

# NAPIA BULLETIN



National Association of Public Insurance Adjusters

Fall 2011



## PRESIDENT'S MESSAGE

*Raymond A. Altieri, Jr., CPPA*

We have a great turnout for this year's NAPIA Mid-Year Meeting in Phoenix, Arizona. If you haven't signed up for the event that takes place in early December, you still have time to register.

The conference will be held at the historic Arizona Biltmore. What is particularly interesting is that much of the hotel's history is on proud display for all to see. This nostalgic property was the winter respite of the Wrigley family as far back as back as the roaring '20s, and is a current premier vacation spot for many celebrities.

The Wrigley mansion sits on a hill overlooking the resort below, which is surrounded by a lush greener-than-green-grass lawn, their beautiful flower gardens, and the majestic Camelback Mountains of the Arizona desert can be seen nearby. Don't forget the temperate weather which should be beautiful by day and just cool enough by night to enjoy your favorite drink outside while solving the world's problems in front of scattered fireplaces on the hotel bar's stone deck.

These pleasurable moments to experience will be in addition to the education forum scheduled for you throughout the event. The education is always top notch and this conference will be no

exception, covering such topics such as time elements and methods designed to get you paid when the lender holds your client's money.

As for the business of NAPIA, we remain constantly vigilant on the national and state public adjusting scenes. Please view the article by Brian Goodman in this newsletter concerning our legislative efforts to see what we have accomplished and what projects we continue to work on.

In the short time since our June meeting in the Bahamas, NAPIA officers, directors and past presidents have been active in several states, including Kansas, Alabama, Florida, Colorado, Pennsylvania, Massachusetts, Indiana, and Louisiana, dealing with a myriad of issues. We have also been active in fortifying our ongoing relationship with the National Association of Insurance Commissioners, advancing our position to stem the growth of the unlicensed practice of public adjusting, and finalizing efforts with "The Institutes" to revamp our certification program that will continue to be administered by the same group that provides CPCU and IIA course designations.

The above accomplishments are all occurring while our PA and vendor memberships continue to grow under the NAPIA promotional membership program. Our proactive approach from state to state and the successes attained year in and year out have been attracting public adjusters from around the country who want to

be a part of our progress. These new PA and Affiliate members are finding a sense of pride and satisfaction in being active, engaged supporters of their industry and profession.

We are excited about our growth and will continue to promote it by keeping our members plugged in, using all social media outlets now available. Blogs and releases assist with that effort as well as the launch of our new exhibit booth that will be on display at the Windstorm Conference and other select venues in 2012.

We appreciate your dedicated support and look forward to seeing all of you in Arizona just a few short weeks from now.

## INSURANCE PROFESSIONALS GET TIMELY INFORMATION PLUS CE CREDITS AT FIRST PARTY CLAIMS CONFERENCE



*One of many packed sessions at FPCF 2011*

Continuing education obligations for insurance professionals are becoming more demanding every year. Now, with licensure in 44 states plus the District of Columbia, it is more important than ever for

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public insurance adjusters to educate themselves in order to practice their profession and stay on top of their game.

With a variety of conferences and seminars to choose from, and the availability of many online options, how can insurance professionals decide where to spend their time and money? Industry insiders say that nothing beats attending an event in person.

“Whether you like to network with others in your field, ask questions of instructors or just feed off of the interest and enthusiasm of peers, you can only do this by being there,” according to Clay Morrison, CPPA, who chairs the NAPIA education committee.

“You really can’t obtain the true value of the education if you don’t attend in person. Active involvement is important as opposed to getting one-way instruction or watching a video,” says Morrison. “I think personal attendance can have a greater impact on what you do than other venues as you’re exposed to the best guys in the business. You became more successful through osmosis. You receive better education and better knowledge just by being around people that are interested in the same thing as you.”

One insurance industry event that filled the need for both continuing education credits and networking was the 2011 First Party Claims Conference (FPCC). Now in its third year, this two-day event provided over 200 adjusters, public adjusters and other insurance claims representatives with the ability to earn 12 CE credits valid in California, Florida, Georgia, Massachusetts, Montana, New Hampshire, New Jersey, New York, North Carolina, Oklahoma, Tennessee, Texas, Utah and Wyoming.

According to FPCC planning committee chairman Steve Figlin, SPPA, FPPA, the event was developed to fill a gap in the education programs offered to all property insurance professionals.



*FPCC planning committee chairman and conference speaker Steve Figlin, SPPA, FPPA*

“There are many continuing education programs available, but many lack a high level of understanding of the complications of everyday practice of first party claims handling. Most are entry or preliminary level courses,” said Figlin. “FPCC is at a higher level with top notch instructors capable of imparting master level information.”

And that’s not the only difference. Figlin adds that welcoming all first party claims professionals has made the event truly unique.

“Before FPCC, there were no programs that allowed both insurance company and public adjusters to come together to network and learn. FPCC has not only met that need, but has also created a new arena for sharing industry information in the pursuit of knowledge and better service,” says Figlin. “The different points of view definitely lead to some really interesting discussions.”

FPCC 2011, which was held October 17-19 at the Crowne Plaza Hotel in Warwick, Rhode Island, featured keynote speaker Greg Serio of Park Strategies. He served as superintendent of

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insurance for New York during the 9/11 tragedy a decade ago. His talk garnered praise from respondents to the post conference survey, including remarks such as "Very interesting, high energy speaker," and "Found his topics directly related to our profession – he kept my attention."

The 31 other sessions covered a wide array of subjects related to the field of first party property insurance. Overall, participants were complimentary of the many topics, speakers and other aspects of the conference.

"I attended FPCC for the first time and the lineup of speakers was incredible. It's the best all-around education being offered in the property insurance field. There are always new laws and coverage changes to learn about, and getting this information is critical



FPCC 2011 exhibitor Clean Care of New England, Inc.

to doing our jobs well and growing our businesses," said Morrison. "FPCC is a great place to get all of the updates you need, fill your continuing education requirements and meet with your peers in a short period of time and at a great price. Everyone should attend."

Other comments included "Wish I could have attended more classes;" "Lots of interesting topics;" "This was the best one yet;" "Loved the conference and will attend every other year based on needs for CE credits," and "Well done – enjoyed the conference."

## NEW MEMBERS

NAPIA is pleased to welcome the following new members:

### PUBLIC ADJUSTING FIRMS

#### **ACRUX, LLC**

Houston, TX  
(R) Jay Etheredge

#### **Aveo Group International Corporation**

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### AFFILIATES

#### **Jeffrey Raizner**

Doyle Raizner LLP  
Houston, TX

#### **Andrew Slania**

Doyle Raizner LLP  
Houston, TX

## MEMBER NEWS

**Skipton & Associates, Inc.** has added the following PA's to their staff: (A) Chris Winey, (A) Tim Brunson and (A) Andrew Slaten.

**Globe Midwest/AI** has added the following new branch office and staff:

#### **Adjusters International**

500 N. Dearborn Street, Ste. 310  
Chicago, IL 60654  
312-222-9033 / 800-441-8922

(A) Alan Krockery  
(A) Danielle Levin



## COUNSEL'S CORNER

Brian S.  
Goodman, Esq.

As we head towards the end of the year and the beginning of next, it is time to remember that this is when most state legislatures begin to gear up for the legislative year. Currently, NAPIA is working on the passage of credible rules and licensing statutes in Alabama, Indiana, Pennsylvania and Louisiana in order to improve existing laws or create new ones that will allow our members to properly practice public adjusting. Please let us know if issues arise in your state which merit attention and intervention.

We are also acting to strengthen our relationship with the National Association of Insurance Commissioners (NAIC). The NAIC is a powerful and influential presence in the world of property insurance, and it is critical that we remain active and credible in their eyes.

Additionally, we are working very diligently to prevent the unauthorized practice of public adjusting (UPPA). This is a growing and pervasive problem, and it will take a long time to effectively stop this practice. Working toward that end is one tangible benefit of a strong relationship with the NAIC. We are also working in selected states to bring this problem to the attention of their insurance department and to have regulators begin to take action to prohibit contractors and others from practicing public adjusting without a license.

Please know that the leadership of NAPIA stands ready to assist its members with industry issues if they are brought to our attention. We will keep you posted on our efforts to protect and enhance the profession.



*The Arizona Biltmore – site of the 2011 NAPIA Mid-Year Meeting*

**PA's TO MEET AT FAMED ARIZONA RESORT FOR EDUCATION & NETWORKING**

In December, public insurance adjusters from across the nation will gather for the 2011 NAPIA Mid-Year Meeting in Phoenix, Arizona. The three-day event will take place December 1-3 at the Frank Lloyd Wright designed Arizona Biltmore Hotel.

"If you are a public adjuster and you're not attending NAPIA's upcoming Mid-Year Meeting, then you will miss some of the best education in the industry," said NAPIA executive director David Barrack. "Our education committee puts a great deal of effort into finding presenters who not only challenge their audience intellectually and stimulate discussion, but inspire them professionally. It is a unique program."

Four education sessions will be presented over two days, including "Contingent Time Element Coverage: Claims Investigation," by Steven Rosenthal of RGL Forensic Accountants & Consultants; "How to Maximize Your Business Interruption Claim," by Brian Houghtaling, Esq. of Huber, Slack, Houghtaling, Pandit & Thomas, LLP; "Getting Paid –

Public Adjusters' Entanglements with Their Clients and Their Clients' Lenders," by Glenn Rosen, Esq. of Loewenthal, Hillshafer & Rosen, LLP, and "Effective Testing of Roof Damage Begins and Ends with You," by Gary Treider of Chaparral Consulting and Forensics. Additionally, NAPIA Counsel Brian Goodman, Esq.

will provide an update on "The Unauthorized Practice of Public Adjusting with an Analysis of State Restrictions."

Individuals who attend all four education sessions will earn four continuing education credits towards NAPIA's certification program as well as licensing requirements in California, Florida, Georgia, Iowa, Massachusetts, Montana, New Hampshire, New York, North Carolina, Oklahoma, Tennessee, Texas, Utah and Wyoming. Association members will also benefit from a business session on Friday that will include officer and committee reports plus a legal/legislative update on property insurance related matters in active states such as Florida.

"We are very excited about the educational venue for the upcoming convention. Sessions will contain fantastic information regarding issues that are of great interest to public adjusters,

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**Mid-Year Meeting** from page 4

especially in light of recent natural disasters across the US," said Clay Morrison, CPPA, president of Morrison & Morrison and chair of NAPIA's education committee. "The topics to be covered are often times road blocks in the claims process, and we expect the presentations to be filled with information for overcoming these challenges."

In addition to a strong education program and vendor exhibits, attendees will enjoy several social events, including daily breakfasts and breaks and two evening networking receptions.

Registered spouses and guests are also offered a private tour of the famed Wrigley Mansion (which was built in the late 1920's by chewing gum magnate William Wrigley, Jr.) and historic Arizona Biltmore.



*A view of Camelback Mountain from the Arizona Biltmore*

Online registration for the 2011 NAPIA Mid-Year Meeting is available at [www.napia.com](http://www.napia.com). Room reservations can be made via [www.arizonabiltmore.com](http://www.arizonabiltmore.com).

Event sponsors for the 2011 NAPIA Mid-Year Meeting are Continental Machinery Company; Huber, Slack, Houghtaling, Pandit & Thomas, LLP; IHS Housing, and Merlin Law Group.

**FUTURE MEETINGS  
SITES & DATES**

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

**2012 Annual Meeting**  
The Grand Del Mar  
San Diego, CA  
June 20-23

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

**2013 Annual Meeting**  
Westin La Cantera  
San Antonio, TX  
June 19-22

**2013 Mid-Year Meeting**  
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Las Vegas, NV  
December 5-7



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Mid-Year Meeting attendees are encouraged to converse with representatives of the above firms during the December 1-3 event.



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**SCENES FROM THE 2011 FIRST PARTY CLAIMS CONFERENCE**



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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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