

NAPIA BULLETIN *(Excerpt)*



National Association of Public Insurance Adjusters

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SMALL PUBLIC ADJUSTING FIRM – BIG RESULTS!

by Clay F. Morrison, CPPA, of Morrison & Morrison, Inc.

In the mid 1990's, I vividly recall sitting by a friend's pool talking about problems she was having while trying to recover from a flood that had devastated her home. My friend described the immense frustration she was experiencing as she attempted to resolve a claim with the insurer, and how the insurer had made her life miserable with over bearing demands on her time and abilities. My friend then said that she had discovered a service that she was completely unaware of prior to her claim, and proceeded to hand me a colorful, glossy brochure. She described how the company in the brochure (a public adjusting firm) would document her loss, estimate the damage to her structure, inventory her contents and negotiate a fair claim settlement on her behalf for a reasonable contingency fee. As I glanced through this professional looking brochure by Jansen International, I remember thinking, "What a great concept, and judging by their brochure, this is obviously a large, well established company."

I have always been an entrepreneur at heart, even during my days of mowing lawns to get through college. Just a few years after the poolside conversation with my friend, I found myself operating what had grown to be a very busy and successful insurance restoration company with State

Farm as my largest customer. Business was booming and I was asked to assist with training of new adjusters, evaluate losses, and provide independent consulting for catastrophic claims made upon the insurer. I had built a small kingdom serving insurers and life was good until one day when an upper level claims manager invited me to a closed door meeting where he made a request that I will never forget as long as I live. His request, simply stated, was "We refer a lot of restoration business to you, and we need your help in rectifying the consumer's entitlement mentality." I was so stunned by this statement that I found myself searching for a reply, any reply, but found none. I did question my counterpart's motives and objectives, and immediately realized that in good conscience I could not fulfill their requests. As a result of my unwillingness to "play ball," and because I had built my world around serving the insurers, the flow of claims referrals immediately ceased and my very successful restoration company was reduced to an out of business restoration company.

Shortly thereafter, during a phone conversation with another friend, it was suggested that I think about becoming a public insurance adjuster due to my construction experience and intimate knowledge of the inner workings of an insurance claims department. At this suggestion the memory of that professional public adjuster brochure from a few years earlier immediately came back to me, and I began researching the who, how,

what and where of public adjusting. I dove in head first and began trying to learn everything I could. I spent the first couple of years as a public adjuster working under several other established PAs. Watching their actions taught me not only how to act as a public adjuster, but how NOT to act as well. The more I was exposed to those working in the public adjusting field, the more I began to realize there was a tremendous need for an organization that would prescribe and hold public adjusters to a code of ethics, would provide educational products, would take a lead role in addressing licensing issues, and would provide a forum for exposure to and relationships with the leaders in the public adjusting profession.

After some lengthy research, I discovered NAPIA and promptly filled out an application. At the time I joined it was highly unusual for a one person shop to be a member. As a small operation, it was a big step for me to pay what I considered fairly expensive fees for membership. However, I am a firm believer in, and subscriber to, some very important principles. First, if you want to be successful in a field, you must associate yourself with people who are the most successful in that field. Second, if you endeavor to do something, you should strive to be the best. For me, joining NAPIA was the first step in being associated with, as well as learning from, the best in the business.

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Clay Morrison is president of Morrison & Morrison, Inc., a public adjusting firm based in League City, TX. Clay operates his business with his wife, Ruth Morrison, a licensed attorney in Texas and Corporate Counsel for Morrison & Morrison. Clay maintains a CPPA designation, is a NAPIA board member, is secretary of TAPIA, is a Windstorm Insurance Network certified umpire and performs numerous appraisals. Clay and Ruth reside in League City with their children, Clay and Christina. Clay is available by telephone at 281-554-7077 or by e-mail at cm@publicinsuranceadjuster.net.

As a small operator, it was also very important for me to find an organization with an effective professional education program. I have found that many of the problems we encounter as an industry are caused by the actions of a few who don't fully understand either the legal ramifications of their actions or the insurance policy issues at hand. NAPIA has done an extraordinary job of addressing both over the years by providing access to some of the best minds in the business. NAPIA has a certification program, offering two designations (Certified Professional Public Adjuster and Senior Professional Public Adjuster), which I am pleased to be a part of. These designations are available only to the most experienced PA's who are willing to study and sit for an examination. If you think the insurer doesn't notice this designation when they receive correspondence from you, think again.

The information to be gained from those with experience in my field is immeasurable, and I am able to find that with NAPIA. Likewise I am able to connect with other members as a resource if an issue comes up that I need assistance with. I care about furthering the public

adjusting profession and believe that in order to promote that philosophy nationwide, we must come together from all over the United States and join forces.

I belong to the Texas Association of Public Insurance Adjusters and the Florida Association of Public Insurance Adjusters, and I support their regional efforts in Texas and Florida because these are the primary states where I work. Like many other occupations; however, a national organization lends credibility to a profession when facing the multiple issues we confront today as public adjusters. I would like to see more solo or small firms get involved and I encourage them to actively participate in NAPIA for the good of our profession.

If you are a small public adjusting firm considering membership in NAPIA, I would like you to make note of one fact. If not for the efforts of the association and the subsequent publication of the NAIC Public Adjuster Model Act, it is likely that you would not have licensing in your state. NAPIA is responsible for licensing in the vast majority of states where you can practice as a public adjuster legally and with reasonable regulation. Nationwide licensing has legitimized our profession in every way.

Yes, sometimes it can be expensive for a small firm to be active in multiple associations. But if you are considering joining NAPIA, instead of asking "can I afford to join?" you should ask yourself, "can I afford NOT to join?"

Oh by the way, if you happen to think professional color brochures are just for the big guys, the next time you notice a brochure for public adjusting, check the label, it might just be mine.

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