

NAPIA BULLETIN



National Association of Public Insurance Adjusters

Fall 2007



Person of the Year co-honoree
William "Chip" Merlin, Jr., Esq.

NAPIA PERSON OF THE YEAR AWARD TO BE PRESENTED AT 2007 MID-YEAR MEETING

The NAPIA Person of the Year Award is presented to an individual or individuals in recognition of their service, leadership, and continuous support of the public insurance adjusting profession and the goals and ideals as set forth by the association. Members and non-members are eligible to receive the award.

Honorees are selected by the Past Presidents Committee and announced at the Annual Meeting in June. The awards ceremony takes place at the subsequent Mid-Year Meeting in November/December.

This year two individuals were selected to be honored by the association. They will receive their awards during the reception on December 7 at the Mid-Year Meeting in Oklahoma City. 2007 NAPIA Person of the Year Award winners are:

William F. Merlin, Jr., Esq., is the managing partner of Merlin Law Group. For over 23 years he has represented injured victims and insurance policyholders in the areas of insurance coverage disputes, bad faith, and claim presentation. Merlin is a noted national expert on insurance bad faith, lecturing to national trade groups (including NAPIA) and publishing a number of papers on the subject for groups such as The American Association for Justice (formerly the American Trial Lawyers Association), The Florida Justice Assn. (Academy of Florida Trial Lawyers), and Florida Windstorm Conference. Merlin was Chair for the Bad Faith Insurance Litigation Group and Secretary for the Fire and Property Insurance Litigation Group for the Association of Trial Lawyers of America. He was also Vice-Chair for the Subcommittee on Property Insurance Law for the American Bar Association.

Merlin is Board Certified in Civil Trial by the Florida Bar and AV® rated by Martindale-Hubbell. For three consecutive years he has been named by Florida Trend magazine in their "Florida Legal Elite" issue. This honor is based on voting by attorneys who are licensed with the Florida Bar and represents the top 2-3% of all

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NAPIA/MAPIA INSURANCE SEMINAR MERITS HIGH MARKS FROM ATTENDEES

Once more Anderson Kill Loss Advisors teamed up with NAPIA and the Massachusetts Association of Public Insurance Adjusters to present a day-long insurance seminar tailored for PAs and other insurance professionals. Over 90 individuals heard from six different insurance industry experts on a variety of topics related to the Gulf Coast hurricanes as well as other coverage issues. The program took place October 26 at the Royal Sonesta Hotel Boston in Cambridge, Massachusetts. By attending the program, licensed PAs received five continuing education units (CEUs) for the various states in which they practice. All certified individuals (SPPAs and CPPAs) also received five continuing education credits.

Exit surveys from seminar attendees were generally

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Scott deLuise, SPPA served as insurance seminar moderator

Person(s) of the Year from page 1

attorneys practicing in the State of Florida.

Jonathan J. Wilkofsky, Esq., is the founding and managing partner of Wilkofsky, Friedman, Karel & Cummings (WFK&C), Attorneys at Law in New York, NY. He has been litigating insurance and property damage claims for more than 20 years. He has represented victims of catastrophes occurring all over the world including the "Monrovia Fires" in West Africa as well as one of the largest gas pipeline explosions in the country in the "Hellgate" case, which led to a multi-million dollar settlement during trial. Wilkofsky has represented several thousand victims of insurance company misconduct.



*Person of the Year co-honoree
Jonathan J. Wilkofsky, Esq.*

Wilkofsky was lead counsel in the matter of Riordan v. Nationwide Mutual Fire Insurance Company. That case was the first case in the history of the State of New York where an insured successfully prevailed against an insurance carrier for attorneys' fees and punitive damages for deceptive acts and practices.

Additionally, Mr. Wilkofsky was lead trial counsel in Newark Center Building Co. v. Atlas

Assurance Company, which represents one of the largest property damage verdicts (\$12.6 million) in New York Supreme Court history. The case involved the asbestos contamination and resulting abandonment of the former New Jersey State office building.

Wilkofsky has been the Executive Director and Counsel of the New York Public Adjusters Association since 1994, and is General Counsel and on the Board of Directors of Citizens Against Unfair Insurance Practices, a consumer lobbyist group.

Wilkofsky has also drafted insurance related legislation and insurance regulations to better protect the consumer. He drafted and spearheaded the passage of legislation requiring language to be added to every property policy issued in New York that requires the insurance company to share their experts' reports upon demand by the insured. (Insurance Law §3407[a]). The bill was signed into law by Governor Pataki in September 2001. Wilkofsky drafted and lobbied for the passage of a law requiring minimum standards and mandatory continuing education for insurance adjusters.

He has lectured for the New York State Bar Association on the subject of trial tactics, has been a presenter at NAPIA professional education seminars and has spoken on the subjects of "The Appraisal Process" and the role of the public adjuster in the adjustment process. He is also the author of the legal treatise *The Law and Procedure of Insurance Appraisal*.



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Insurance Seminar *from page 1*

positive. Over 90% of respondents were pleased with the hotel and general location of the event. All speakers and topics were given passing grades, with NAPIA members Ron Papa, SPPA and Marvin Milton, FPPA receiving an approval rating of excellent from almost all those participating in the survey. Papa's program was entitled "Everyday Issues in Handling Weather-Related Property Losses." Milton spoke on "Business Valuation Issues from Katrina."

Other highly rated speaker presentations were: "Property and Time Element Insurance Issues in the Post Katrina Era," by Robert Allaire, CPCU, ARM; "Gulf Coast Hurricane Update," by Finley Harckham, Esq.; "Florida Property Insurance Update," by Charles "Dick" Tutwiler, CPCLA, and "Going the Distance with Extensions of Coverage," by Marshall Gilinsky, Esq.



PAs take notes during seminar

When asked to remark on the program and/or specific speakers, survey respondents offered several interesting comments, such as:

"Next year I would like to hear some new topics in addition to updates of the previous year's subjects," and "I think Mr. Gilinsky needed a little more time."



Marvin Milton, FPPA joins seminar speaker line-up

When asked for suggestions for future speakers and/or topics, comments were:

"(I) believe that we've covered a good deal of material on disaster losses (and) think we need to do something more attuned to attendees who handle homeowner and small business losses."

"It was a great program, but due for some changes next year."

"Everything was handled in a timely fashion and with high quality."

When asked about the non-educational aspects of the seminar, attendees said:

"You did a tasty job (with the food)," "Make breaks shorter - end earlier..." and "Everything was handled in a timely fashion and with high quality."

Other comments were:

"As many people are coming from various parts of the country and need to catch planes or deal with Boston traffic, I feel that sticking to the schedule would be very helpful."

"Keep up the great job of running excellent programs."

Also, please consider changing the Mid-Year Meeting to a one day business session in Florida, prior to the Wind Network seminars. NAPIA could then do its business with the education piggy-backed on their format."

When asked to rate seminar logistics and organization, respondents gave a nearly 100% approval rating. All said they would definitely attend future programs.

While addressing several seminar-related administrative issues, NAPIA Executive Director David Barrack cautioned attendees that compliance with the sign in and out policy at all future association educational events will be strictly enforced. Anyone who arrives late or departs early will not receive CEUs or SPPA/CPA credits for attending only a portion of the program.

Another seminar is being planned for next October in Boston. Visit the NAPIA website at www.napia.com to stay informed about this and other association events.

**MEMBERS AND FRIENDS
HONOR PAST PRESIDENT
ALLEN GROSS, SPPA**

NAPIA would like to thank the following firms for their donations in memory of the late Allen Gross, SPPA. Giving to the Will Goodman Foundation were:

**Adjusters International Corp.
Adjusters Intl. Corp.-Colorado**

Paul Cordish Memorial Fund contributors were:

**Clarke & Cohen, Inc.
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**COUNSEL'S
CORNER**

by Brian S.
Goodman,
Esq.

The association continues to be extremely busy on many state fronts. We are currently working with a lawyer/lobbyist in Idaho to secure the passage of a comprehensive licensing bill in that state, and we are working with an attorney in Illinois with regard to potential changes to the Illinois licensing statutes.

It has been a quiet hurricane season, which is a good thing, although there is a significant amount of legislative and regulatory activity currently being evaluated in Florida. NAPIA 4th Vice President Ray Altieri, Jr., CPPA and Past President Wes Baldwin are leading the association's involvement with the process in that state.

The proposed regulatory changes in Indiana have been put on hold, but we expect them to move forward after the first of the year. Please be mindful of informing the NAPIA Legislative Committee and me of any proposed changes in your particular state's licensing regulations.

The Paul Cordish Memorial Award competition will be starting soon at the University of Maryland School of Law, and I want to thank the Past Presidents Advisory Committee for providing three timely and relevant topics for the competitive papers to be submitted this year.

We certainly look forward to seeing everyone at the

upcoming Mid-Year Meeting in Oklahoma City. As always, please feel free to contact me should there be any legal questions that may arise that could impact NAPIA or the public adjusting profession.



Downtown Oklahoma City

**NAPIA HOLDS WINTER
CONVENTION IN
OKLAHOMA CITY**

*Program Includes Oklahoma
State Insurance Commissioner*

This year's Mid-Year Meeting will be held in Oklahoma City, Oklahoma. The event takes place Thursday through Saturday, December 6-8, 2007 at the Sheraton Oklahoma City Hotel. The Sheraton is one of the city's premier properties and is located in the heart of downtown near the historic Bricktown entertainment district, Oklahoma National Memorial & Museum (site of the 1995 Oklahoma City bombing) and other attractions.

The 1-1/2 day convention offers three professional education seminars, including a session on "Ethics," by Oklahoma State Insurance Commissioner Kim Holland. She will also give an update on legal/legislative matters in Oklahoma. The other two seminars are "Hurricane Katrina: Clearly Defining the Cause of Loss From an Engineering Stand-point," by Neil Hall, Ph.D., AIA, PE, and "The Unauthorized Practice of Public Adjusting -- Where Have All the Public Adjusters Gone? (and Who's Stealing Their Business?)," by Robb Greenspan, SPPA and Andy Plunkett, Esq. A minimum of four hours of continuing education credit will be awarded to attending SPPAs and CPPAs. Applications for a

Continued on page 6

**FUTURE MEETING
SITES & DATES**

2007 Mid-Year Meeting
Sheraton Oklahoma City Hotel
Oklahoma City, OK
December 6-8, 2007

2008 Annual Meeting
Hyatt Regency Chesapeake
Bay Golf Resort,
Spa & Marina
Cambridge, MD
June 11-15, 2008

2008 Mid-Year Meeting
Disney's BoardWalk Inn
Orlando, FL
December 4-6, 2008

2009 Annual Meeting
L'Auberge Del Mar
Resort & Spa
Del Mar, CA
June 10-14, 2009

2009 Mid-Year Meeting
Wynn Las Vegas
Las Vegas, NV
December 3-5, 2009

2010 Annual Meeting
Ojai Valley Inn & Spa
Ojai, CA
June 9-13, 2010

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

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

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Named after William Goodman, the first president and founding father of the National Association of Public Insurance Adjusters, the Will Goodman Foundation was created to serve as a resource for the education and training of public insurance adjusters.

Contributions made in the name of a loved one or colleague will be acknowledged with a letter to the next of kin. Donations made for any reason are entirely tax deductible and are completely restricted for use as stated above. As you contemplate the many worthwhile causes for your charitable contributions, don't forget the Will Goodman Foundation.

Checks should be made payable to The Will Goodman Foundation, and mailed to:

The Will Goodman Foundation
c/o NAPIA
21165 Whitfield Place, #105
Potomac Falls, VA 20165

To make a donation by credit card, call NAPIA at 703-433-9217.

Mid-Year Meeting *from page 4*

similar number of CEUs have been submitted to state insurance departments requiring continuing education for public adjusters.



Oklahoma City National Memorial

In addition to offering timely information specifically designed for insurance professionals, the Mid-Year Meeting schedule includes an insurance industry update by NAPIA Counsel Brian Goodman, Esq., association business meetings, presentation of the NAPIA Person of the Year Award (co-winners for 2007 are Affiliate members Jonathan Wilkofsky, Esq. and William Merlin, Esq.), supplier exhibits, two receptions, a luncheon and a special spouse/guest program. All registered spouses and guests are invited to attend a holiday brunch at the home of



Water taxis abound in Bricktown

Harvey & Jane Lewis at 11:00 am on Friday. The convention opens with the 6:00 pm welcome reception on Thursday and concludes at noon on Saturday. Meetings of the officers, directors and past presidents begin mid-day on Thursday.

Mid-Year Meeting registration

material is available online at www.napia.com or by calling NAPIA at 703-433-9217. Visit the Sheraton Hotel website at www.sheratonokc.com for more details about the property. General information about Oklahoma City, including restaurants, shopping, entertainment, attractions, transportation and more can be found at www.okccvb.org.

NEW AFFILIATE MEMBER

NAPIA is pleased to welcome the following new Affiliate member:

Bob Freemon, Esq.
Freemon & Miller
8381 Gunn Highway
Tampa, FL 33626
Phone: 813-926-0777
Fax: 813-926-1777
E-mail: bob@freemonlaw.com

MID-YEAR SPONSORS AND EXHIBITORS RECOGNIZED

NAPIA appreciates the generous support of the firms below for sponsoring events and/or participating as exhibitors at the 2007 Mid-Year Meeting. Convention attendees are encouraged to speak with company representatives during their stay in Oklahoma City.

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REMEMBERING ALLEN GROSS, SPPA

Allen Gross, 66, of Orchard Lake, Michigan passed away September 11, 2007. Allen was born and raised in Detroit, Michigan, and graduated from Mumford High School in 1959. The oldest son of four children, he has two sisters and a brother (Marc), who is also a public adjuster.

At the age of 15, Allen started working in the family business with his father and grandfather. At the age of 19, he became the youngest licensed public adjuster in the industry with Midwest Fire Loss Adjustment, Inc. In 1984, Allen served as NAPIA President and he was one of the first to receive his SPPA designation when he passed the certification exam in 1986. In 1987, his firm merged with Globe Fire Adjusters Company to form Globe Midwest / Adjusters International. Allen continued to serve on the NAPIA Board of Directors until his death. He was also actively involved in the association, most recently attending the 2007 Annual Meeting in San Diego. He was hardly ever seen without a hat and always had a hello whether he knew you or not. He was an avid freshwater fisherman and would often scout the meeting locations for the nearest fishing hole.

Allen remained active in monitoring insurance legislation for Michigan and throughout the Midwest that potentially affected public insurance adjusters and policyholders. He was honored to have three of his children, Carl, Ethan and Eden (Gross) Glasser working with him at the company.

Allen was a devoted husband, father, grandfather, brother and son. He adored Jane, his wife of 31 years. They remained "newlyweds" until the day he died. Together they raised five children in a blended family with unconditional love, equality and acceptance. Each of their children is married and resides within a ten mile radius. Allen was loved and admired by his thirteen grandchildren. They could always count on Allen showing up at their special events. Family came first and foremost and his children learned from his good example. He enjoyed many family vacations, often taking all 25 members of his immediate family.

Allen enriched all of our lives and he will be truly missed by all who knew him.

*This article was provided by
Bruce Swerling, SPPA*

NAPIA LAUNCHES LIST- SERVER PROGRAM


The NAPIA Constitution and Bylaws states that one of the objectives of the association is "...to attain a spirit of helpful assistance and cooperation among its members." In furtherance of this goal, headquarters has often forwarded questions, concerns and news to all members of the association via e-mail. While this process has often been helpful, it has not been an ideal means of communication where issues could be more readily transmitted. A NAPIA "members only" list server has been established for this purpose. *Forum@napia.com* is now the place to go for NAPIA members to share or find information.

A list server is an automated

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Listserver from page 7

e-mail system where the members on the list server can send a message to a single address and the message will be sent to all e-mail addresses that are entered in the database of the list server. Generally responses (replies) are shared with all members of the list server.

As the initial launch of the list server caused some confusion, the program has been modified so that only the originator of a posting (the person initiating the inquiry to be broadcast via e-mail to all list serve members) will receive a response. If, however, you do not wish to receive an inquiry or have the ability to initiate one of your own, you can send an e-mail to imailsrv@napia.com with Unsubscribe Forum in the body of the e-mail and you will be removed from the list.

Examples of suitable posts are:

- Requests for input on adjusting practice
- Laws and regulations
- Legislative action

Please do not send:

- Jokes
- Political statements
- Chain letters
- Urban legends

The NAPIA Rules of Professional Conduct state, "members shall conduct themselves so as to command respect and confidence. They shall work in harmony with one another, with their clients, and the insurance companies' representatives, so as to foster a cordial and harmonious relationship." It is expected

that everyone will treat their fellow NAPIA members with courtesy on the Forum also.

A condition of joining the NAPIA list server is that you agree to abide by the usage rules that have been established for the Forum. Anyone who fails to abide by the rules will be removed from the Forum and prevented from re-joining.

If you have questions or need assistance, send an e-mail to jbein@napia.com.

DID YOU KNOW THAT NAPIA HAS AN ONLINE MEMBERSHIP DIRECTORY?

If you go to www.napia.com and pull down the "Members Only" tab, the directory is the last selection. Simply enter the username and password (members can call 703-433-9217 to obtain this information) to gain access. You can search by company, affiliate member or by individual names. Best yet, you can update company information and any individuals associated with the firm by scrolling to the bottom of the page and clicking on the link to "Administration." From this page you can add your cell phone number, home address, etc. Contact headquarters if you have any questions.

Please advise NAPIA staff when you have changes in contact or address information for your firm and/or personnel.

TOPICS ANNOUNCED FOR 2008 PCMA COMPETITION

Three topics have been chosen by the NAPIA Past

Presidents Committee for the 2008 Paul Cordish Memorial Award writing competition with the University of Maryland School of Law. They are:

1) "The continued practice of accounts, agents and restoration contractors of representing insured for property claims is felt go be "the unauthorized practice of public adjusting," What statutory laws, regulations judicial decisions or guidelines have addressed this issue or similar issues and what can be done to protect the profession of public insurance adjusting from this practice?"

2) "An analysis of the history and application of anti-concurrent causation clauses and property insurance policies and their potential effect on the adjustment of all property damage losses."

3) "Various insurance departments license public adjusters (42 of the 50 states plus the District of Columbia). The licensing statutes generally state that one must be licensed in the state to offer adjusting services to the insured public. Though those statutory regulations exit, the insurance departments in various states have approved language in forms and specific endorsements, submitted for approval by insurance companies, that reimburse any insured for incurred loss adjustment expenses, but which exclude from such recovery the expense of the public adjusters (the only people specifically licensed by the states to provide this serve of adjusting claims for the insured pubic). These are known as professional fee

Continued on page 11

**STAND OUT IN YOUR
PROFESSION - REGISTER
FOR YOUR CPPA OR SPPA
DESIGNATION!**

Certified Professional Public Adjuster (CPPA) and Senior Professional Public Adjuster (SPPA) designations are awarded to public insurance adjusters who have met specific experience and educational requirements, completed a qualifying examination prescribed by a board of examiners, subscribe to a code of ethics for business and professional conduct and participate in continuing education.

Examinations are prepared and administered by the American Institute for CPCU (AICPCU) and the Insurance Institute of America (IIA).

Program Requirements

To earn the CPPA or SPPA designation, candidates must meet three requirements.

Experience

Candidates are required to have a minimum of five (5) years experience in insurance adjusting on a full-time basis to sit for the CPPA examination. Ten (10) years full-time adjusting experience is required to sit for the SPPA examination.

Education

Candidates must have a college degree or its equivalent in education, experience or knowledge. Applicants who are not college graduates or who cannot obtain acceptable educational credentials should write to the NAPIA Board of Examiners to inquire about methods of establishing the equivalent.

Examination

Approved applicants must successfully complete a nationally administered examination. The CPPA and SPPA test are offered at Prometric Testing Centers during four, two-month testing windows and are delivered via computer. Testing windows are available as follows:

- > January 15 – March 15
- > April 15 – June 15
- > July 15 – September 15
- > October 15 – December 15

The location of all Prometric Testing Centers can be found on the company's website at www.prometric.com/aicpcu.

Candidates should be familiar with the general process of property loss adjusting and understand the provisions of common property insurance forms. Although knowledge of policy forms is a requirement, candidates will not be asked to recall specific policy provisions.

Getting Started

The "Information and Registration Booklet for CPPA and SPPA Professional Designations" (online at www.napia.com) provides everything needed to apply for candidacy, purchase study material and register to take the CPPA or SPPA examination. The application form must be filled out completely and submitted with full payment to NAPIA. Once education and experience credentials have been approved, study material will be shipped and the examination registration process will be completed.

Registration Confirmation

Candidates will receive an electronic copy of their

examination registration confirmation via e-mail (if a valid e-mail address is provided). Candidates will also receive a printed confirmation in the mail. Candidates are encouraged to read through the printed examination confirmation very carefully to understand the test center rules, procedures and policies.

Schedule an Examination Appointment

No less than two business days after a candidate receives confirmation that they are registered to take the examination; they should contact Prometric to schedule an exam appointment by calling 877-311-2525 or by visiting www.prometric.com/aicpcu. Appointments are made on a first come, first served basis. Candidates are advised to schedule exam appointments early in the testing window in case they need to postpone or retake it. Missed, canceled, or postponed examination appointments will result in additional charges.

Certification Program Dues and Continuing Education

All certified individuals are required to pay an annual administrative fee (currently \$150 for members and \$250 for non-members) and submit fifteen hours of approved continuing education credit every two years. Non compliance with these requirements will result in the loss of a designation.

For further information regarding the NAPIA Certification Program and how to obtain your CPPA or SPPA designation, log on to www.napia.com and click on "Learn About NAPIA."

NAPIA PROFESSIONAL CERTIFICATION EXAMINATION REGISTRATION APPLICATION

I am applying for the following (*please check one*): CPPA Examination SPPA Examination

Complete sections I through III. Submit with your educational credentials and enclose payment for the non-refundable matriculation and examination fee of \$550 for members and \$895 for non-members.

SECTION 1: PERSONAL INFORMATION

Name _____
Employer _____
Street Address _____
City / State / Zip _____
Phone (_____) _____ Fax (_____) _____ E-mail _____
PA License #(s) _____
Home Address _____
City / State / Zip _____
Phone (_____) _____ Fax (_____) _____ Date of Birth _____

SECTION II: EDUCATION BACKGROUND

Acceptable credentials include a photocopy of your college diploma or an official statement of graduation from your college/university.

Name of School _____ Years Attended -- From _____ To _____
City/State _____ Year Graduated _____
Name of School _____ Years Attended -- From _____ To _____
City/State _____ Year Graduated _____
Name of School _____ Years Attended -- From _____ To _____
City/State _____ Year Graduated _____

SECTION III: BUSINESS OR PROFESSIONAL EXPERIENCE

Name of Employer _____ City/State _____
Position _____ Dates of Employment -- From _____ To _____
Name of Employer _____ City/State _____
Position _____ Dates of Employment -- From _____ To _____
Name of Employer _____ City/State _____
Position _____ Dates of Employment -- From _____ To _____

TEST PERIOD SELECTION Allow 3-4 months to thoroughly review the study material..

- January 15 – March 15 July 15 – September 15
 April 15 – June 15 October 15 – December 15

PAYMENT INFORMATION

Method of Payment Credit Card Check (*Make payable to NAPIA*)
Card Type MasterCard Visa American Express
Card Number _____ Expiration Date _____
Name on Card _____ Signature & Date _____

MAIL / FAX TO: Board of Examiners
National Association of Public Insurance Adjusters
21165 Whitfield Place, #105
Potomac Falls, VA 20165
Fax: 703-433-0369

Copy or Remove this Form to Complete and Submit

Topics Announced from page 8

endorsement coverages. Are there any anti-trust issues, or unfair competition issues, which would make the approval of such endorsements contrary to public interest or public policy?"

The Paul Cordish Memorial Award (PCMA) Foundation was established in 2006 in memory of the late NAPIA Executive Director and Counsel, Paul L. Cordish, Esq. Each year the Foundation funds a prize, award or fellowship for students at the University of Maryland School of Law who successfully compete in a writing contest or other competitive process based on criteria developed in consultation with NAPIA and approved by the law school. Entrants in the PCMA competition may select from one of several recommended topics by the NAPIA Past Presidents Committee or a topic of their choosing so long as it focuses on public insurance adjusting.

To enter the competition, authors must have completed the first year in the full-time or part-time program at the University of Maryland School of Law or have been accepted as a transfer student at the time of submission. All applicants must currently be enrolled as a candidate for a J.D. degree and be in good standing at the school at the time of submission. No paper that has been published previously in any form will be considered.

A University of Maryland School of Law faculty committee selects papers to be forwarded to the PCMA Competition Advisory Board to

choose the winning entrant(s). Recipients of the Paul Cordish Memorial Award are announced in May and recognized during the NAPIA Annual Meeting in June.

PCMA PAPERS POSTED TO NAPIA WEBSITE

Winning papers for the 2007 Paul Cordish Memorial Award (PCMA) competition have been posted on the NAPIA website. To view the papers, log on to www.napia.com/news/pcma-papers.asp. You may also access papers by going to the NAPIA home page (www.napia.com) and clicking on PCMA Papers on the pull down menu under the News & Events tab.

The three papers posted on the site are:

"Plain Meaning or Fuzzy Interpretation? The Future of First-Party Property Coverage for Mold," by Jason McCaul (1st place)

"Civil Authority Order Provisions in Business Interruption Insurance Policies: Why the Unique Circumstances Surrounding the Hurricane Katrina Evacuation will Result in More Policyholder Recoveries than those Received by 9/11 Policyholders," by Jennifer Cook (2nd place)

"To-may-to, To-mah-to; Act of War, Act of Terrorism: How Semantics in Insurance Contracts Affect the Public Insurance Adjuster," by Megan Reuwer (3rd place)

Future papers will be posted at

the conclusion of each PCMA competition.

GENERATE LEADS FOR YOUR COMPANY WITH A LINK ON THE NAPIA WEBSITE!

The NAPIA website (www.napia.com), which features a searchable database of NAPIA member firms for use by the public, is an important information source for consumers. For the low rate of only \$200 per year, a direct link to your company's website 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.

"Statistics show that the association's site receives an average of more than 5,000 hits a month."

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