

NAPIA BULLETIN



National Association of Public Insurance Adjusters

Summer 2011



Atlantis Resort sets the stage for successful Annual Meeting

2011 NAPIA ANNUAL MEETING DRAWS RECORD ATTENDANCE

More than 150 public insurance adjusters, attorneys, guests and vendors participated at the June 8-11, 2011 NAPIA Annual Meeting at the Atlantis Resort on Paradise Island in the Bahamas, making it one of the most highly attended conventions since the association was founded in 1951.

According to NAPIA Executive Director David Barrack, the big turnout was no surprise. "This year we offered PAs a robust continuing education program and many enjoyable networking events. The allure of the world-famous Atlantis Resort was also hard to resist. I can certainly understand why so many public adjusters from around the world participated – including new member Nicolay Tyurnikov from Russia," said Barrack.

Presenters discussed timely

topics such as government advocacy, roof damage from wind and local regulatory developments. There was even a science lesson when Anurag Jain, a Ph.D. who specializes in structural engineering, spoke about the impact of hurricane damage to buildings.

Melissa Clarke, this year's Paul Cordish Writing Award winner, also discussed the contents of her paper, "[Sawgrass Mutual's Prohibition on Retaining Public Adjusters: Public Adjustment Faces a New \(But Surmountable\) Hurdle in the Sunshine State.](#)"

In addition to valuable information, participants received equally important continuing education credits. Seminar sessions qualified for five CE credits towards the NAPIA Certification Program as well as licensing requirements in the states of California, Florida, Georgia, Massachusetts, Montana, New Hampshire, New York, North Carolina, Oklahoma, Tennessee,

Texas, Utah and Wyoming.

Also for the first time, sponsors and exhibitors were given an opportunity to speak to the group about their products and services during the morning sessions.

Appearing were representatives of Continental Machinery Company; Hodes, Pessin & Katz, P.A.; Huber, Slack, Houghtaling, Pandit & Thomas; Merlin Law Group; The Voss Law Firm, and Wilkofsky, Friedman, Karel & Cummins.

According to NAPIA board member Greg Raab of Adjusters International, Inc., sponsor and exhibitor presentations benefited both the vendors and attendees. "I think offering exhibitors time to present is a great idea. It gives us a chance to hear more about what they do and allows them 'face-time' with the entire group in case they missed anyone one-on-one," said Raab.



NAPIA Counsel Brian Goodman speaks on public adjuster ethics and legislative matters important to PAs

While NAPIA members attended education sessions, spouses and guests enjoyed programs that included an organized shopping tour of Nassau's famous Bay

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PRESIDENT'S MESSAGE

Raymond A. Altieri, Jr., CPPA

It is a proud moment for me to write this article as President of the National Association of Public Insurance Adjusters. I think back to many of the icons of the public adjusting business who held this position years before me and I hope that I can be as effective in this coming year.

I am also proud of public adjusting for enduring the serious threats to our livelihood in recent years imposed by insurers, regulators and legislatures. I am particularly proud of public adjusters for banning together to organize strategically, financially and politically to preserve an honorable profession that is now recognized through its licensing in the majority of states across America.

Public adjusting, as a business, is inherently competitive. It is highly competitive among its own; from business to business, from city to city, and from state to state. Public adjusters vie against each other to win the insured's trust daily in an effort to gain business, to perform a service and to earn a living. Yet we remain one when unfairly attacked, when unjustly threatened by an industry that has billions of dollars to their advantage.

As David, in this classic David and Goliath scenario, we fight with all the resources we have, which pale in contrast to our opposition. In comparison, we use pebbles to defend when our opponents use nuclear options, yet we sustain life and preserve what is good and right for insured homeowners and businesses. We sacrifice our time and money not just to preserve an industry for ourselves, but so

policyholders have a place to turn when calamity and disaster strikes their property.

Professional public adjusters understand the value of their service and so do their clients. That is why so many of us enjoy repeat business with a frequency far beyond what an untrained eye would think. So for those people who put their faith in us rather than an insurance company, we persevere in the face of insurmountable odds, to correct the wrongs imposed upon public adjusting in Florida, to license ourselves in all 50 states, to seek fair emergency legislation in states suffering from catastrophes, and to demand just treatment by state officials when considering legislation to regulate our profession.

The activity above performed in the public forum and in the political arena comes with a hefty price. As this association's president, I want to thank all who have generously donated time and money to advance our ability to practice.

The NAPIA leadership recognizes that we have come often enough to ask for help recently. I can assure you that your dollars are being spent wisely, usually ending with successful results that protect your ability to conduct business no matter where you live or practice.

To further advance the work of the association, we continue the implementation of two relatively new programs. Please refer to our website or confer with NAPIA headquarters about our promotional membership program, and research the benefits of attending the 2011 First Party Claims Conference (FPCC) that is coming your way this Fall.

I would like to close with this thought: a win in Georgia is as good as a win in Oregon. The

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President's Message *from page 2*

location rarely matters, but what does matter is that we prevail, to prevent the spread of ill-willed or ill-conceived notions advanced by our opponents who in many cases would rather see us gone than deal with us.

Again, I personally thank all who have participated for your past support. Public adjusting would not be the same today without you taking an active role.

NAPIA continues its presence and perseverance on behalf of PAs in multiple states across the country. If you are not currently involved, I urge you to become part of this successful experience and be proud to proclaim your membership in the association. NAPIA is an organization not just proclaiming results, but a group of true professionals achieving results throughout this great land.

Annual Meeting *from page 1*

Street and a visit to the luxurious Atlantis Resort day spa.

The Annual Meeting featured the induction of new association officers and directors (including President Ray Altieri, Jr., CPPA of Altieri Transco American Claims) at the annual banquet on Friday evening, and a relaxing closing reception and dinner on Saturday.

Upcoming association events include the October 17-19, 2011 First Party Claims Conference in Providence (Warwick), Rhode Island; the December 1-3, 2011 Mid-Year Meeting in Phoenix, Arizona; and the June 20-24, 2012 Annual Meeting in San Diego, California.

Visit www.napia.com for updated event information as well as details on how to become an event sponsor or exhibitor.



COUNSEL'S CORNER

Brian S. Goodman, Esq.

The storms hit. Our struggles continue.

This year has seen a number of widespread catastrophes in many states. The association has been actively engaged for the profession, working with counsel in Missouri, Alabama and other states to protect our rights and advance public adjusting. The results are not always favorable, however, many supporters, including NAPIA officers, directors, past presidents and counsel, have traveled to these states to promote our cause, advocate for the rights of public adjusters and, more importantly, policyholders who are in need of our help.

There are many competing constituencies and interests in these matters---the carriers, insurance department, lawyers, attorney generals and even the Governor's office. We have to deal with all of them and it is no easy task. But please know that through your support we are articulating our position and our right to work and assist insureds in need, every day.

Thanks to those firms who have contributed financially to this effort. If you have not done so yet, please do so now. These battles will take time and come at great expense. Be assured that we try to keep all members posted on a regular basis. But do not assume anything. If questions arise, contact me or a NAPIA officer. If we have an answer, you will get it.

I know this may be frustrating, but we have come a long way and we will continue to do all we can to protect NAPIA members throughout the country.

FIVE BENEFITS OF NAPIA MEMBERSHIP THAT CAN PROMOTE YOUR BUSINESS AND SAVE YOU MONEY!

Several benefits that help NAPIA members get a big bang for their membership buck include the following:

Referrals – Whether by phone or by e-mail, NAPIA headquarters receives hundreds of inquiries each year from insureds seeking help from a public adjuster. These home and business owners are directed to the “Find an Adjuster” section of the website that allows visitors to search for companies by state. Hundreds more bypass headquarters and go directly to www.napia.com when seeking to hire a PA. Just by being listed, members increase their chances of obtaining valuable referrals.

Legislative Representation – In order to help members stay on top of legal and legislative issues that could adversely affect their livelihood, frequent updates are provided via e-mail alerts, the new Legislative Blog, and timely cases published in the Professional Update section of the NAPIA Bulletin. The association also undertakes and funds regional and national initiatives that benefit members and the public adjusting profession.

UPS Shipping Discounts – NAPIA members are eligible for discounted UPS shipping rates. With no obligation to ship and no enrollment fees or contracts to sign, companies can receive some of the lowest shipping rates available. For complete details or to enroll, click on [sign up today](#).

Money Off for FC&S Online – FC&S is a valuable tool for staying informed about the first party property insurance profession. NAPIA members can save 15

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Membership Benefits *from page 3*

percent when purchasing an online subscription, thereby gaining the knowledge that can help them respond to challenging insurance issues and successfully serve their clients. To subscribe, call 800-543-0874 and provide the coupon code – NAPIA2011.

Promotional Material – “The Professional Public Insurance Adjuster – Working for You ... On Your Side,” is a brochure that describes how public insurance adjusters help insureds navigate the complex claims process. It also conveys the prestige and professionalism that comes with being a member of NAPIA. Available to members only, the brochure can be used to help solicit a loss and to explain the practice of public adjusting.



Outgoing NAPIA President Jack Kunz, (L) with incoming President Ray Altieri (R)

RAY ALTIERI OF TRANSCO AMERICAN CLAIMS ELECTED PRESIDENT OF NAPIA

Raymond A. Altieri, Jr., CPPA, president of Transco American Claims based in Tampa, Florida, was elected President of the National Association of Public Insurance Adjusters during the recent Annual Meeting in the Bahamas. Altieri received his badge of office from outgoing president, Jack Kunz, SPPA of Alex N. Sill Company, during a ceremony held the evening of June 10.

“As president, one of my goals is

to increase our ability to work closer with state public adjusting associations around the country in order to give NAPIA a stronger local presence. Increasing collaboration with local groups will not only make us more effective in helping policyholders, but it will also help us to gain new members as we develop closer relationships with our peers across America and around the world,” said Altieri.

Prior to becoming president, Altieri served as vice president, treasurer and secretary of the association. He was also a board member for two terms and is a past president of the Florida Association of Public Insurance Adjusters (FAPIA).

“NAPIA is an extremely important organization not only because it supports an industry that employs thousands of people, but also because it is one of the only property insurance voices advocating for policyholders throughout the United States,” says Altieri. “I look forward to helping to build awareness of the great work that our members are doing.”

Altieri has been a pioneer in advocating for continuing education requirements for public adjusters. He has lectured on a variety of insurance matters at industry events such as the FAPIA Annual Conference and Mid-Year Meeting, the yearly Windstorm Conference and, along with NAPIA Education Chairman Clay Morrison, CPPA, played a role in establishing the education program for NAPIA’s highly regarded 2011 Annual Meeting.

“Ray has worked tirelessly to promote the profession, not only in his home state of Florida, but also across the nation,” says NAPIA Executive Director David Barrack. “The membership looks forward to what I’m sure will be one of the association’s most active and productive years.”

NAPIA INSTALLS OFFICERS & DIRECTORS FOR NEW YEAR



NAPIA officers (L to R) Jeff Gould, Scott deLuise, Diane Swerling, Karl Denison, Art Jansen and Ron Reitz

NAPIA members elected new leadership during the association's 2011 Annual Meeting. The board of directors consists of industry leaders who serve on a voluntary basis to guide the organization toward its goal of promoting the highest standards of professional education, conduct and ethics in the field of public adjusting. The board is made up of the officers, directors and all past presidents.

Officers for 2011-2012 are:

- **President** - Ray Altieri, Jr., CPPA, Altieri Transco American Claims, Tampa, FL
- **First Vice President** - Ron Reitz, CPPA, Quality Claims Management Corporation, San Diego, CA
- **Second Vice President** - Art Jansen, Jr., SPPA, Jansen International, LLC, Houston, TX
- **Third Vice President** - Karl Denison, CPPA, The Goodman-Gable-Gould Company/AI, Rockville, MD
- **Fourth Vice President** - Scott deLuise, SPPA, Matrix Business Consulting, Inc., Denver, CO
- **Treasurer** - Diane Swerling, SPPA, Swerling Milton Winnick Public Insurance Adjusters, Wellesley, MA
- **Secretary** - Jeff Gould, CPA, American Claims Management Services, Baltimore, MD

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New Board from page 4

Directors for 2011-12 are:

- Arnie Abramson, SPPA, The Greenspan Company/AI, Encino, CA
- Ken Crown, SPPA, Greenspan Adjusters International, Inc., San Jose, CA
- Charles Dale, SPPA, Jansen International, LLC, Houston, TX
- Damon Faunce, Clarke & Cohen, Inc., Bala Cynwyd, PA
- Nicole Figlin, SPPA, Young Adjustment Co., Blue Bell, PA
- Jerry Fleischman, SPPA, Michael Rubin Inc, Encino, CA
- Steve Gutenplan, Affiliated Adjustment Group, Ltd., Lake Success, NY
- Jack Kunz, SPPA, Alex N. Sill Company, Cleveland, OH
- Drew Lucurell, Esq., SPPA, Adjusters International Pacific Northwest, Inc., Seattle, WA
- Clay Morrison, CPPA, Morrison & Morrison, Inc., League City, TX
- Jodie Papa, National Fire Adjustment Company, Inc., Amherst, NY
- Greg Raab, Adjusters International, Inc., Utica, NY

All officers and directors were officially installed on Friday evening, June 10, during the 2011 NAPIA Annual Meeting at the Atlantis Resort.



Newly elected and current directors are introduced during the induction ceremony at the annual banquet

TEN TIPS FOR MAXIMIZING PROPERTY INSURANCE CLAIMS AFTER A STORM OR NATURAL DISASTER

Windstorms, floods and fires are always stressful events – but for people whose business or home is damaged or destroyed, they can be traumatic.

NAPIA members were recently asked to submit suggestions for property owners who are filing insurance claims for damage caused by storms and other natural disasters.

See if the following ten tips are included in recommendations you might provide to insureds.

1. “Remove all valuables if the property is not secure. If you must – hire security. You may be reimbursed for this expense.” *Clay Morrison, CPPA, Morrison & Morrison, Inc.*

2. “Contact your insurance agent and file your claim. The policy specifies that you do this on a timely basis ... immediately. Get a copy of the ACORD Claim form from your agent as submitted by him as written confirmation of the claim filing.” *R. Scott deLuise, SPPA, Matrix Business Consulting*

3. “Make a detailed inventory list and description of every damaged item. Take photographs or video as soon as possible. If this task is too overwhelming, consider enlisting the help of a public adjuster.” *Clay Morrison, CPPA, Morrison & Morrison, Inc.*

4. “Try to find a good temporary location. You might be out longer than expected. Also, have your mail forwarded to your new address and your home phone forwarded to your cell.” *Ron Papa, SPPA, National Fire Adjustment Company, Inc.*

5. “Record all your loss-recovery related activities. Document all your relevant expenses — list them and keep the receipts. It is a good idea to keep a detailed log of everything related to the loss, including communication summaries (phone conversations, e-mails, and letters).” *Clay Morrison, CPPA, Morrison & Morrison, Inc.*

6. “Study your insurance policy. Don't let anyone else assume this responsibility, not your employees, not your broker, and certainly not the insurance adjuster. The insurance policy was written by the insurer, and you had no opportunity to negotiate the terms when you purchased it. Therefore, any ambiguities in the language should fall in your favor.” *R. Scott deLuise, SPPA, Matrix Business Consulting*

7. “Retain experts to assist you in proving the loss. You may need an architect, engineer, equipment expert, and contractor. Make sure that they understand how to deal with insurance companies, as you want them to work in your best interest.” *R. Scott deLuise, SPPA, Matrix Business Consulting*

8. “Ask for all insurance company proposals in writing with guarantees and warranties included.” *Stephen Figlin, SPPA, FPPA, Young Adjustment Company, Inc.*

9. “Notify the lender and insurance carrier as soon as possible if you intend to rebuild since your policy may have a 180 day requirement to do so.” *Ron Papa, SPPA, National Fire Adjustment Company, Inc.*

10. “Don't lose patience with the process. It is your money and you don't want to give any of it up by getting tired and closing the claim too early.” *Stephen Figlin, SPPA, FPPA, Young Adjustment Company, Inc.*

NAPIA AND UP JOIN FORCES TO EDUCATE HOMEOWNERS AND CONSUMERS ABOUT PROPERTY INSURANCE

NAPIA and United Policyholders (UP) announced a new affiliation that will allow them to better serve homeowners and other insurance consumers through enhanced education, online resources and advocacy.

In an agreement reached by NAPIA Executive Director David Barrack and UP Executive Director Amy Bach, the two organizations agreed to coordinate educational events and initiatives to benefit individual and business insurance consumers as well as advocates for the policyholder.

“When people buy insurance they’re not buying just any old product — they’re buying peace of mind and financial security. But insurance is big business and it’s a tricky business for the consumer,” said Bach. “Policies are full of confusing technical language with more and more exclusions. Insurers are using computerized estimating programs and other adjusting techniques that make the claims process even less of a level playing field than ever before. Consumers need to have NAPIA and UP watching their back.”

According to Barrack, with public insurance adjusters helping policyholders get properly compensated for their losses and UP’s Roadmap to Preparedness, Roadmap to Recovery, and Advocacy and Action programs serving as an information source and a voice for policyholders, the new affiliation is a “no brainer”.

“NAPIA has been working closely with United Policyholders for many years. We share many of the same objectives and values. As both organizations have grown, it was agreed that we could better serve

insureds and the public adjusting profession by establishing a more formal relationship,” says Barrack. “We look forward to educating our respective members as well as the general public about the property and casualty insurance industry through this new joint initiative.”

United Policyholders is a 501(c)(3) organization that serves as a voice and an independent information source for consumers in all 50 states. The organization is celebrating its 20th anniversary this year. To learn more about UP, visit www.uphelp.org.

INSURANCE PROFESSIONALS FROM BOTH CONSUMER AND COMPANY SIDES MEET AT THE 2011 FIRST PARTY CLAIMS CONFERENCE

What one event brings together professionals from the property insurance community? The First Party Claims Conference (FPCC)!

Now in its third year, this annual two-day event attracts public adjusters, insurance company adjusters and legal experts who represent both consumers and insurance companies.

According to FPCC Committee Chair Steve Figlin, SPPA, FPPA of Young Adjustment Company in Blue Bell, Pennsylvania, the event was developed to fill a gap in the education programs offered to all insurance professionals.

“Before FPCC, there were no programs that allowed both insurance company representatives and public insurance 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.

FPCC 2011 will feature “9/11/01 - Ten Years Later: Lessons Learned and the Impact on Property Insurance in Conjunction with Recent Disasters,” which will be presented by keynote speaker Greg Serio, former Superintendent of Insurance for New York who oversaw the department after the September 11 tragedy a decade ago.

The 34 remaining education sessions will be led by other industry experts and will focus on timely topics such as:

- “The Benefits, Pitfalls and Controversy in the Appraisal Process”
- “Contingent Business Interruption -- The Tsunami Effect”
- “Technical Writing Skills for Adjusters”
- “The Ins & Outs of Crime Coverage Claims”

The conference and trade show will be held at the Crowne Plaza Hotel in Warwick, Rhode Island, from October 17-19. Event sponsors include Childress Duffy, Continental Machinery, Doherty Georgeson LLP, Merlin Law Group and Wilkofsky, Friedman, Karel & Cummins. A full program schedule and registration details are now available online at www.firstpartyclaims.com.

FPCC is a dynamic, compact educational event for professionals from all aspects of the first party property insurance claims community. Offering more than 40 nationally recognized speakers, numerous sponsors and exhibitors, and a minimum of 12 continuing education credits, FPCC provides high-quality education sessions and valuable networking opportunities for a reasonable cost to the first party claims community.

For conference information, visit www.firstpartyclaims.com.

**NAPIA RUSSIAN MEMBER --
NIKOLAY TYURNIKOV OF
GLAVSTRAKHCONTROL
ATTENDS ANNUAL MEETING**



Nikolay Tyurnikov (L) with NAPIA Executive Director David Barrack (R)

Nikolay Tyurnikov of GlavStrakhControl recently joined NAPIA. He is the first public adjuster from Russia to become a member.

We caught up with Nikolay at the 2011 NAPIA Annual Meeting in the Bahamas and spoke to him about the public adjusting profession in his home country.

Q: How did you find out about NAPIA?

A: The Internet. I decided to find out if someone outside of Russia was doing the same business as I do. It's very interesting and helpful for me to take part in activities like this.

Q: What do you think of the meeting so far?

A: It's an exciting opportunity to learn how you do business in the U.S. and to develop a network. We have only been doing this for four to five years in Russia, but the profession has existed in the America much longer than that.

Q: Are there a lot of public adjusters in your country?

A: Not a lot. Most of them are working with private citizens, but my company is working with corporations doing commercial business claims.

Q: How is the insurance market different in Russia?

A: The insurance industry is regulated and you need a license to practice here. You don't need a license to be a PA in Russia

Q: How do you like being a public adjuster?

A: Very much. I know the industry from both sides. I worked for insurance companies for five years before becoming a public adjuster. That experience has been very helpful to me.

Q: Why did you decide to join NAPIA?

A: To share ideas and knowledge and to have the opportunity to speak with my colleagues in the U.S. at events like this annual meeting.

If you would like to welcome Nikolay, he can be reached at nt@glavstrakhcontrol.ru.

**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
Wynn Encore
Las Vegas, NV
December 5-7

NEW MEMBERS

NAPIA is pleased to welcome the following new Public Adjusting Firms and Affiliates to the association:

PUBLIC ADJUSTING FIRMS

Accredited Public Adjusters

Fort Pierce, FL
(R) Tim York

AmeriClaims, Inc.

Indian Trail, NC
(R) Robert Freitag
(A) Grant Miller
(IC) Tony Adams
(IC) Tim Gillespie
(IC) William Caskey, Jr.

GlavStrakhControl

Moscow, Russia
(R) Tyurnikov Nikolay

Insurance Consultants Group

Stuart, FL
(R) Andre Boucher

Meiyssel Insurance Service

Tyler, TX
(R) Lorinda Mikesell

Stephen Hadhazi, Public Adjuster

Houston, TX
(R) Stephen Hadhazi

United Claim Service, Inc.

Minneapolis-Saint Paul, MN
(R) Michael Pakkala, Sr.

Universal Public Adjusting Group

Sugar Hill, GA
(R) Phillip Grandchamp
(R) Phillip Sharpe
(A) Al Iamunno

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Erin Robson Kristofco, Esq.

Merlin Law Group
Denver, CO

Rajan Pandit, Esq.

Huber, Slack, Houghtaling,
Pandit & Thomas, LLC
New Orleans, LA

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NAPIA COMMITTEES FOR 2011 – 2012

(Note: OIC stands for "officer in charge")

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Slaten Bickford, CPPA
Dick Burr, SPPA
Ken Crown, SPPA
Tony D'Amico, SPPA
Ron Johnson, SPPA
Greg Raab
Jodie Papa
Jessie Sipe
David Skipton

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Diane Swerling, SPPA
Jodie Papa
Ray Altieri, III
Slaten Bickford, CPPA
Randy Goodman, SPPA

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Jim Beneke, SPPA
Drew Lucurell, Esq., SPPA
Wes Baldwin
Ron Reitz, CPPA

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Damon Faunce
Kevin Kaufman, SPPA
Rich Ouellette, SPPA
Gordon Scott, SPPA
Jeff Sabel



FRANCIS X. DOHERTY

DOHERTY GEORGESON LLP
FIRST PARTY PROPERTY LAWYERS

LOYALTY

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New Members from page 7

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Merlin Law Group
Los Angeles, CA

Deborah Trotter, Esq.
Trotter Law Firm, PLLC
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DONATIONS MADE TO CHARITABLE FUNDS

We are saddened to note the passing of Alyce Levin, mother of Past President Robert (Bobby) Levin, SPPA, of Globe Midwest/Adjusters International.

Recent donations made to the **Paul Cordish Memorial Fund** in remembrance of departed family members or friends include:

Swerling Milton Winnick Public Insurance Adjusters in the name of **Alyce Levin**.

Affiliated Adjustment Group, Ltd. in the name of **Bruce Swerling, SPPA, FPPA**.

Contributions, made payable to the Paul Cordish Memorial Fund or the Will Goodman Foundation, may be mailed to NAPIA at 21165 Whitfield Place, #105, Potomac Falls, VA 20165. A letter of acknowledgement will be mailed to the family of the deceased.

NAPIA PROFESSIONAL CERTIFICATION NEWS

Congratulations to the following members for receiving their NAPIA professional certification designations. Recently passing their examinations are:

- **Robert Joslin, SPPA** of Hawaii Public Adjusters, Wailuku, Hawaii
- **Anthony Luparello, CPPA** of New York Adjustment Bureau, Inc., Rego Park, NY

The NAPIA Certification Program is currently being revised through a cooperative effort with the American Institute for Chartered Property Casualty Underwriters. Applications for the Certified Professional Public Adjuster and Senior Professional Public Adjuster examinations are not being accepted at this time. It is expected that exams will resume in early 2012. To stay informed about progress on this program

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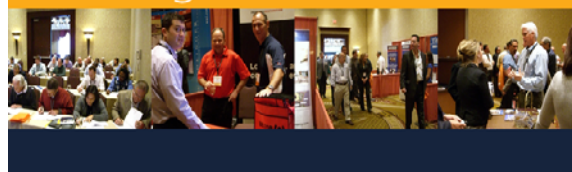
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