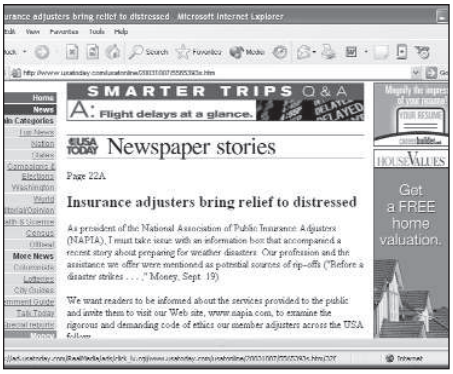
Insurance Adjusters Bring Relief to Distressed



The following letter appeared in the 10/07/03 issue of "USA Today."

As president of the National Association of Public Insurance Adjusters (NAPIA), I must take issue with an information box that accompanied a recent story about preparing for weather disasters. Our profession and the assistance we offer were mentioned as potential sources of rip-offs ("Before a disaster strikes...," Money, Sept. 19).

We want readers to be informed about the services provided to the public and invite them to visit our website, www.napia.com, to examine the rigorous and demanding code of ethics our member adjusters across the USA follow.

Readers also should know that public adjusters are licensed, highly trained professionals who are retained by insured policyholders to help them put together and present their property-damage

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claims to their insurance companies. Because our member firms generally include on their staffs experienced personnel who are proficient at taking inventory and handling building-repair estimates, we often help the insured settle claims more quickly than they might without our services.

But speed is not our goal. More to the point, we are far more interested in seeing that the policyholder's claim is thoroughly researched and scrupulously substantiated so that the insurance company will more readily agree on a settlement amount as close as possible to the amount that the insured — by the terms of his own policy — is entitled to receive.

This could hardly be considered a rip-off. Rather, my daughter always has considered her dad and other public adjusters to be more along the lines of knights in shining armor, doing their best to help someone in distress.

William Wesley Baldwin, President
National Association of Public Insurance Adjusters
Charlotte, NC

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COUNSEL

Brian S. Goodman, Esq.
2300 Charles Center South
36 South Charles Street
Baltimore, MD 21201
Telephone: (410) 539-2800
Facsimile: (410) 659-0543
E-mail: bsg@fedgar.com

EXECUTIVE DIRECTOR

David W. Barrack
21165 Whitfield Place, #105
Potomac Falls, VA 20165
Telephone: (703) 433-9217
Facsimile: (703) 433-0369
E-mail: info@napia.com

STAFF

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MANAGEMENT FIRM
Barrack Association Management
Potomac Falls, VA