

## FLORIDA ASSOCIATION OF PUBLIC INSURANCE ADJUSTERS

# Quarterly Update

## Letter From F.A.P.I.A. President, Ray Altieri, Jr.

As you know from our inaugural meeting in July, we have had strong feelings about having our next meeting in Tallahassee. Tallahassee was chosen for the primary reason of coordinating with the new legislative season.

The mid year meeting will basically follow the same format as that of July's event. It will be a Thursday-Friday gathering, with a cocktail party on Thursday evening. The educational seminar and meeting will take place on Friday. Preceding the cocktail party on Thursday evening, there will be a meeting of the Board of Directors. (for meeting details, see page 4)

Upon review of the intended meeting agenda, you will find it laden with attempts at getting various insurance department personnel, from the different divisions we deal with daily, to speak to us. We have formally invited, via written correspondence, State Insurance Commissioner, Tom Gallagher, to speak, we await his response to our invitation. We intend to have a speaker familiar with the role of a lobbyist and the insurance lobby, also address the membership.

We will include Ms. Karen Gievers, Board Certified Civil Trial Lawyer, president of the Dade County Bar Association and aspiring Insurance Commissioner for the State of Florida to speak. She has verbally committed to us as of this printing. Attorneys Doug Grose and Chip Merlin have agreed to address legal issues affecting us, as well.

To close the meeting, committee reports prepared and presented by either the Officer In Charge or its Chairman will be given. This will bring the entire group formally up to date on the progress of each committee. All Officers-In-Charge and committee members should speak with each other and develop a plan as to how they will implement their respective goals. A report should be ready for presentation to the membership at the '94 meeting.

On page 2, you will find the committee roster, along with goals for each specific committee. Committee members should feel free to elaborate on their own groups. If you should have suggestions for another committee, other than your own, please

pass them on to the specific Officer-In-Charge who will review them with the board of directors.

While all of the committees have their own specific importance and functions, we should never forget the importance to increase our membership. With this in mind, I am asking each member to bring a new member into the organization by way of the mid year meeting in Tallahassee. Accordingly, we ask all current members to encourage all public adjusters in their respective firms to join. Membership applications will be mailed at your request and distributed at the Winter '94 meeting.

You will find a registration form on page 4, we encourage full and early registration to help the Convention Committee complete the preparations to help ensure a successful event.

Beyond the mid-year meeting, we look forward to the formulation of a Membership Booklet detailing individual members, their firms, and their address and telephone numbers, to enhance communication amongst our members. In closing, we look forward to seeing everyone, and then some, in Tallahassee.

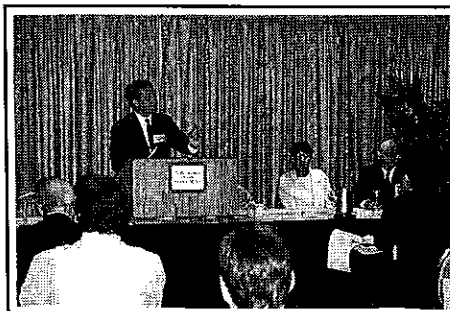
## Successful Summer Meeting Leads To Winter Conference In Tallahassee

Chuck Howarth

The organizational meeting of FAPIA was conducted July 29 and 30, 1993, at the Marriott Hotel in Orlando. This gathering was accomplished through combined efforts of several of the public adjusters throughout the state and with the support of the law firms of William F. Merlin, Jr. and Douglas L. Grose in Tampa, Florida.

An open bar cocktail party was held Thursday evening, where participants from around the state had an opportunity to socialize and get to know each other. At the Friday morning meeting, Articles of Incorporation and By-Laws were approved by the general membership officers were elected to serve our fledgling organization in its first year. Some committees were also established. Public adjusters from around the state were gratified to find out how much they had in common.

Friday, following the business portion of the meeting, where Articles and By-Laws were adopted, a seminar was conducted. Chip Merlin gave a Legislative update, Judy Kahn discussed the new ethi-



Our illustrious panel of speakers: Chip Merlin, Judy Kahn & Doug Grose (above)

cal requirements for insurance adjusters and Doug Grose went into detail on how to avoid an Examination Under Oath and how best to represent your client if an Examination Under Oath is required. Everybody seemed to find the seminars helpful. A good time was had by all at the cocktail party, the informal lunch meeting and seminars. The group was generally enthusiastic about the future of the statewide association.

This year we are looking forward to expanding both our membership and our expertise. The Winter meeting in Tallahassee, which will be held on February 17 and 18, 1994, at the Radisson Hotel will be the last opportunity to become a founding member. We've reserved a limited number of rooms and need to confirm reservations A.S.A.P., especially since the Legislature will be in session, Tallahassee's busiest time of the year.

At President, Ray Altieri's request, Doug & Chip are inviting a group of legislators to our "get acquainted" cocktail party Thursday evening, so that we can meet and discuss important issues concerning public adjusting.

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## COMMITTEE ROSTER

### MEMBERSHIP

*The goals of this committee are to double membership by year-end through newsletter circulation and phone solicitation, to charter member certificates and regular member certificates for mid-year meeting, to enhance membership application and to review membership criteria and coordinate with state representatives.*

Steve Sarasohn, OIC  
Pasquale Cuccaro, Chairman  
George Papageorgiou  
Gene Kahn  
Robert Bulmer  
Tim Walsh

### ETHICS

*The goals of this committee are to know State Insurance regulations on Ethics/Conduct and report, to bring concerns to board, then to body, to handle any grievances by member firms and to review Code of Ethics and compare to State Code.*

Allan Brodsky, OIC  
Ron Livingstone, Chairman  
David Dalgety  
Patricia Long  
Howard Eidel

### PUBLIC RELATIONS

*The goals of this committee are to prepare news/press releases on association formation, to develop F.A.P.I.A. letterhead and to develop and distribute the newsletter.*

Chuck Howarth, OIC  
Charles Tutwiler, Chairman  
Ron Delo  
Patrick Naughton  
George Day

### CONVENTION

*The goals of this committee are to organize and prepare the February 17-18, 1993 meeting and all future conventions.*

Steve Lesser, OIC  
Dale McCrory, Chairman  
Renee Delo  
Dante Fabbro  
Leonard Baughman

### LEGISLATIVE

*The goals of this committee are to network with insurance department heads for a meeting with them in January/February, connect with lobbyists, provide updates on rules of conduct from Insurance Department.*

Jim Toukatly, OIC  
Charles Namey, Chairman  
Peter Mahmood  
Mark Boardman

### EDUCATION

*The goals of this committee are to research interesting subjects from membership and to find interesting information for our meetings (speakers).*

Craig Tanner, OIC  
Peter Romero, Chairman  
Harvey Garrett  
Bob Haynes  
Dominic Cavaliere

## F.A.P.I.A. OFFICERS

President  
Raymond A. Altieri, Jr.  
Adjusters International  
2807 W. Busch Blvd., #202  
Tampa, FL 33618  
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Chuck Howarth & Assoc.  
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Secretary  
Allan Brodsky  
Brodsky & Associates  
4000 Hollywood Blvd.  
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Hollywood, FL 33021  
305-964-3077  
305-964-3305 (fax)

## BOARD OF DIRECTORS

James S. Toukatly  
Howard W. Wehnes, Jr., & Company, Inc.  
201 Park Place, Suite 206  
Altamonte Springs, FL 32701  
407-260-0686  
407-260-0601 (fax)

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P.O. Box 10198  
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813-443-3030  
813-443-2261 (fax)

Ron Livingstone  
Ron Livingstone & Associates, Inc.  
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407-532-1846  
407-539-1947 (fax)

Ira Sarasohn  
Ira J. Sarasohn Consultants, Inc.  
4838 Tallwood Lane  
Boca Raton, FL 33487  
407-994-9333  
201-228-7453 (fax)

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Douglas L. Grose, P.A.  
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813-251-6723 (fax)

William (Chip) Merlin (Board Advisor)  
William F. Merlin, Jr., P.A.  
1100 North Florida Avenue, Suite 300  
Tampa, FL 33602  
813-229-1000  
813-229-3692 (fax)

## Members Attend Department Of Insurance Workshop

William F. Merlin, Jr.

On December 7, 1993, the Florida Department of Insurance held a workshop regarding proposed rules regulating public adjusters. Approximately fifteen F.A.P.I.A. members attended the workshop. President, Ray Altieri, addressed several matters, and thought the meeting went quite well.

Phil Fountain, an investigator with the Bureau of Agency Investigations, indicated that the reason for the proposed rules came as a result from various complaints and concerns following Hurricane Andrew. He acknowledged that most of the violations arose from public adjusters who are not from Florida, but came into the state unlicensed.

Department Attorney Kenneth Levine explained that the purpose of the workshop was to allow input from public adjusters and others, concerning the possible ramifications of the proposed rules. He indicated that the rules were merely proposals and very susceptible to change since this was the first opportunity for the public to review the rules and make fair comment regarding the same. He

also indicated that he had extended the time for response to the proposed rules through January 7, 1994, for those wishing to send additional comments. Forward the same to room 116 Larson, Building 200 E. Gaines St., Tallahassee, FL (ATTN: Kenneth Levine).

Significantly, after hearing from a number of F.A.P.I.A. members, Levine admitted the language of the solicitation regulation was overly broad and that it was not his intent to prevent public adjusters from soliciting or carrying normal discussions with potential clients. He indicated that the purpose of the rule was to prevent solicitation of the public by individuals who were "runners", or by unlicensed firms, as was the practice immediately following Hurricane Andrew.

For anyone who did not receive the proposed rules, you may obtain a copy of the same by contacting Carol Bowles at 813-229-1000.

## Memories of our '93 Organizational Meeting



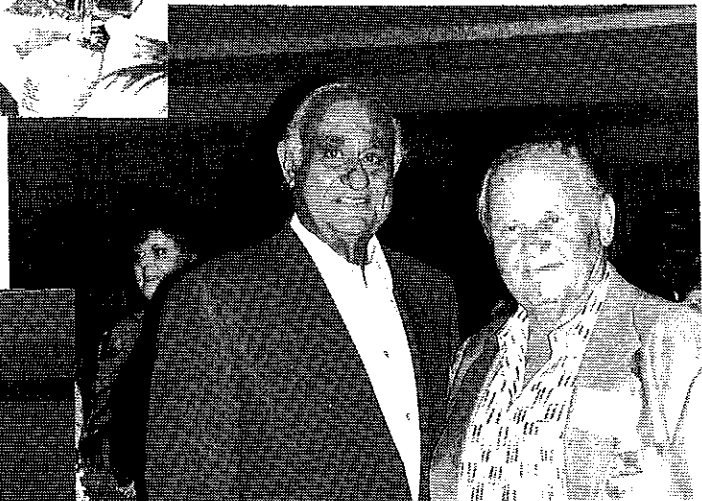
*New President, Ray Altieri,  
Conducts Business At Lunch Meeting*



*The Cocktail Party Was A Place To Meet & Greet*



*Fun Was Had By All At The Cocktail Party*



*Getting Better Every Year!*



*Steves Everywhere You Look!*

Florida Association of Public Insurance Adjusters  
2807 W. Busch Boulevard, Suite #202  
Tampa, FL 33618

## Details Of Winter '94 Meeting In Tallahassee

February 17 - 18, 1994

### AGENDA

Thursday  
3:00-5:00 pm Board Of Directors Meeting  
7:00-9:00 Cocktail Party

Friday  
8:30 am Opening Remarks  
9:00 1st Speaker- Insurance Dept.  
*Consumer Complaint Procedure*

9:45-10:00 Coffee Break  
10:00-10:45 2nd Speaker- Insurance Dept.  
*Licensing, Appointments, Catastrophe*

10:45-11:00 Questions  
11:00-11:45 3rd Speaker- Karen Gievers  
11:45-1:00 pm Lunch  
1:00-1:45 4th Speaker  
*Lobbyist and The Insurance Lobby*

1:45-2:00 Questions  
2:00-2:45 5th Speaker- Doug Grose/ Chip Merlin  
*Legal Concepts*

2:45-3:00 Break  
3:00-4:00 Committee Reports  
4:00-4:30 Good & Welfare  
4:30 Meeting Adjourns

**Certificates of Membership, Articles and By-Laws Will be distributed at this meeting!**

**Karen Gievers, Board Certified Trial Lawyer & President of the Dade County Bar Association, will be a speaker.**

### ACCOMMODATIONS

The Winter '94 meeting will be held at the Radisson, in downtown Tallahassee, at 415 Monroe. Call as soon as possible to confirm your reservations (904) 224-6000. *You must state that you are with the Florida Association of Public Insurance Adjusters, in order to receive the listed room rates.*

#### ROOMS

single (\$87.00 per night)  
double (\$97.00 per night)

#### SUITES

single (\$130.00 per night)  
double (\$140.00 per night)

\*Suites include a sitting room, king size bed and a whirlpool bath.

Take I10 to exit 29, to Monroe St. (Hwy. 27), turn left, go 3-3 1/2 miles, Radisson is on left.

## FLORIDA ASSOCIATION OF PUBLIC INSURANCE ADJUSTERS

### '94 Winter Meeting Registration Form

Name \_\_\_\_\_ Phone ( ) \_\_\_\_\_

Address \_\_\_\_\_ Fax ( ) \_\_\_\_\_  
(if different from label)

Rooming Requirements \_\_\_\_\_ Amount Enclosed \_\_\_\_\_

Are you currently a member of F.A.P.I.A.? \_\_\_\_\_

Please send checks made payable to:  
THE FLORIDA ASSOCIATION OF PUBLIC  
INSURANCE ADJUSTERS  
2807 W. Busch Boulevard, #202  
Tampa, FL 33618