

A Woman's World: Claims Adjusting as a Way of Life



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INSURANCE IS MOST commonly recognized as a "male dominated" industry. However, I have firsthand experience as to how women can play an important role in the insurance business and achieve success.

The National Association of Public Insurance Adjusters (NAPIA) was considered a "club" when it was founded in 1951, and it didn't have a woman president until 2008. It is now 2020 and the association has become more diverse, consisting of several women in its leadership. I am proud to be the third female president of NAPIA.

National Fire Adjustment Company, Inc. is my family's company. But this is not just a family business to me. It is a way of life. I developed an interest in public adjusting at a very young age. My Sundays after church would be spent in the car with my father pursuing fires. My summers throughout high school consisted of working in the field and completing contents inventories. By the time I was 24, I was a licensed public adjuster. Although I had years of experience from being involved in various aspects of the claims process and benefiting from all the "insurance talk" at our family dinners, I was still not prepared for how challenging the industry would be for a woman.

The first few years of handling claims, I learned that being a female public adjuster comes with disadvantages. My constant goal was to always be one step ahead. Many insurance company adjusters and contractors that I would meet on a claim would make comments to me such as, "I know construction – I doubt that you do" or "I have 30 years of experience on you." There were instances where I was asked not to handle a loss because I was a female. Regrettably, there were even times that I questioned my own capabilities. However, these impactful situations only made me more determined and encouraged me to work harder. In order to always be one step ahead I would be sure to review, understand and know the policy inside and out. I would go above and beyond to thoroughly grasp the logistics of the claim. I would pick the brains of experts and do all the necessary homework allowing me to prove that I was more than worthy of their respect as a fellow insurance professional. It is a great compliment to now be referred to as a "ruthless bulldog."

Joining our family business was always something that I considered. I knew it would take a lot of hard work and dedication to even come close to filling the shoes of my great-grandfather, grandfather and father. What I did not know was how difficult and different it would be to do it as a woman.

For a woman who is either entering or thinking of entering the insurance industry, my advice is to give it your utmost effort. There are many strong and courageous women paving the way to eliminate the bias. Without a doubt, there will be times you will get discouraged as a result of the negative treatment you will encounter. With hard work and perseverance you will find it is well worth it.

Jodie Papa

President

National Association of Public Insurance Adjusters

