

NAPIA BULLETIN



National Association of Public Insurance Adjusters

Winter 2018

PRESIDENT'S MESSAGE



*Jeffrey B. Gould,
CPA, American
Claims Manage-
ment Services*

A few weeks ago I, along with NAPIA Counsel Brian Goodman, had the opportunity to speak to the Professional Public Adjusting Association of New Jersey about NAPIA and current issues in public adjusting. Many of the attendees were not, and had never been, NAPIA members. Part of my presentation addressed the myth that our association was only for large national public adjusting firms.

After the meeting I was approached by several attendees from small firms who thanked me for my comments and confirmed they, in fact, had not considered applying for membership because of this perception.

NAPIA membership is available to all full-time public adjusters who comply with our code of ethics. In reality, as of March 2017, seventy-one percent of our member firms (accounting for about forty-seven percent of our dues revenue) were staffed by two adjusters or less. Eighty-three percent of member firms (accounting for about sixty percent of our dues revenue) were staffed with four adjusters or less. In addition four of our seven current officers are from firms with four adjusters or less.

NAPIA is not only for small public

adjusting firms – it wouldn't exist without them!

Obvious benefits of membership include continuing education and CE credits; monitoring of legislation around the country that could be detrimental to public adjusting or policyholders; fighting the unauthorized practice of public adjusting, and providing a voice at NAIC and other national organizations important to our industry. Benefits not as obvious include an instant network of hundreds of respected adjusters around the country to consult on complex claims or obtain referrals for

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John Cafferty and the Beaver Brown Band kick off 2017 Mid-Year Meeting

NAPIA MID-YEAR MEETING ROCKS!

The 2017 Mid-Year Meeting of the National Association of Public Insurance Adjusters in New Orleans, LA got off to a rollicking start with a reception and concert the first night. Featured was John Cafferty and the Beaver Brown Band, best known for their music in the two Eddie and the Cruisers movies and

Rocky IV. Sharing the stage were local cultural favorites Big Chiefs and Mardi Gras Queen.

NAPIA member John Houghtaling and his wife, Yulia, of Gauthier Houghtaling sponsored the party at the Brown Mansion, a New Orleans landmark as well as their home. In his introductory remarks before things got into high gear, John Houghtaling said "I firmly believe that public adjusters are essential to ensure that property owners are properly represented in the claims handling process." Further, he said "NAPIA is the premier association for public adjusters and other first party property insurance professionals, and it is my intent to help advance its growth in members and influence."

The evening was notable for the location, entertainment, libations and unity of purpose by those who were there. The exceptional beginning set the tone for a memorable convention at the luxurious Ritz-Carlton Hotel, located in New Orleans' French Quarter.

Prior to the opening celebration, Louisiana Insurance Commissioner Jim Donelon visited with the NAPIA board of directors to welcome the organization and discuss a variety of important matters related to first party property insurance regulation and oversight. Of particular interest to the board were his views on how public adjusters are compensated in Louisiana, the unauthorized practice of public adjusting, and the assignment of benefits issue.

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NAIC consultant Ann Frohman, NAPIA Counsel Brian Goodman and several board members presented their insight on these matters to help broaden the Commissioner's understanding, propose remedies, and to solicit his support.

Continuing education sessions that qualified for five public adjuster credits in twenty states took place over the two-day convention. Highlights from the NAPIA business session were Brian Goodman's report and Ann Frohman's NAIC update, both of which made members aware of current and pending concerns being addressed by the association, and how NAPIA's outreach with groups such as **NAIC**, **PAWG**, **NCOIL**, **PCI** and **CAIF** is beginning to produce results.

In addition to the spectacular opening night, other exceptional social activities included an afternoon party at Arnaud's Restaurant sponsored by International Sureties, Ltd. and the NAPIA Person of the Year Award reception sponsored by Merlin Law Group (Ray Altieri, Jr., CPPA, of Altieri Transco American Claims, was this year's recipient of the association's highest honor). The entire convention enjoyed great support from the group's valued vendors (turn to page 5 for a full list of sponsors and exhibitors).

Needless to say, results from the post Mid-Year Meeting survey were overwhelming positive – with many requesting more of the same in the future.

President Jeff Gould closed the Mid-Year Meeting by reminding everyone to mark their calendars for the next two NAPIA programs only a few months away – the March 20-21, 2018 FPCC West in Marina Del Rey, CA and the June 13-16, 2018 Annual Meeting in Hershey, PA.

experts; a listing on the NAPIA website, which insureds search for public adjusters after a loss; a network of trusted adjusters to assist on claims in states your firm may not be licensed, and a network of referral sources for claims in states in which you are licensed.

Being from a small firm myself, I can speak to the numerous advantages of membership.

Another myth I hear is it's too expensive. However, being active in NAPIA, attending its conferences and seminars, getting to know adjusters around the country and being listed on the NAPIA website has resulted in referrals of claims I would likely not have known about. In most years my NAPIA membership has more than paid for itself.

I encourage all current member firms, large and small, to become more involved, volunteer to be on committees, attend conferences and learn how NAPIA membership can be mutually beneficial. I also encourage members to promote the benefits of membership to non-member firms you believe comply with our code of ethics.

If you're reading this and are not a member, please contact headquarters, a current member or me to learn more about how membership can benefit both you and your firm. NAPIA also offers membership to non PAs in our profession.

I look forward to upcoming events open to members and non-members including the FPCC West insurance seminar on March 20 and 21 in Los Angeles, CA and our June 13-16, 2018 Annual Meeting in Hershey, PA. Please invite non-member public adjusters that may be unaware of these events. You can also refer them to the NAPIA website for more details.



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RHODE ISLAND REGULATOR & FPCC SPEAKER HONORED BY NAIC



At its 2017 Fall National Meeting in Honolulu, HI, the National Association of Insurance Commissioners (NAIC)

recognized Paula Pallozzi, Associate Director of the Rhode Island Insurance Division, for her significant contributions to state-based insurance regulation.

Pallozzi, a two-time speaker at the First Party Claims Conference (including FPCC 2017) in Warwick, RI, joined the Rhode Island Insurance Division 35 years ago, serving as the Chief Property and Casualty Rate Analyst from 1997 to 2013. She was promoted to Associate Director of the Insurance Division in 2014.

Pallozzi is an active member of the NAIC's Property and Casualty Committee and has served as chair, vice chair or co-chair of working groups devoted to data collection and other catastrophe-related issues.

IN SYMPATHY

We regret to announce that Merlin F. Schwenk of Georgetown, TX passed away on Saturday, January 6, 2018 in Round Rock, TX. He was 84 years old.

As the former head of Continental Machinery Company, "Merl" was a longtime supporter and a past seminar speaker at NAPIA events.

REGISTER FOR FPCC WEST!

The FPCC West insurance seminar takes place March 20-21, 2018 in Marina Del Rey, CA. Click [here](#) for details. Click [here](#) for a sponsor and exhibitor form.

NEW & PENDING MEMBERS

New PA Firms

The Fair Claims Group Inc.
Manassas, VA 20109
(R) Ed Walsh

Floridian International Adjusters
Doral, FL
(R) Michael Zebold

Miller Public Adjusters, LLC
Appleton, WI
(R) David Miller

Professional Adjusting & Consulting Service
McDonough, GA
(R) Bruce Fredrics

Gillespie Public Adjusters
Wayne, NJ
(R) Todd Gillespie

Pending PA Firms

Contender Claims Consultants
Coral Gables, FL 33134
(R) Guillermo Saavedra

HWD Adjusting Company
Culver City, CA
(R) Harold Dickens

JA Lanier and Associates, Inc.
Stockdale, TX
(R) Jason Lanier

Bram Browder Public Adjusters
Dallas Texas
(R) Bram Browder

HoustonFlood.Claims
Friendswood, TX
(R) Jim Munchbach

ANRS & Co., Inc.
Schaumburg, IL
(R) Sang Le

New Affiliate Members

Rajan Pandit, Esq.
Pandit Law Firm
New Orleans, LA

Jesse Roehling, Esq.
Lerner, Arnold and Winston, LLP
New York, NY

Tonia Tanguay, Esq.
Mission Viejo, CA



COUNSEL'S CORNER

Brian S. Goodman, Esq.

As the new year begins, we must keep in mind that this is also the opening of the year for most state legislatures, which means increased activity for the association on the legislative front. I, along with the legislative committee, the officers, and our NAIC liaison Ann Frohman, will monitor all legislation and do everything possible to protect the interest of NAPIA and public adjusters throughout the country in this upcoming legislative session. We are already aware of pending bills involving issues of UPPA, assignment of benefits, and the ever growing tension between contractors and public adjusters. We will keep everyone posted on all developments in these important areas.

NAPIA is also planning on participating in important pieces of litigation in several states, namely Colorado and Texas, regarding issues of appraisals and UPPA, respectively. We will be working closely with the insureds' counsel in these cases to give voice to concerns of consumers and commercial insureds to protect the rights of public adjusters in these two significant fronts.

We remain very active at the NAIC level and doors continue to open to us thanks to the hard work of Ann Frohman as well as our NAIC committee. I recently completed a detailed white paper on the history and importance of dealing with the issue of UPPA. This white paper has been shared with the Public Adjusters Working Group at the NAIC level, as well as other regulators and attorneys throughout the country, and we hope that it leads

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Counsel's Message *from page 4*

to further interest in and elimination of UPPA around the country.

Other issues have arisen in the wake of the recent storms that have battered the Virgin Islands and Puerto Rico. Efforts to limit what public adjusters can do, what public adjusters can charge, and the proper handling of claims have come up on a regular basis in these geographic regions, and we are dealing with these matters as best we can.

Slowly but surely we are making progress in Louisiana on the issue of percentage fees. This will take a substantial effort, but the appearance of Louisiana State Insurance Commissioner Jim Donelon at our board meeting in December, and recent meetings we had with the trial lawyers in Louisiana, represent a start.

Again, I urge members to contact the NAPIA officers if an issue arises in your state that you believe needs attention. The earlier we are made aware the better in terms of protecting the rights of the public adjusting profession.

HAVE YOU LOGGED IN TO THE NAPIA WEBSITE?

- Update your individual and company details in the directory
- View and pay invoices online
- Find member-only information

To log in go to www.napia.com and enter your username and password in the top right corner.

To create a password, click "Forgot your password?" Enter your email address and click "Retrieve Username and Password." You will receive an email with your username and a temporary password. Be sure to reset your password after logging in. The temporary password will expire in two days.

DONATE TO THE WILL GOODMAN FOUNDATION AND THE PAUL CORDISH MEMORIAL FOUNDATION IN MEMORY OF A COLLEAGUE OR FAMILY MEMBER

Named after William Goodman, the first president and founding father of NAPIA, the Will Goodman Foundation was created to serve as a resource for public adjuster education and training.

The Paul Cordish Memorial Foundation was established in memory of NAPIA Executive Director and Counsel Paul L. Cordish, Esq. The Foundation funds an award for students at the University of Maryland School of Law who compete in a writing competition addressing matters related to public adjusting.

Contributions made to either fund in the name of a loved one or colleague will be acknowledged with a letter to the deceased's family. Donations are tax deductible and are restricted for use as noted above.

Checks are payable to the Will Goodman Foundation or the Paul Cordish Memorial Foundation and can be mailed to:

NAPIA
21165 Whitfield Place, #105
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To make a donation by credit card, contact NAPIA at 703-433-9217 or info@napia.com.

VOLUNTEER TO SERVE ON A NAPIA COMMITTEE!

The NAPIA leadership will soon be setting committee slates for the coming year. Click [here](#) if you would like to serve on one or more committees. The deadline for submitting your preferred committee assignment(s) is January 26.

2017 NAPIA MID-YEAR MEETING SPONSORS & EXHIBITORS

We appreciate the following valued vendors for their support of the 2017 NAPIA Mid-Year Meeting:

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- [United Policyholders](#)
- [Wilkofsky, Friedman, Karel & Cummins](#)
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FUTURE MEETING SITES & DATES

FPCC WEST

[Marina Del Rey Hotel](#)
Marina del Rey, CA
March 20-21, 2018

ANNUAL MEETING

[The Hotel Hershey](#)
Hershey, PA
June 13-16, 2018

FIRST PARTY CLAIMS CONFERENCE

[Crowne Plaza Hotel](#)
Warwick, RI
October 15-17, 2018

MID-YEAR MEETING

[Westin Savannah Resort & Spa](#)
Savannah, GA
Nov. 29 – Dec. 1, 2018

ANNUAL MEETING

[Silverado Resort & Spa](#)
Napa, CA
June 12-15, 2019

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RANDY GOODMAN, SPPA INTRODUCES 2017 NAPIA PERSON OF THE YEAR

Ray Altieri, Jr., CPPA, president of Altieri Transco American Claims in Tampa, FL is the recipient of this year's NAPIA Person of the Year Award. He was honored during the association's 2017 Mid-Year Meeting in New Orleans, LA. The following introductory remarks were made at the December 1st awards ceremony by previous award winner and NAPIA Past President Randy Goodman, SPPA of the Goodman Gable Gould Company/AI.

It is my privilege to introduce the NAPIA Person of the Year.

When my grandfather and his co-founders established NAPIA in 1951, the primary purpose was to protect the rights of public adjusters on the legislative and legal fronts; to elevate the importance of our profession to new levels, and to put up a common front for all of the forces that challenge public adjusters day in and day out. NAPIA, on a national level, over 68 years, has done an amazing job of accomplishing these original objectives of our founders. But we could not have achieved these goals without valuable contributions of individuals at local and state levels, for what happens in various states tends to set precedents for other states where our members toil and work hard to be successful in our very important profession of protecting and representing the insured. Tonight's recipient is the epitome of such an individual, who,

without fanfare or care of recognition, made a commitment to put forward the best virtues of our profession and exemplify in a meaningful and effective way why the public needed our profession to be fairly regulated in order to guard our ability to conduct business, and most notably, why that was good for insureds. Our founders would be proud of what our recipient has accomplished.

As we know from recent and past events, Florida is very significant state in which public adjusters conduct business. No one has been more influential in helping to overcome many legislative and legal issues in that state over the years, protecting our licensing regulations, and our ability to conduct and solicit business. The public has certainly benefited at the same time because of those efforts. Let me take a moment to reflect on the career and achievements of Ray Altieri:

Continued on page 8



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Person of the Year *from page 6*

- ❖ In 1985 he started his public adjusting career with Basloe, Levin and Cuccaro after beginning as an adjuster with Aetna
- ❖ In 1988 he started promoting public adjusting in the Tampa Bay area with American Loss Adjustment Company
- ❖ In 1993 he served as a charter member organizing the Florida Association of Public Insurance Adjusters (FAPIA) and became its first president
- ❖ 2000 started the restructuring of FAPIA and he helped to create the ladder structure similar to that of NAPIA
- ❖ In 2001 he returned for a second term as President of FAPIA. During this time Ray work closely with the Florida Department of Financial Services and was instrumental in developing a Code of Ethics and a Code of Conduct that you will still find in Florida Statute today
- ❖ Under Ray's leadership, along with FAPIA, there was an effort from 2007 through 2010 that produced positive legislative and educational changes such as:
 - An apprenticeship program for public adjusters
 - No longer able to obtain a PA license without taking the Public Adjusters Examination
 - Continuing education requirements for both PA and company adjusters
 - Creation of lower and higher level education seminars via FAPIA that subsequently were presented at multiple FAPIA conferences
 - Created Public Adjusting 101 – a course to be

offered at FAPIA conferences and is required for all new FAPIA members

- ❖ As president of NAPIA in 2011 Ray worked closely with FAPIA President Pat Cuccaro, again in Tallahassee, in an effort to turn the tables on what was put in place by the insurance industry. At the time FAPIA was funding the lawsuit against the State of Florida on the freedom of speech issue. During this time the Florida Supreme Court ruled in favor of public adjusters and the 48-hour solicitation moratorium was abolished. And Florida PAs were able to solicit directly immediately following a loss. This was the largest and most expensive victory of the history of public adjusting in Florida.
- ❖ In 2011-12, Ray again worked with Pat Cuccaro to continue the march on the Capital and managed to reverse the fee limitation on claims insured through Citizens State Insurer.



NAPIA Executive Director David Barrack (L) presents Person of the Year plaque to Ray Altieri, Jr. (R)

Ray and Pat always thought they were the best tag team in Tallahassee; at the time presidents of NAPIA and FAPIA respectively (two Utica, NY boys!) working together.

Ray is well respected by his peers for good reason. He is a solid individual, great family man and true professional.

He is here with his wife, Doreen, and his sons Ray III, Franky (both in the business), Nick and Joey. Please join me enthusiastically in celebrating the well-earned 2017 NAPIA Person of the Year -- Ray Altieri!

REGISTRATION FOR THE FPCC WEST INSURANCE SEMINAR IS NOW OPEN!

Earn your Appraiser or Umpire Certification and up to 8 Credits



FPCC West offers education, CEs, networking and more!

The FPCC West Coast insurance seminar takes place March 20-21, 2018 at the [Marina Del Rey Hotel](#) in Marina del Rey, CA.

Attendees have the option to attend the three-hour umpire and appraiser course the first day for three continuing education (CE) credits; the five-hour insurance course on the second day for five CE credits, or both days for eight CE credits.

An optional examination will take place at the end of the first day for those wanting to become certified as an umpire or appraiser. Applications for credit approval are being submitted to 20 states.

The first day registration includes the seminar, exam and reception. Registration for day two includes the seminar, reception the night before, breakfast, breaks and lunch. Registration for both days includes all of these offerings.

For additional information click on [FPCC West 2018](#).

SCENES FROM THE NAPIA MID-YEAR MEETING IN NEW ORLEANS, LOUISIANA



SAVE THE DATE FOR NAPIA'S 2018 ANNUAL MEETING!

The **Hotel Hershey** will host the 2018 NAPIA Annual Meeting over the dates of June 13-16.

The 1930's hotel, situated atop the town of Hershey, PA, is a recipient of the prestigious Forbes Four-Star Award and the AAA Four-Diamond Award. It is also one of the official **Hersheypark** resorts. Guests enjoy the value, convenience, and special access to many **free resort benefits**.

To reserve a room call (844) 330-1711 and ask for the NAPIA rate of \$299 single/double. The meeting schedule and registration information will be available soon on www.napia.com.



NAPIA First Vice President Greg Raab of Adjusters International visited The Hotel Hershey in December with daughters Katie and Megan to finalize plans for the 2018 Annual Meeting



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