Disaster Claim Consumer Protection Act

Sen. Feyen and Rep. Steffen introduce legislation to help protect property owners when filing insurance claims

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MADISON- Senator Dan Feyen (R-Fond du Lac) and Representative David Steffen (R-Howard) introduced the Disaster Claim Consumer Protection Act to help safeguard property owners filing insurance claims following a natural disaster. This legislation aims to create registration requirements for public adjusters and also require a written contract with consumers before providing services to the insured.

Victims of natural disasters often face challenges navigating the complex insurance system to seek reimbursement for their claims. Public adjusters are a third party in the insurance claims process who, when operating in good faith, can be a vital asset to the consumer in the claims process.

“The series of storms that hit Wisconsin this weekend serve as a clear example of why it’s important for lawmakers to pass the Disaster Claim Consumer Protection Act.” Sen. Feyen said. “This legislation promotes transparency in the insurance claim process and ensures that public adjusters are well-qualified in both ability and character. It helps protect vulnerable natural disaster victims who deserve prompt reimbursement for their insurance claims to begin rebuilding their lives.”

“This legislation prevents victims of a natural disaster from becoming victims of unscrupulous insurance adjusters,” said Rep. Steffen. “Under current law, insurance adjusters who are not affiliated with a Wisconsin license insurance company are operating with little state oversight and even less protection for the consumer. It is important that we create certain standards, limits and licensing requirements for anyone representing our impacted communities and families. This commonsense series of consumer protections is a big step forward in that direction.”

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