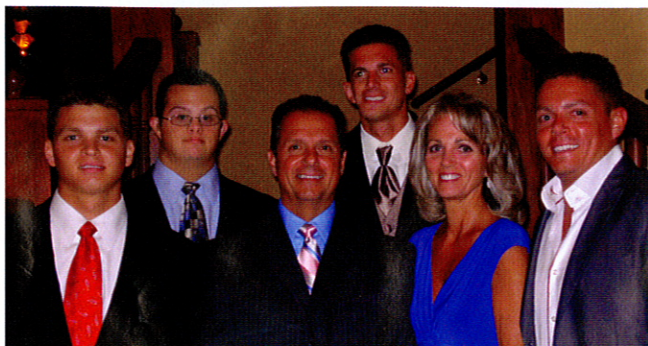


# Ray Altieri, Jr. becomes NAPIA President

*Ray Altieri, Jr., FAPIA's first (and tenth) president is set to assume the presidency of the National Association of Public Insurance Adjusters*



The Altieris (left to right) Joey, Nick, Ray Jr., Frank, Doreen and Ray III.

at their Annual Meeting June 8-11. A founding member of FAPIA, he has served on the Legislative Committee since its inception. Ray is a native of Utica, NY, a graduate of Le Moyne College in Syracuse, NY and is married to Doreen with whom he has four sons (two in the public adjusting business). Ray will become the first Florida based President of NAPIA. FAPIA Forum spent a few minutes with Ray to find out more about this industry leader.

**FF** *You were a founding member of FAPIA, and the first president. When did you get involved with NAPIA?*

**RA** When we founded FAPIA, we “borrowed” a lot from NAPIA, using it as a template for our organization. I joined NAPIA in 1989, having become a public adjuster in 1985 in New York State. I actually opened our public adjusting business in Tampa on January 1, 1988. Chip Merlin and Doug Grose handled the legal aspects of founding the association, but we used the bylaws and mission of NAPIA and made them our own.

**FF** *How do you benefit from NAPIA membership?*

**RA** At the national level, you’re dealing with different dynamics than within our state. So many

different laws and adjusting principles apply from state to state. You become a more well-rounded adjuster when exposed to these types of levels. The members of NAPIA are some of the best PA’s in the country. I’ve picked up so much information and knowledge that is vital to running this type of business. Over the years I’ve learned several key things: how to sell yourself, how to work better with people, why client service is the key to success; how to put the client’s interests first, the importance of credibility. For the past six years, I’ve been on the ladder at NAPIA. My seventh year served will be as President. One of the keys to moving through the organization for me was I spent the first years listening and learning. You’d don’t walk into a board position and assume you’re the leader.

**FF** *What are your goals for your presidency?*

**RA** Well, surviving would be good. Seriously, NAPIA and FAPIA have had to work closely for the past several years to protect the industry from harmful legislation. Florida is a bellweather state. I’d like to see national more involved with the individual states. By that I mean my goal is to develop liaisons in states across the country. I want to reach out to key individuals who can work with state insurance departments to keep the public insurance adjusting industry strong and sound. I think a local presence will better serve PA’s and their clients.

**FF** *How do you balance the needs of FAPIA & NAPIA?*

**RA** It is not easy at times because positions can differ, but I recognize that I’m in a unique position to help both organizations, so I have worked very hard inside both organizations for each to appreciate the value of the other. This past year was a real improvement in that regard thanks to David Beasley and both sets of lobbyists. We have spent so much time on Florida issues the past five years, that working together is essential for success. NAPIA recognizes Florida’s importance to the PA industry and has really come to respect the work of the FAPIA leadership and lobbyists. NAPIA’s outlook going forward in Florida

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may move to a more support role with FAPIA maintaining the leadership role as it relates to legislative issues.

**FF** *How has the industry changed over the years? How has your company changed?*

**RA** The relationship between insurance companies and their adjusters and public adjusters has always been adversarial. However, it has gotten much more so recently in no small part due to public adjusters who skirt the law to chase the money. With myself, and my firm, we have dedicated ourselves to maintaining our credibility and professionalism in our relationships with the management of insurance companies and their adjusters. Because we are considered reasonable and our estimates are legitimate, we can find fair settlements for our clients in complex insurance claims. Again, credibility is key to overcome the predisposed discriminatory approach by many of today's insurance adjusters. This is significant because the atmosphere is extremely tense, and I feel a heightened sense of distrust by companies and their claims departments.

**FF** *What drew you to this career?*

**RA** After college, I went to work with the Aetna in Syracuse, New York. I worked only property claims and would handle claims against some of the top PA's in the country. I came to respect their knowledge and professionalism so began to take an interest in becoming one of them. I recognized that I would rather work for people than insurance companies while increasing my opportunity to make a much better living. On the company side, the only way to progress is to move often and all over the country. When I switched to public adjusting, I could stay close to home, help people get their lives back, and make a better living. An opportunity arose in Florida, the timing was right, and at 28 years old my past employer helped me set up our offices here. My wife and I had always wanted to move to Florida. I hated winter, loved baseball, and had two sons at the time, so we took a chance.

**FF** *What's your advice to younger public adjusters?*

**RA** Maintain your integrity and credibility

with everyone – competitors, company adjusters, contractors, policyholders, and clients. Be honest with your clients or you're done. Keep their best interests at heart. Personal service is the key. If you communicate – even if it's just to tell them that nothing new has happened, they'll believe in your direction and strategies. Show them your plan and make it clear and understandable. The hand holding will pay off. The client is looking to you to put their lives back together. You work for the client, not the money.

That's actually what I think is the problem in Florida in recent years. Adjusters chasing the money, filing questionable claims, it's poisoning the well for the future of our industry.

We do pro-bono work all the time. You can give someone direction to handle their own claims. Not everything is complex. Provide the service and the money will come.

**FF** *How's your support system for the next year? And who mentored you?*

**RA** Ron Cuccaro brought me into this industry. Jim Donovan was another mentor. A lot of the guys at Adjusters International have inspired me and I still appreciate them to this day.

The people at my firm have given me so much support. I'm amazed. My two sons and my brother work there along with a great group of people. They've taken the burden and allowed me the time to serve both organizations.

**FF** *You're one of the original presenters of PA 101, the mandatory class for FAPIA members. Any advice you would like to give there?*

**RA** There are some inherent qualities needed to succeed as a public adjuster. You have to be quick on your feet. Adaptable. Confident. Technically competent. A self-starter. Aggressive yet compassionate at the same time. I think that's why professional public adjusters on the whole are more successful than a standard insurance adjuster. We know what it takes to be in business, build a business, maintain a business. It is my opinion we have a better appreciation for what the policyholder goes through after suffering a disaster. The company adjuster has his/her claims assigned to them. We have to go out and earn our business everyday.