



NAPIA Counsel Brian Goodman (left) congratulates "NAPIA Person of the Year" recipient Bruce Swerling (right).

Bruce Swerling Named "NAPIA Person of the Year"

Bruce Swerling, SPPA, president and treasurer of Swerling Milton Winnick Public Adjusters, Inc. in Wellesley Hills, Massachusetts, was named "NAPIA Person of the Year" by the National Association of Public Insurance Adjusters (NAPIA) during its mid-year meeting, which was held December 2-4, 2004, at the Venetian Resort Hotel & Casino in Las Vegas, Nevada.

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Members and Guests Gather in Las Vegas for 2004 Mid-Year Meeting

Once again, Las Vegas, Nevada, proved to be an outstanding destination for the winter meeting of the National Association of Public Insurance Adjusters. Nearly 120 members and guests gathered in Las Vegas for the association's December 2-4, 2004, Mid-Year Meeting at the world-renowned Venetian Resort Hotel & Casino. Featured professional education seminars included "The Silverstein (World Trade Center) Case," by Lois Thompson, Esq. and John Gross, Esq., "Underinsurance," by Brian Kabateck, Esq., "Confidence Quantification of Expert Opinion" by Gary Hart, Ph.D. and "Industrial Hygiene Issues at the World Trade Center Loss," by Hamid Arabzadeh, CIH.

All CPPAs and SPPAs attending the education sessions earned five hours of continuing education credit under the NAPIA Professional Certification Program. Additionally, the education sessions were approved by the State

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NAPIA Members & Friends Contribute to the Paul Cordish Memorial Fund

NAPIA would like to thank the following companies for their generous support of the Paul Cordish Memorial Fund:

- Adjusters International Corporation
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- South Jersey Adjustment Bureau
- Swerling Milton Winnick Public Insurance Adjusters, Inc.
- Transco American Claims
- Charles R. Tutwiler & Associates, Inc.
- Emmett J. Vaughan, Ph.D.
- Wilkofsky, Friedman, Karel & Cummins
- Young Adjustment Company, Inc.

Contributions to the Paul Cordish Memorial Fund should be sent to NAPIA, 21165 Whitfield Place, #105, Potomac Falls, VA 20165. Checks should be made payable to the Paul Cordish Memorial Fund. For details regarding making a donation to the Paul Cordish Fund in honor of a friend or loved one, contact NAPIA headquarters at 703/433-9217.



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of Public Insurance Adjusters

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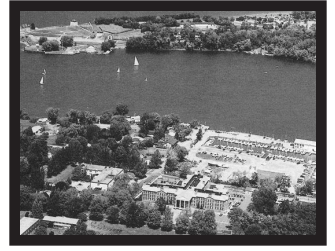
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NAPIA to Hold 2005 Annual Meeting at Queen's Landing Inn & Conference Resort in Niagara-on-the-Lake, Ontario, Canada

The 2005 Annual Meeting of the National Association of Public Insurance Adjusters will take place at the world-renowned Queen's Landing Inn & Conference Resort, which is located in Niagara-on-the-Lake, Ontario, Canada. The convention, which is scheduled to take place June 22-25 (Wednesday through Saturday), will feature several educational sessions, numerous networking and social events, and exhibits by industry suppliers.

All SPPAs and CPPAs will earn a minimum of 4-1/2 hours of continuing education credit by attending this meeting. Additionally, NAPIA is seeking approval from the various State Departments of Insurance for similar credit as required for licensing in those states.

As expected, the social portion of the annual meeting agenda is complete with receptions and dinners as well as off-site activities and sporting events. For instance, members and guests can choose to enjoy the Shaw Festival's live performance of "Gypsy" on Thursday night. (This is an optional group event.)

Friday evening, attendees will be transported to the nearby Peller Estates Winery for a special winery tour, reception and dinner. Plans are also being finalized for several unique spouse/guest activities.

Inspired by old world charm, Queen's Landing Inn &

Conference Resort is a magnificent 142 Georgian style mansion perched on a hill overlooking the scenic Niagara River and Marina. Recognized as the only Four Diamond dining establishment and inn throughout the Niagara Region, the resort boasts a firm commitment to providing the utmost in guest service. NAPIA members and guests will savor four diamond creations

"Niagara-on-the-Lake's many attractions include historic sites, award winning wineries and antiques shops."

prepared by the resort's award winning chefs at restaurants such as the magnificent "Tiara Restaurant" and the acclaimed "Bacchus Lounge."

Niagara-on-the-Lake, awarded the distinction of "The Prettiest Town in Canada," has a long and distinguished history which parallels the growth of the province. Originally the site of the old Indian village of Onghiana, Niagara-on-the-Lake was settled at the close of the American Revolution by Loyalists coming mainly from Upper New York State, Connecticut and Pennsylvania. Today, more than two hundred years after its founding, Niagara-on-the-Lake's many attractions include historic sites, award winning winer-

ies and antiques shops. The town also has several top-notch golf courses, as well as beautiful parks and pastoral farm land. Additionally, Niagara Falls is just 15 minutes down the road. The nearest major airports are Buffalo, New York (approximately 50 minutes away), and Toronto, Ontario (about a 90 minute drive). Transportation to and from the airport can be arranged by calling Niagara Concours Group Limousine Services at 1-866-324-5466. Rates range from \$100 Canadian (\$69 US) each way from Buffalo to \$145 Canadian (\$103 US) each way from Toronto. Be sure to advise the agent that you want the "Vintage Inns" rate. **Please Note:** A passport or original birth certificate will be required to cross the Canadian border.

Rooms may be reserved by calling the Queen's Landing Inn & Conference Resort directly at 1-888-669-5566 or by visiting the resort's Web site at www.vintageinns.com. Attendees should request the special NAPIA conference rate of \$319 Canadian (approximately \$266 US) per night. More information regarding attractions in the area is available by visiting the Niagara-on-the-Lake Chamber of Commerce and Visitor & Convention Bureau online at www.niagaraonthelake.com. Full registration materials for the 2005 NAPIA Annual Meeting will be available in late March.



NAPIA Mourns the Loss of Dr. Emmett Vaughan

Emmett Vaughan, Ph.D. received the Paul Cordish Writing Award in 2003.

Emmett J. Vaughan, the J.E. Partington Professor of Insurance at the University of Iowa's Henry B. Tippie College of Business, passed away in October 2004. Family members said Vaughan died in Nevada, where he and his wife, Connie, were visiting.

Vaughan, 69, directed the NAPIA Professional Certification Program for many years

“Vaughan was internationally known as an expert in the field of insurance and his textbooks were used around the globe.”

in cooperation with the Institute of Risk Management and Insurance. He joined the University of Iowa's faculty in 1963 and served in a variety of positions, including associate dean and interim dean of the Tippie College of Business and dean of the Division of Continuing Education. Most recently, Vaughan served as a professor of finance.

Vaughan, a featured educational speaker at several NAPIA conventions, was internationally known as an expert in the field of insurance and his textbooks were used around the globe. He authored more than 15 books and 200 scholarly articles on insurance and lectured on insurance and risk management issues in the United States and abroad. His many accomplishments include being inducted as a charter member of the Iowa Insurance Hall of Fame.

Vaughan held a Ph.D. in economics and insurance from the University of Nebraska at Lincoln, an M.A. in economics from the University of Nebraska at Omaha, and a B.A. in economics from Creighton University. His daughter, Therese Vaughan, is the Commissioner of Insurance for the State of Iowa.

Counsel's Report

by NAPIA Attorney Brian S. Goodman, Esq.

As the new year unfolds, most state legislature sessions are well underway. NAPIA has now subscribed to a service known as State Net, which gives us a “heads up” for legislation and regulations affecting the public adjusting industry. We are given weekly reports regarding pending legislation, state by state, which should help us as we go forward. However, please alert NAPIA directly when you learn of a problem or potential change in your state. Please do not assume that we will be up on everything, and as we have found out, the earlier we learn of pending legislation affecting our profession the better we are equipped to analyze and react to it.

Things continue to move forward with the NAIC Model Bill, which we expect to move to the NAIC Executive Committee (Plenary Council) in March. We believe that this Model, which has undergone numerous permutations, will assist us as we proceed in states where there is no licensing. We also believe that the Model will strengthen our profession now and in the future. Our presence at the NAIC meetings has raised our profile.

Unfortunately, the numerous hurricanes and other natural disasters have brought out the worst in our industry, as well as the best. As a result of certain bad conduct by public adjusters — not members of NAPIA — many states have changed regulations in handling hurricane related claims. Before you proceed in any state so affected, be certain that you understand the rules and regulations in place.

We have now established, together with the Cordish family, the Paul Cordish Memorial Foundation in which an endowed fund will support one worthy law student each year at the University of Maryland School of Law who writes a learned paper related to public insurance adjusting. This is a great way to honor Paul, and I personally want to thank the Cordish family and the many NAPIA member firms for their generosity in funding this award. The Foundation should hand out the first prize in June 2006.

Please note my new phone number and address:

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Brian S. Goodman, Esq.
NAPIA General Counsel

NAPIA Adds New Membership Category for Independent Contractors

NAPIA has added a new class of membership for Independent Contractors. A motion to amend the NAPIA Constitution & Bylaws was presented by the Constitution & Bylaws Committee for a vote by all members in attendance at the association's last business meeting which took place on Saturday, December 4, 2004. Prior to the passing of this amendment, independent contractors did not fall within the purview of any existing membership class (namely: Regular, Associate, Life or Affiliate).

The amendment, which created a new Article VI, Section 10 of the Constitution & Bylaws, reads as follows:

Section 10. There shall be a special class of membership designated as Independent Contractor Membership for which individuals who are Public Insurance Adjusters (as defined in Article V), duly licensed as such under the laws of the state in which they are engaged, and who perform services on a full-time or part-time basis for or on behalf of Regular Members, shall be eligible. No individuals who are employees of Regular Members or otherwise fulfill the requirements of any other Class of Membership shall be eligible for Independent Contractor Membership. The Executive Committee is authorized to formulate and

adopt rules and regulations concerning Independent Contractor Members and Membership, admission to Independent Contractor Membership and as to the charges, fees and/or dues payable to the Association by Independent Contractor Members. This Section 10 shall, when and where applicable, be subject to the foregoing provisions contained in Article VI, Sections 1 through 9 of the Constitution and Bylaws of this Association.

Member firms must enroll as Independent Contractor Members all personnel included in this definition. The member firm shall pay \$150 per year dues for each "independent contractor." Such dues are not included in the cap set for the maximum dues paid by member firms.

This new class of membership is applicable to individuals who either solicit or adjust claims for a member firm, but are not employees of the member firm. Such individuals would be 1099 employees. Independent Contractor Members have the right to use the NAPIA logo when working on behalf of the member firm only, but they do not have voting privileges.

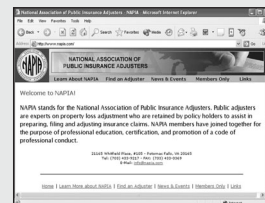
Anyone with questions regarding this new category of membership should contact NAPIA headquarters by phone at 703/433-9217 or by e-mail at info@napia.com.

VALUABLE MARKETING OPPORTUNITIES WITH NAPIA

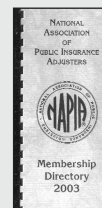
NAPIA offers three cost-effective ways to reach current and prospective customers associated with the public insurance adjusting profession.



The "**NAPIA Bulletin**" is the association's official newsletter and is published on a quarterly basis.



The **NAPIA Web site** is a highly regarded industry and consumer resource.



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2004 NAPIA Mid-Year Meeting

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Departments of Insurance in Florida, Massachusetts, New Hampshire, New York, North Carolina and Oklahoma for similar continuing education credit to meet the licensing requirements of those states.

One of the convention's highlights was the presentation of NAPIA's 2005 Person of the Year Award to Bruce Swerling, SPPA, of Swerling Milton

"All CPPAs and SPPAs attending the education sessions earned five hours of continuing education credit under the NAPIA Professional Certification Program."

Winnick Public Insurance Adjusters which took place during Friday evening's reception. The ceremony included a moving tribute by his daughter, Diane Swerling.

Sponsors and exhibitors at this meeting included CRS Temporary Housing of Phoenix, Arizona, Marriott Execustay Insurance Housing Solutions of Ellenton, Florida, Standard-Consulting, LLC of Broken Arrow, Oklahoma, and Wilkofsky, Friedman, Karel & Cummins of New York, New York. NAPIA sincerely appreciates the support of these firms.

Exit surveys taken at the close of the 2004 Mid-Year Meeting were very positive with regard to the educational sessions, planned social activities and the property (Venetian Resort Hotel & Casino). The highest ratings were reserved for Las Vegas itself. A return engagement may be in the cards for the near future.



Designees May Submit Non-NAPIA Courses to the Professional Certification Committee for Credit

Public adjusters who have been awarded Certified Professional Public Adjuster (CPPA) or Senior Professional Public Adjuster (SPPA) designations under the NAPIA Professional Certification Program are required to receive at least 15 hours of continuing education every two years in order to maintain their designations. This includes two hours related to the topic of Professional Ethics. Most NAPIA educational programs qualify for Continuing Education Units (CEUs) under the NAPIA Professional Certification Program. Each hour of continuing education accounts for one CEU.

In addition to awarding CEUs for attendance at NAPIA educational seminars during its meetings, the Professional Certification Committee also evaluates attendance at qualified seminars and meetings of other professional organizations as the basis for award CEUs. In order to be considered for credit, non-NAPIA programs must contribute directly to the professional competence of the public adjuster. Seminars and lectures sponsored by Bar Associations, CPAs, risk managers, and other insurance professionals may generate CEUs for public adjusters.

In addition, other activities that hone the skills of public adjusters, such as taking formal educational courses, publishing articles or books, will be reviewed by the Professional Certification Committee to determine if they meet the significant tests to qualify as CEUs. They are all subject to limiting criteria that ensure that the activity is organized, qualified and supervised.

In order to request CEUs for non-NAPIA programs, participants

must provide the following information to the Professional Certification Committee:

- A detailed outline, syllabus or description of the event/program
- An explanation of why this event/program should be accepted for CEUs by the committee
- Proof of attendance and/or participation

It is the responsibility of the designee to provide this information to the committee within six months of the completion of the event/program. Requests for CEUs for non-NAPIA programs should be mailed to the following address: Professional Certification Committee, NAPIA, 21165 Whitfield Place, #105, Potomac Falls, VA 20165.

The NAPIA Professional Certification Program, established in 1986, awards designations to public adjusters who have met specific experience and educational requirements, completed a qualifying examination prescribed by a board of examiners, and subscribe to a code of ethics for business and professional conduct. The primary goals of the professional designation program are to educate individuals in the public adjusting field, to provide recognition for those individuals who have achieved significant competence in the field, and to assist the public in evaluating the qualifications and competence of public adjusting professionals.

For more information regarding NAPIA's Certification Program, visit www.napia.com or contact NAPIA headquarters at 703/433-9217.



Generate Leads for Your Company with a Link on the NAPIA Web Site!

The NAPIA Web site (www.napia.com), which features a searchable database of NAPIA member firms for use by the public, provides an important information source for consumers and a valuable referral source for members.

For the bargain rate of only \$200 per year, a direct link to your company's Web site can be added to this online directory. Statistics show that the association's site receives an average of more than 5,000 hits a month.

By purchasing a link, you can profit from the many visitors seeking information about the association and the profession, as well as those seeking to hire a public insurance adjuster.

To take advantage of this valuable opportunity, *please contact NAPIA headquarters at 703/433-9217.*

NAPIA to Present Spring Insurance Seminar in Marina del Rey, California

The California Association of Public Insurance Adjusters (CAPIA) will once again join with NAPIA to host an insurance seminar on the West Coast. The event will take place on April 20, 2005, at the Marina del Rey Hotel in Marina del Rey (Los Angeles), California.

The seminar will feature industry experts such as Hamid Arabzadeh of HRA Environmental Consultants, Joe McLean of Alliance Environmental, Glen Brown, Esq. of the Law Offices of Glen A. Brown, Jr., and Amy Bach of United Policyholders. Session topics include:

- “Personal Protective Equipment (PPE) for the Public Adjuster”
- “Technologies for Combating Mold, Fungus and Moisture”
- “Applicable Water Damage Litigation”
- “Cases Affecting Policy Holders and Public Adjusters”

NAPIA is currently seeking approval from various State Departments of Insurance for a minimum of four hours of continuing education credit for this seminar. All Certified Professional Public Adjusters and Senior Professional Public Adjusters in attendance will also receive a minimum of four hours of credit

under the NAPIA Professional Certification Program. Public adjusters and other insurance industry professionals from across the nation are encouraged to attend.

Room reservations can be obtained at the special NAPIA conference rate of \$99 per night by calling the Marina del Rey Hotel directly at 1-800-882-4000 before April 1, 2005. For more information regarding the Marina del Rey Hotel, visit the hotel's Web site at www.marinadelreyhotel.com.

A seminar registration form has been enclosed with this newsletter. Online registration is also available at www.napia.com.

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NAPIA Educational Seminars Available on Videotape

Videotapes of the educational sessions listed below are available from NAPIA for \$75. To order, contact NAPIA headquarters. Orders placed within 30 days of the seminar will receive a \$15 discount.

"Subrogation," by Arthur S. Alexion, Esq., and Miles A. Jellinek, Esq., of Cozen and O'Connor (1995 Mid-Year Meeting)

"Extra Contractual Damages-Practices and Pitfalls," by Alan Casper, Esq. & Thomas Duffy, Esq. (1996 Mid-Year Meeting)

"Construction and Effect of Property Insurance Provision Permitting Recovery of Replacement Cost of Property," by Randy R. Koenders, J.D. (1997 Annual Meeting)

"Business Interruption Insurance," by William H. Danne, Jr., J.D. (1997 Annual Meeting)

"Coverage Under All Risk Insurance," by Jane Massey Draper, B.C.L. (1997 Annual Meeting)

"Business Interruption: Forecasts and Projections, Calculations, and Rebuttal of Insurance Company Positions," by John I. Saloman, CPA (1997 Annual Meeting)
"Exploiting Ambiguity," by Paul Dudgey, CPCU (1997 Mid-Year Meeting)

"Anatomy of a Complex Case: Adjustment Through Litigation — Post Fire Residues in the HVAC? Have the Adjusters and Lawyers Got Their 'Ducts' in a Row?" by Joel Gumbiner, Esq., Jack Eskridge, Esq., & Randy Goodman, SPPA (1998 Annual Meeting)

"The Public Adjuster as Expert Witness: Working with Attorneys in Litigation and Mediation," by David W. Skeen, Esq. (1998 Annual Meeting)

"The Corporate Culture of Insurance Companies," by William Burns, SPPA (1998 Mid-Year Meeting)

"Issues, Concerns and Proving the Damages," by Merle and Jeff Schwenk (1998 Mid-Year Meeting)

"Presenting the Case for Retaining a Professional Public Insurance Adjuster," by Eugene R. Anderson, Esq. of Anderson Kill & Olick, P.C. (1999 Annual Meeting)

"Increased Costs Due to Construction Defects: Are Insureds Leaving Money on the Table?" by Theodore L. Senet, Esq. of Gibbs, Giden, Locher & Turner, L.L.P. (1999 Annual Meeting)

"From the Files of FC&S," by Michael K. McCracken, Associate Editor of the FC&S Bulletin (1999 Annual Meeting)

"Assessing the Impact of Indoor Air Contamination on Your Property Damage Claim," by Neil S. Witkes, Esq. of Manko, Gold & Katcher (1999 Annual Meeting)

"How to Use Technical Experts Effectively," by Ali Reza, P. E., Principal Engineer, Thermal Sciences, Exponent Failure Analysis Associates (1999 Mid-Year Meeting)

"Handling an Apartment Complex Loss: The Implied Co-Insured Doctrine," by Brian S. Goodman, Esq. of Wright, Constable & Skeen, LLP (1999 Mid-Year Meeting)

"When is Foundation Settlement Normal? Claim Settlement Tactics," by Bradley K. Moss, Esq., Mesirov, Gelman, Jaffe,

Cramer & Jamison (1999 Mid-Year Meeting)

"The Use of Subrogation by the Insured," by Lawrence Bowman of Cozen & O'Connor (2000 Annual Meeting)

"Lightning 101," by Lynne Lawry of Global Atmospherics, Inc. (2000 Annual Meeting)

"Does the Innocent Co-Insured Recover Under a Fire Policy," by Alan Casper, Esq. (2000 Annual Meeting)

"Coverage Issues from the Perspective of the Insured," by Scott S. Thomas, Esq., Payne & Fears LLP (2000 Mid-Year Meeting)

"Identification of In-Situ & Air Quality Pathogens & What to Do With Them," by Dr. Douglas Rice, Ph.D., Colorado State University Environmental Health Services (2000 Mid-Year Meeting)

"Mold Remediation & Mitigation Processes," by Thomas Adams of EnviroTest (2000 Mid-Year Meeting)

"How Property Forms are Developed & Refined by ISO," by Domenick Yezzi of ISO Specialty Commercial Lines Dept. (2001 Mid-Year Meeting)

"Interpretation & Construction of Coverage Provisions," by Jo Robin Davis, Esq. (2001 Mid-Year Meeting)

"The History & Application of Troublesome Phrases in ISO Forms," by Joshua Gold, Esq. (2001 Mid-Year Meeting)

"Withholding of Profit & Overhead," by William Merlin, Esq., of Gunn Merlin Professional Association (2002 Annual Meeting)

"Definition of Damage & Replacement," by Stephen Lopez, Esq., Law Offices of Greer & Associates (2002 Annual Meeting)

"Mold: Why It Is Not The Next Asbestos," by Randy J. Maniloff, Esq., Christie, Pabarue, Mortensen & Young (2002 Mid-Year Meeting)

"Flood at the Reno, Nevada Airport: A Case Study," by Joel P. Gumbiner, Esq., Gumbiner & Eskridge (2002 Mid-Year Meeting)

"Examinations Under Oath and the Professional Fee Endorsement Coverage in Commercial Policies," by Brian S. Goodman, Esq. of Fedder and Garten Professional Association (2003 Mid-Year Meeting)

"Terrorism Clause in the Insurance Policy," by Emmett Vaughan, Ph.D., Institute for Insurance Education and Research (2003 Mid-Year Meeting)

"Insurance Companies' Obligation to Arrive at Good Faith Evaluation of Damages," by William Merlin, Jr., Esq., Gunn Merlin Professional Association (2004 Annual Meeting)

"Insurance Company Bad Faith," by Mark Mayerson, Esq., Spriggs & Hollingsworth (2004 Annual Meeting)

"Impact of Terrorism on Coverage," by Joseph Manko, Esq., Manko, Gold, Katcher & Fox, LLP (2004 Annual Meeting)

"Confidence Quantification of Expert Opinion," by Gary Hart, Ph.D., Weidlinger Associates, Inc. (2004 Mid-Year Meeting)

"Industrial Hygiene Issues at the World Trade Center Loss," by Hamid Arabzadeh, CIH, HRA Environmental Consultants (2004 Mid-Year Meeting)

NAPIA Member News

Adjusters International Corporation in Seattle, Washington, is pleased to announce the addition of **Daniel J. Mantach** to its staff.

Neal J. Novak recently joined **Alex N. Sill Company** in Cleveland, Ohio.

Depiano & Todisco Adjusters, Inc. in Wakefield, Massachusetts, recently welcomed **Joel M. Cadoret** to its staff.

Young Adjustment Company Inc. in Blue Bell, Pennsylvania, has announced the addition of **Robert**

Fulginiti to the firm.

Kubala and Company of Houston, Texas, recently welcomed new employee **Chris Morisak**.

Jansen International, LLC (formerly Jansen & Company) of Houston, Texas, was honored with a proclamation praising their outstanding efforts for services performed on behalf of Madison County Tennessee. Jansen International was retained to measure, document and adjust Madison County's insurance claim recovery following a tornado which hit the state in May of 2003. The proclamation was awarded by the State of Tennessee's speaker of the house of representatives, Jimmy Naifeh and

State Representative Jimmy Eldridge. Jansen's vice president, **Charles Dale**, accepted the proclamation on behalf of the firm.

New Members

NAPIA is pleased to welcome the following new Affiliate members:

Jonathan Wilkofsky, Esq.
(**Wilkofsky, Friedman, Karel & Cummins**)

New York, New York

David J. Pettinato, Esq.
(**Gunn Merlin Professional Association**)

Tampa, Florida

Refer Your Peers to NAPIA!

If you know an adjuster or vendor who is interested in joining the association, please have them call NAPIA headquarters at 703/433-9217 or e-mail info@napia.com to request membership information. Details regarding non-PA membership as well as advertising, exhibiting and sponsorship opportunities can also be obtained by contacting NAPIA.

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Swerling, who was instrumental in establishing a memorial fund in memory of the association's late executive director and counsel, Paul Cordish, was recognized for his invaluable service, inspirational leadership and continuous support of the public insurance adjusting profession and the goals and ideals set forth by the association.

For the past two years, Swerling has worked tirelessly to generate the pledges needed to establish the Paul Cordish Memorial Fund. The purpose of the fund is to advance the profession that Cordish served by providing an award to a

law student at the University of Maryland School of Law who successfully competes in a writing competition developed in consultation with NAPIA and approved by the School of Law.

Swerling, a past president of both NAPIA and the Massachusetts Association of Public Insurance Adjusters, represents the third generation of his family to serve the insured public. A recognized business interruption expert, Swerling has handled a wide variety of claims involving commercial, manufacturing, and retail enterprises, and has lectured widely on contemporary insurance issues.

A graduate of Newton High

School and Colby College, Swerling is currently licensed in all six New England states, along with New York, New Jersey, Florida, and the United States Virgin Islands. He and his wife, Roberta, have two daughters — Dayle and Diane.



"NAPIA Person of the Year" Bruce Swerling expresses his appreciation.

Guide to Licensing Laws Available from the Editors of FC&S

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- Updated licensing procedures that conform with the Graham-Leach-Bliley Act
- Policy countersigning requirements
- Surplus lines laws and more!

To order this publication, visit www.nationalunderwriter.com or call 1-800-543-0874.

Please Note: This book is not published or endorsed by the National Association of Public Insurance Adjusters.

FUTURE EVENTS

2005 Spring Insurance Seminar

April 20, 2005

Marina del Rey Hotel
Marina del Rey, California
(www.marinadelreyhotel.com)

2005 Annual Meeting

June 22-26, 2005

Queen's Landing Inn &
Conference Resort
Niagara-on-the-Lake, Ontario, Canada
(www.vintageinns.com)

2005 Fall Insurance Seminar

October 14, 2005

Royal Sonesta Hotel Boston
Cambridge, MA
(www.royalsonestaboston.com)

2005 Mid-Year Meeting

December 1-3, 2005

Four Seasons Hotel Philadelphia
Philadelphia, PA
(www.fourseasons.com)

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