

NAPIA BULLETIN



National Association of Public Insurance Adjusters

Fall 2010



The Ritz-Carlton South Beach

THE RITZ-CARLTON SOUTH BEACH TO HOST MID-YEAR MEETING IN DECEMBER

Five education sessions (providing up to six CE credits) will be presented during the December 9-11, 2010 NAPIA Mid-Year Meeting at the Ritz-Carlton South Beach in Miami, FL. The hotel sits on Miami's most famous beach, and is just steps away from Ocean Drive, Lincoln Road and the best shopping, dining, nightlife and people watching South Beach has to offer.

Kicking off the education program Friday morning is John Morrison, Esq., a former Commissioner of Insurance and Securities for the State of Montana. Now a practicing attorney and insurance industry consultant, he has a Martindale Hubble rating of "Preeminent – 5.0 out of 5," a distinction held by about 10% of Montana lawyers. His talk "NAIC and Insurance Regulation" will focus on a number of NAIC matters, including a current look at public adjuster regulation.

He will be joined by Delaware State Deputy Insurance Commissioner Gene Reed. Reed was instrumental in

the development and implementation of the public adjuster model bill supported by NAPIA. Other professional education sessions are:

"Building Codes: Truth or Consequences!" by Joey Childress, Ray Kirby & Don Wessinger of Childress Engineering Services

"Data Loss: Property Coverage for the Bits & Bytes," by Jeffrey Schulman, J.D. of Dickstein Shapiro LLP

"Crime/Fidelity and Proof of Loss for PA's," by Richard Reynolds of Management Analysts, Inc.

The Mid-Year Meeting business agenda includes a legal/legislative update by NAPIA Counsel Brian

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PRESIDENT'S MESSAGE

Jack Kunz, SPPA



Our profession continues to face challenges to our ability to do business. An example of this is the recent activity in Florida by Sawgrass Mutual Insurance Company to prohibit their policyholders from employing a public adjuster. Brian Goodman touches on this in his column, and he will provide more details during his legal/legislative update at next month's Mid-Year Meeting.

We must take immediate action to prevent this prohibition from taking effect and to prevent other mutual insurance companies from pursuing similar activities. NAPIA's involvement is necessary but costly. Your support of the Association through your dues and contributions to our legal efforts is most important at this time.

It has come to the attention of the Board of Directors that some firms are not reporting (or enrolling) all of their licensed employees with the Association. This is a requirement for NAPIA membership. All individuals who regularly work for a member firm as independent contractors must be reported as well. Please review your firm's listing and advise headquarters of any omissions. We rely in part on membership dues to help fund the many costly legal and legislative activities in which the Association

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2010 MID-YEAR MEETING SPONSORS & EXHIBITORS RECOGNIZED

NAPIA appreciates the support of the following companies:

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The Drying Team, Inc.
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Merlin Law Group
Tampa, FL

Rolyn Companies, Inc.
Rockville, MD & Del Rey Beach, FL

President's Message *from page 1*

is involved. Honest and prompt reporting by all will help minimize the need for future dues increases or assessments.

As reported in my last message, your board and committees are working on a number of tasks to improve member services. Projects include a new website, revised member marketing materials, and innovations to the member application process. Your thoughts and comments on these activities as well as any others you wish to suggest are welcome.

You can expect to receive a committee preference form around the end of the year seeking your interest in serving on one or more committees as well as the Board of Directors. I encourage you to submit your choices. If you have questions regarding committee duties or responsibilities, please contact the NAPIA staff for details.

The information you provide will be used by the Long Range Planning Committee when it meets in late January to establish committee assignments for next year. Remember, if you choose to serve you are making a modest commitment of time and resources. I can assure you; however, that you will find it to be an insightful and rewarding experience.

Mid-Year Meeting *from page 1*

Goodman, Esq., as well as officer and committee reports. During the second of two evening receptions, NAPIA Past President Randy H. Goodman, SPPA will receive this year's Person of the Year Award.

A few blocks from the Ritz-Carlton is the home of the late designer Gianni Versace. It is now a boutique hotel called The Villa By Barton G, where each of the ten suites has its own butler.

On the morning of December 10, spouses and guests registered for the convention can experience the opulence of Versace's mansion first hand during a relaxing poolside breakfast and narrative tour by the estate's docent. This program is sponsored by the firm of Doherty Georgeson, LLP.

To attend the convention, register online at www.napia.com (members of the Florida Association of Public Insurance Adjusters may register at the national member rate). For room reservations, call 305-671-2609 or 800-241-3333 and ask for the NAPIA rate (now offered on a space available basis only). For additional information contact NAPIA at 703-433-9217 or info@napia.com.

NEW MEMBERS

NAPIA welcomes the following new PA firms and Affiliates:

PUBLIC ADJUSTING FIRM

HWD Adjusting Company
(R) Harold Dickens
Culver City, CA

AFFILIATE INDIVIDUAL MEMBERS

Anthony Antonellis, Esq.
Sloane and Walsh
Boston, MA

William Harris, Esq.
Merlin Law Group, P.A.
Tampa, FL

IN REMEMBRANCE

NAPIA sadly announces the recent passing of two longtime association members:

Meyer H. Biller of Biller Associates Tri State, LLC in North Haven, CT, on November 5, 2010.

NAPIA Past President **Roy N. Sarasohn** (formerly of Sarasohn & Company, Inc.) of Boca Raton, FL, on October 29, 2010.



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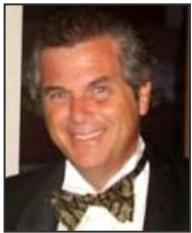
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Administrative Assistant

MANAGEMENT FIRM

Barrack Association Management

Potomac Falls, VA



COUNSEL'S CORNER

Brian S. Goodman,
Esq.

Now that we have passed the mid-term elections, it will not be long before state legislatures begin convening. NAPIA is working hard in a number of states attempting to secure new licensing laws or trying to improve upon existing ones. We are working diligently with counsel, state insurance departments, and legislative representatives to make sure that the interest of public insurance adjusters throughout the country are protected.

Additionally, there has been a great rise in state agencies enforcing the unauthorized practice of public adjusting, which is a good thing for the profession. Over the past few months there have been investigations and/or rulings from Tennessee, Minnesota, Oklahoma, Florida and other states preventing those without a public adjuster's license from engaging in the unauthorized practice of public adjusting. If you witness the unauthorized practice of public adjusting in your jurisdiction, contact the NAPIA office or me, and we can provide you with further materials to help your relevant state agency to stop this practice. It is right, it is legal, and it is the best way to protect your profession.

There have also been recent efforts by some in the insurance industry to prevent public adjusters from practicing adjusting. NAPIA is working with state associations and attorneys to stop these unwarranted and possibly illegal attacks on the profession, which I will be describing in much further detail at next month's Mid-Year Meeting in Florida.

In the meantime, if you learn of such efforts, please contact me or NAPIA headquarters so we can assist you in protecting your profession.

SUPPORT NAPIA LEGAL & LEGISLATIVE INITIATIVES

The Association is grateful for the timely and generous response by public adjusting firms, individuals and organizations to requests for donations to fund efforts addressing legal, legislative and regulatory issues in Florida and several other states. Money received so far has provided the means to retain local counsel and other necessary resources.

These matters severely threaten the profession. Left unaddressed, the practice of public adjusting could be limited or prohibited in one or more states.

If you have contributed in the past, please consider making another donation. If you haven't joined the fight, keep the effort going by making a donation to the NAPIA legal fund. Send your check to:

Hodes, Pessin & Katz, P.A.
901 Dulaney Valley Road
Towson, MD 21204

PLAN NOW FOR THE NEXT NAPIA ANNUAL MEETING!

Atlantis Resort
Paradise Island, Bahamas
June 8-12, 2011

Look for full meeting details soon. To reserve a room at Atlantis visit www.atlantis.com/myevent/napia.aspx.

DONATIONS MADE TO CHARITABLE FUND

Swerling Milton Winnick Public Insurance Adjusters recently made a donation to the *Paul Cordish Memorial Fund* in memory of:

Meyer Biller of Biller Associates
Tri-State, LLC

NAPIA Past President Roy
Sarasoehn

Contributions may be sent to NAPIA at 21165 Whitfield Place, #105, Potomac Falls, VA 20165. Checks should be made payable to the Paul Cordish Memorial Fund or the Will Goodman Foundation.

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NAPIA BENEFITS PUBLIC INSURANCE ADJUSTERS

The ongoing efforts of the National Association of Public Insurance Adjusters have helped to produce legislation and regulation enabling public insurance adjusters nationwide to represent the interest of the policyholder in first party insurance claims.

Since the catastrophic losses of hurricane Andrew in Florida, and through the most recent reign of disasters, such as wild fires, floods, hurricanes, earthquakes, etc., NAPIA has been working quietly to secure improvements in licensing throughout the United States.

In the year 2000, only 35 states licensed public adjusters. Since then an additional nine states have been added to the licensing roles. With the addition of the NAIC Model Licensing Act in 2005 (which has been enacted in 13 jurisdictions), licensing and regulations has been revamped and updated bringing the total licensed states to 44, with two more in the process of considering new license legislation.

Each of the licensed states with changes (or proposed changes) in legislation or regulation presents a challenge to NAPIA and its members. The challenge is to protect the ability of the industry to provide its valuable service to the insurance consumer as its dedicated advocate in first party property claims.

NAPIA and its member firms have supported efforts in the following areas:

- Input in drafting the NAIC Model Public Adjuster Licensing Bill
- Tennessee
- Mississippi
- Louisiana
- Arkansas

- Alabama
- Florida
- Indiana
- Kansas
- Iowa
- Idaho
- Pennsylvania
- Illinois
- Missouri
- West Virginia
- Unauthorized Practice of Public Adjusting

The funding for these efforts comes from NAPIA member dues, assessments and contributions from member firms. To date NAPIA has committed more than **\$2,000,000** on behalf of our industry in supporting these challenges. Our counsel, Brian Goodman, Esq., has been instrumental in shepherding this monumental task. The need for financial commitment continues; however, as challenges appear almost daily.

NAPIA is thankful for past member support, but help from the entire public adjustment community is needed to secure our position in the industry. If you have not participated financially in this noble endeavor, you are urged to do so. Your participation and financial support is vital to our ability to continue our efforts.

FUTURE MEETING SITES & DATES

2010 Mid-Year Meeting
Ritz Carlton South Beach
Miami, FL
December 9-11

2011 West Coast Seminar
Marina Del Rey Hotel
Marina Del Rey, CA
Dates *TBA*

2011 Annual Meeting
Atlantis Resort
Paradise Island, Bahamas
June 8-12

2011 Mid-Year Meeting
Arizona Biltmore
Phoenix, AZ
December 1-3

2012 Annual Meeting
The Grand Del Mar
San Diego, CA
June 20-24

2012 Mid-Year Meeting
The Ritz Carlton
San Francisco, CA
November 29-December 1

2013 Annual Meeting
Westin La Cantera
San Antonio, TX

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FPCC Keynote Speaker Elise M. Farnham, CPCU, ARM, AIM, CPIW

“SECOND” FIRST PARTY CLAIMS CONFERENCE EXCEEDS EXPECTATIONS!

“I can safely state that FPCC is the best value for CE credits anywhere -- thank you for a worthwhile conference,” remarked one attendee of the October 18-20, 2010 First Party Claims Conference (FPCC) in Warwick, Rhode Island. Other notable comments included “Great conference, I will be back next year” and “Whoever came up with the idea to present both sides of the issues in the sessions should be commended for many reasons!”

Nearly two hundred and fifty property insurance claims professionals actively participated in the two day event which offered choices among twenty seminar topics (for a total of twelve CE credits), numerous networking activities and a keynote address by Elise M. Farnham, CPCU, ARM, AIM, CPIW. Improvements to last year’s schedule were an opening reception the night before the conference began, the keynote breakfast and, the convenience of

conference materials on USB drives for all. Attendees were also impressed with the variety and number of exhibitors on hand, with one saying “It’s great to have a resource for vendors that work with the public adjusting industry. With regard to how participants felt



One of twenty FPCC breakout sessions

about the one-hour education sessions, comments included “Practical, useful and informative;” “Excellent presentation and delivery,” and “Great information – well paced and good audience interaction.”

The first full day of the conference included the keynote breakfast and five, hour-long seminars with fifteen minute breaks in between. The final day consisted of six more one-hour sessions with breaks.

Except for the keynote breakfast, all meals and refreshment breaks were served in the exhibit hall.

In her keynote address, Elise Farnham relied on her extensive background in the risk management and insurance industry. As President of Illumine Consulting, her firm focuses on providing education opportunities for insurance and risk management professionals with applicability for other professionals. Presented to all conference attendees, Elise Farnham’s topic, “Changing Attitudes in a Changing Economy” was entertaining, informative and qualified for CE credit. According to one attendee, “Elise hit the nail on the head, we WILL be learning for a lifetime!” Another commented, “She was very well spoken and had a great overall approach to insurance and why things are as they are.”

In general, survey results after the 2010 FPCC were very positive. The hotel, location, education program and networking events were all highly rated.

Nearly everyone who submitted a survey said they would return next year; some emphatically so.

The third First Party Claims Conference will take place October 17-19, 2011 at the Crowne Plaza Hotel in Warwick, RI. Details will be posted soon on www.firstpartyclaims.com.



FPCC attendees received twelve CE credits for two full days of seminars



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In 1985, Merlin Law Group Founder and President William F. "Chip" Merlin, Jr. addressed the National Association of Public Insurance Adjusters at its Annual Convention in Carmel, California. In the twenty-five years since, Merlin Law Group has proudly supported NAPIA and its membership.

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