Public Insurance Adjusters Gather at 2003 NAPIA Annual Meeting

The National Association of Public Insurance Adjusters (NAPIA) and the Massachusetts Association of Public Insurance Adjusters (MAPIA) will offer insurance professionals an unsurpassed educational opportunity when it presents “What You Need to Know About Insurance,” at the Royal Sonesta Hotel in Cambridge, Massachusetts, on September 19, 2003.

Working closely with NAPIA and MAPIA, the Anderson Kill Loss Advisors Network has assembled a line-up of insurance industry experts to provide instruction on cur-
William Wesley Baldwin, president of The Baldwin Company, Inc., Charlotte, North Carolina, was named president of the National Association of Public Insurance Adjusters (NAPIA) during its annual meeting, June 18-22 in Ponte Vedra Beach, Florida. Baldwin brings to the position nearly 30 years of experience in property loss consulting to the insured policyholder, with a specialization in commercial property and high-end residential damage claims as well as business-interruption claims and litigation support. He has become particularly well-known in the Southeast, in the wake of several major hurricanes, most notably Hurricanes Hugo, David, Frederick, and Fran.

Prior to forming The Baldwin Company in 1976 (www.thebaldwinco.com), Baldwin was affiliated with two other public adjusting firms, an independent insurance agency in Columbia, SC, and a real-estate development corporation in Gaffney, SC.

Baldwin, who is also president of the North Carolina Association of Property Loss Consultants, is a 1971 graduate of the University of South Carolina and a veteran of the U.S. Navy. He presently holds an adjuster’s license in North Carolina and a Public Adjuster’s license in South Carolina and eleven additional states. Baldwin and his wife, Rizzie, have two children — Charlie and Sarah-Hamlin.

Emmett J. Vaughan Honored by National Association of Public Insurance Adjusters

Emmett J. Vaughan, J. E. Partington Professor of Insurance at the University of Iowa’s Henry B. Tippie College of Business, was awarded the Paul L. Cordish Writing Award by the National Association of Public Insurance Adjusters during its annual meeting in Ponte Vedra Beach, Florida. This is only the second time this award has been presented since it was established in 1997.

Vaughan was recognized for his outstanding contribution and invaluable service as creator and administrator of NAPIA’s professional certification program. According to NAPIA Executive Director David Barrack, “His ongoing influence and involvement in the program since its inception in 1986 has been instrumental in enhancing the image and respect granted public insurance adjusters by insurance industry professionals and the public at large.”

Vaughan, a renowned expert on risk management, has authored several books and articles and is frequently asked to lecture on insurance risk management issues. He is the former dean of the University of Iowa’s Division of Continuing Education and holds a Ph.D. in economics from the University of Nebraska.
The National Association of Public Insurance Adjusters elected new leadership during its annual meeting, June 18-22 in Ponte Vedra Beach, Florida. NAPIA officers for 2003-2004 are:

- **President** – W. Wesley Baldwin (The Baldwin Company Inc., Charlotte, NC)
- **First Vice President** – Richard S. Cohen, SPPA (Clarke & Cohen Inc., Bala Cynwyd, PA)
- **Second Vice President** – Richard Burr, SPPA (Young Adjustment Company Inc., Blue Bell, PA)
- **Third Vice President** – Leslie L. Knox, SPPA (Andrew K. Knox & Co., Toms River, NJ)
- **Fourth Vice President** – Harvey M. Lewis (Lewis & Associates, Oklahoma City, OK)
- **Secretary/Treasurer** – Nicole S. Figlin, SPPA (Stephen R. Figlin & Associates Inc., Philadelphia, PA)
- **Treasurer** – Drew D. Lucurell, Esq., SPPA (Adjusters International Corporation, Seattle, WA)

Members elected to the NAPIA Board of Directors for three year terms are:

- Raymond A. Altieri, Jr., CPPA (Transco American Claims, Tampa, FL)
- Chuck W. Howarth, CPCU (Howarth, Keys & Associates Inc., Franklin, TN)
- Jack H. Kunz, SPPA (Alex N. Sill Company, Cleveland, OH)

Other members continuing to serve on the board are:

- James R. Beneke, SPPA (Beneke/AI, Austin, TX)
- R. Scott Deluise, SPPA (Matrix Business Consulting Inc., Denver, CO)
- Steven Gutenplan (Affiliated Adjustment Group Ltd., Lake Success, NY)
- Robert B. Miller (M. Miller & Son LLC, Hillside, NJ)
- Ronald R. Reitz, CPPA (Reitz & Company, San Diego, CA)
- Michael Rubin, SPPA (Rubin, Palache and Associates, Encino, CA)
- Stephen L. Seeherman, SPPA (Commonwealth Adjusters, Kingston, PA)
- Diane M. Swerling (Swerling Milton Winnick, Wellesley Hills, MA)
- Charles R. Tutwiler, CPCLA (Charles R. Tutwiler & Associates Inc., Tampa, FL)

NAPIA's new officers and directors were officially inducted during the Annual Installation Banquet on Saturday, June 21.

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**Counsel’s Report**

*by NAPIA Attorney Brian S. Goodman, Esq.*

After a most successful Spring, in which we achieved a licensing bill in the States of Texas and Delaware (where the bill waits for the Delaware Governor’s signature as of this writing), NAPIA can look to 38 States plus the District of Columbia where licensing is now in effect. However, we recently learned after the fact, that the State of Louisiana also passed a bill this past legislative session seriously and significantly impairing our ability to practice public adjusting in that State. This bill, signed by the Governor, has declared that it is against public policy and hence illegal in Louisiana for a public adjuster to work on a percentage fee basis. NAPIA is currently working to obtain counsel and change this law, but, as of this writing, please be advised that the current state of the law forbids percentage or contingent contracts with insureds on losses in Louisiana. We will keep the members posted on this issue, a most important one for the Association.

NAPIA has been working closely with the NAIC on the Model Bill, which will include public adjusters licensure. We expect to meet with various members of the Sub-Committee charged with drafting this bill in September. Such a Model Bill will undoubtedly help in States like Louisiana as well as in States where public adjusters currently do not have licensure.

I also want to encourage each and every member to report potential problems as early as possible. NAPIA can most effectively handle threats to public adjusting before adverse action has been taken. It is most difficult to effectively attack matters after laws have been enacted or cases have been decided.
Consumer Smarts

The following excerpt was reprinted from the July 1, 2003, issue of “Bottom Line Personal,” a consumer advisory publication.

Getting a fair settlement from your home insurer? Consult a public insurance adjuster to find out. Insurers — smarting from stock market losses — are pressuring their claims adjusters to keep damage claim payouts at or below the industry average. A public insurance adjuster safeguards the interests of the consumer. He/she evaluates the damage and recommends whether a loss is large enough to warrant filing a claim. He also reviews your insurance policy to advise you of the extent of your coverage — and helps you recover a fair and equitable settlement. Cost: Typically an initial evaluation is free. If you decide to use the adjuster, the fee usually ranges from 10% to 15% of the payout. On a large loss claim, the fee could be reduced. To find a public insurance adjuster, check the website of the National Association of Public Insurance Adjusters (www.napia.com) or look in the Yellow Pages under “Adjusters.”

Member News

The Association is pleased to welcome the following new PA member firms:

Professional Loss Adjusters, Inc.
Newton, MA
(R) Leonard Theran

Hartley Public Adjusters, LLC
Independence, MO
(R) Don Hartley

If you know an adjuster who is interested in joining NAPIA, please have them call NAPIA headquarters at 703/33-9217 or e-mail info@napia.com.

Harvey Goodman of Goodman-Gable-Gould/Adjusters International, in Baltimore, Maryland, competed in the Army Ten Miler, a road race devoted to promoting physical fitness, teamwork, and the spirit of cooperation at all ability levels. Goodman asked friends, family and coworkers to support him by making a pledge on behalf of residents of the Jewish Foundation for Group Homes (JFGH). He raised in excess of $30,000 in this effort. If you would like to contribute, send a check made payable to the Jewish Foundation For Group Homes to Harvey Goodman, Goodman-Gable-Gould/Adjusters International, 133 Rollins Avenue, Suite One, Rockville, MD 20852.

Ira Sarasohn of Sarasohn and Associates, Inc. in Boca Raton, Florida, has had two serious surgeries and is now recuperating at home. NAPIA sends its best wishes for a speedy recovery.
AS SEEN AT THE
2003 NAPIA ANNUAL CONVENTION
### Constitution & Bylaws Revision
OIC - Richard Cohen  
Chairman - Jack Kunz  
Member 1 - Bill Goodman  
Member 2 - Ron Papa  
Member 3 - Bob Sill  
Member 4 - Steve Gutenplan  
Member 5 - Jay Seeherman  
Member 6 - Jeff Gould

### Convention
OIC - David Barrack  
Chairman - Randy Goodman  
Member 1 - Ray Altieri  
Member 2 - Wendy Cohen  
Member 3 - Anne Burr  
Member 4 - Carol Knox  
Member 5 - Jane Lewis  
Member 6 - Sande Cohen

### Ethics
OIC - Wes Baldwin  
Chairman - Diane Swerling  
Member 1 - John Apicella  
Member 2 - Barry Sipe  
Member 3 - Bob Sill  
Member 4 - Michael Miller  
Member 5 - Scott DeLuise  
Member 6 - Mike Walsh

### Finance, Budget & Auditing
OIC - Nicole Figlin  
Chairman - Drew Lucurell  
Member 1 - Pat Bickford  
Member 2 - Les Knox  
Member 3 - Ed Williamson  
Member 4 - Dick Tutwiler  
Member 5 - David Barrack

### Grievance
OIC - Harvey Lewis  
Chairman - Les Knox  
Member 1 - Bill Goodman  
Member 2 - Jim Beneke  
Member 3 - Ron Papa  
Member 4 - Gene Lerner  
Member 5 - Myke Schwartz  
Member 6 - Mike Rubin  
Member 7 - Steve Figlin

### Legal
OIC - Drew Lucurell  
Chairman - Chuck Howarth  
Member 1 - Ron Reitz  
Member 2 - Jahn Miller  
Member 3 - Marvin Milton  
Member 4 - Ray Altieri  
Member 5 - Bill Rake

### Legislative
OIC - Wes Baldwin  
Chairman - Ron Reitz  
Member 1 - Bob Sill  
Member 2 - Robb Greenspan  
Member 3 - Michael Palache  
Member 4 - Barry Goodman  
Member 5 - Dick Tutwiler  
Member 6 - Tony DiSimone  
Member 7 - Jim Beneke

### Long Range Planning
OIC - Wes Baldwin  
Chairman - Richard Cohen  
Member 1 - Dick Burr  
Member 2 - Les Knox  
Member 3 - Harvey Lewis  
Member 4 - Nicole Figlin  
Member 5 - Drew Lucurell

### Membership & Membership Recruitment
OIC - Richard Cohen  
Chairman - Ray Altieri  
Member 1 - Randy Goodman  
Member 2 - Robert Miller  
Member 3 - Les Knox  
Member 4 - Peter Seltser  
Member 5 - Steve Gutenplan  
Member 6 - Ron Reitz  
Member 7 - Ken Crown  
Member 8 - Fred Yutkowitz  
Member 9 - Dick Tutwiler

### Nominating
OIC - Wes Baldwin  
Chairman - Steve Seeherman  
Member 1 - Steve Figlin  
Member 2 - Barry Cohen  
Member 3 - Jim Beneke  
Member 4 - Bob Sill  
Member 5 - Bill Goodman  
Member 6 - Ron Papa  
Alternate - Michael Rubin

### Past Presidents Advisory
OIC - Wes Baldwin  
Chairman - Steve Seeherman  
All Other Past Presidents

### Paul Cordish Writing Award
OIC - Dick Burr  
Chairman - Bob Deull  
Member 1 - Bill Rake  
Member 2 - Roger Gordon  
Member 3 - Bob Lucurell  
Member 4 - Marvin Milton  
Member 5 - Ron Cuccaro  
Member 6 - Steve Figlin

### Professional Certification
OIC - Richard Cohen  
Chairman - Steve Figlin  
Member 1 - Bill Goodman  
Member 2 - Marvin Milton  
Member 3 - Richard Burr  
Member 4 - James Beneke  
Member 5 - Roger Gordon

### Professional Education
OIC - Dick Burr  
Chairman - Nicole Figlin  
Member 1 - Dick Tutwiler  
Member 2 - Bruce Azus  
Member 3 - Scott DeLuise  
Member 4 - Jack Kunz  
Member 5 - Barry Cohen  
Member 6 - Ron Reitz

### Public Relations
OIC - Les Knox  
Chairman - Robert Miller  
Member 1 - Devra Miller  
Member 2 - Robert Crown  
Member 3 - Jack Kunz  
Member 4 - Ray Altieri  
Member 5 - Michael Rubin  
Member 6 - Jim Beneke

### Website
OIC - Richard Cohen  
Chairman - Nicole Figlin  
Member 1 - Ron Reitz  
Member 2 - Bruce Azus  
Member 3 - Devra Miller  
Member 4 - Robert Miller  
Member 5 - Jahn Miller  
Member 6 - Scott Seeherman
NAPIA Educational Seminars Available on Videotape

Videotapes of the educational sessions listed below are available from NAPIA for $75. To order, contact NAPIA headquarters. Orders placed within 30 days of the seminar will receive a $15 discount.


“Misreading Fire Scenes-Indemnity or Not?” by Alan Milstein, Esq. (1994 Annual Meeting)

“Informing the Client: Avoiding Unreasonable Expectations (or Worse) Through Common Sense Communications,” by David Galanti, Esq. (1995 Annual Meeting)

“Subrogation,” by Arthur S. Alexion, Esq., and Miles A. Jellinek, Esq., of Cozen and O’Connor (1995 Mid-Year Meeting)


“Forecast for Public Adjusting,” by Stephen A. Cozen of Cozen and O’Connor (1996 Mid-Year Meeting)


“Exploiting Ambiguity,” by Paul Dudey, CPCU (1997 Mid-Year Meeting)


“Issues, Concerns and Proving the Damages,” by Merle and Jeff Schwenk (1998 Mid-Year Meeting)


“From the Files of FC&S,” by Michael K. McCracken, Associate Editor of the FC&S Bulletin (1999 Annual Meeting)


“Handling an Apartment Complex Loss: The Implied Co-Insured Doctrine,” by Brian S. Goodman, Esq. of Wright, Constable & Skeen, LLP (1999 Mid-Year Meeting)


“The Use of Subrogation by the Insured,” by Lawrence Bowman of Cozen & O’Connor (2000 Annual Meeting)


“How Property Forms are Developed & Refined by ISO,” by Domenick Yezzi of ISO Specialty Commercial Lines Dept. (2001 Mid-Year Meeting)


“Flood at the Reno, Nevada Airport: A Case Study,” by Joel P. Gumbiner, Esq., Gumbiner & Eskridge (2002 Mid-Year Meeting)


Endowment Fund Created for Paul L. Cordish Memorial Award

During the June 18, 2003 meeting of the Board of Directors, NAPIA Counsel Brian Goodman reported on a meeting he and David Barrack had with David Cordish, son of NAPIA’s recently deceased former Executive Director and Counsel, Paul Cordish. He said the meeting resulted in an idea to create a fund to provide an annual scholarship to a University of Maryland law student that writes an outstanding paper on some matter pertaining to public adjusting.

After a brief discussion by the Board, a motion was passed to authorize the Past Presidents Committee to establish an endowment for a Paul L. Cordish Memorial Award. All monies dedicated to this endowment will be raised and placed into a separate endowment fund, with a target date of December 31, 2003 for the campaign to be concluded. The income from this endowment fund will be combined with proceeds from the Cordish family to create an award to be given to the student at the University of Maryland School of Law who presents the best paper each year on a topic related to the field of public insurance adjusting. Members of the law school faculty will select the award recipient. The precise method and mechanism of the Award will be worked out between the Past Presidents Committee, NAPIA Counsel and the University of Maryland School of Law.

Save Time and Money with Payroll/Tax Reporting Service

NAPIA has partnered with Automatic Data Processing (ADP), an outsourced pay-roll processing and tax-reporting service, to save members money, unburden human resources staff and reduce the use of accounting firms for all services except for final verification of annual tax information.

ADP calculates, files, deposits and reconciles company federal, state and local taxes (social security, Medicare, FUTA, etc.), and even state unemployment insurance premiums. IT takes full responsibility for accuracy and timeliness of all tax reporting, paycheck processing, direct deposit, employee attendance, 401K plan recording, check signing and stuffing assistance.

With offices throughout the nation, ADP is the largest and most accurate service of its kind (even NAPIA headquarters uses it). NAPIA members can sign up by calling 888/ADP-3989 and providing the official identification (PIC) number — A000-275. The first month of service is free!

Shipping Discounts

Let UPS Provide a Firm Foundation

United Parcel Service and the National Association of Public Insurance Adjusters (NAPIA) have teamed up to provide you with dependable, high quality, guaranteed delivery service at some of the lowest prices available. Through a partnership with the Association, NAPIA members can enjoy the following discounts:

- $1.50 off UPS Next Day Air Letters
- 10% off UPS Next Day Air Packages
- 10% off Second Day Air AM Shipments
- 20% off UPS Worldwide Express

Take advantage of this membership benefit today. There is no obligation to ship, no enrollment fee and no contracts to sign. Simply call 800/325-7000 and you will receive an easy-to-complete form to fax back for immediate discounted service. Use your existing account number or, if you are not currently a UPS customer, UPS will provide you with an account number. A UPS representative will call to provide you with the details including the letter center drop box locations.

Company information may be faxed to 301/618-4312, attention Association Coordinator. You may also call 800/325-7000 for more details about this money saving NAPIA member benefit program.