

**National Association
of
Public Insurance Adjusters**

40th Anniversary

June 20 - 24 1990

The Sagamore

40th Anniversary of

**National Association
of
Public Insurance Adjusters**



June 20 - 24, 1990

**THE SAGAMORE
BOLTON LANDING, NEW YORK**

The National Association of Public Insurance Adjusters

Dedicates this Ad Book to
Our Executive Director

Paul L. Cordish, Esq.

in appreciation for his many years of service



On this occasion, our 40th annual convention, it is indeed appropriate to honor Paul Cordish, who was instrumental in founding NAPIA. I have been given the pleasure of reminiscing with you about the birth of NAPIA and the contribution Paul has made in bringing NAPIA to the position it now enjoys in the insurance community.

The conception of NAPIA took place prior to World War II and the gestation lasted until 1951 when the first convention was called to order in Atlantic City. Paul Cordish was Will Goodman's personal attorney at that time. It was Mr. Goodman's idea to form a national association of public adjusters and Paul Cordish aided Will Goodman in bringing the various firms together.

The founding fathers assisting Goodman and Cordish were George Sigler of Passaic, N.J., George Gordon of Boston, Mass., my father, Manny Sarasohn of Newark, N.J. and Joe Hochberg of New York City. Unfortunately, these prominent adjusters are now deceased but we are truly blessed with having Paul Cordish working with and for us to this very day.

I was fortunate enough to attend that first convention and met all of the legends who gathered for the first convention. In addition to the founding fathers, among those present were Joe Supornick of Minnesota, Mr. Harris of St. Louis, Mo. (who is Les Ibur's father-in-law), Charles Jacobson of Detroit, William Ettinger of Newark, Jack Marshall of New York City, A. H. Neaman of Pittsburgh and Sy Clark of Philadelphia. Several others attended but never became active in the ensuing years.

At this first convention, the guest speaker was Edward Gaukin, a young plaintiff's attorney who encouraged the continuance of our formation. He later served as a judge in New Jersey State Supreme Court. Joe Supornick enjoyed Gaukin's speech so much that he sent him a watch as a token of his appreciation.

(Continued next page)

In those early days, insurance companies looked down on public adjusters. In spite of this general attitude then, we were honored to have guest speakers, Philip Winchester, a high level executive with the GAB and Walter Feimster, an accountant who was an expert in the field of business interruption and an author of a book on this subject. Both of these brave gentlemen respected the members of NAPIA and stood up to criticism by the insurance industry.

In the beginning, NAPIA was dominated and nurtured by Will Goodman, George Gordon, George Sigler and Paul Cordish. The office of president was given to Will Goodman who served for many years. He was succeeded by George Gordon and then George Sigler. Paul Cordish was the anchor of the fledgling organization, who acted as executive director, general counsel, secretary-treasurer, speechwriter, and was in effect a one-man organization.

Over the years crises arose throughout the country, but, fortunately with Paul Cordish's assistance, these problems were resolved. The first of these problems involved public adjusting in Florida, where the State Legislature passed a law prohibiting solicitation by a public adjuster. A member in that state sought the aid of NAPIA and called Paul Cordish whose experience and stature helped change the law. Since then problems have arisen in Indiana, Texas, Missouri and other places. However, with Paul Cordish's expertise and testimony, when required, these incidents were resolved in the favor of NAPIA.

In the forty years that Paul has been associated with this organization, he was always available for advice and guidance to every member.

Today while Will Goodman is recognized as the founding father, Paul must be regarded as the "midwife" and "wet nurse" of NAPIA. Our entire organization has been the benefactor of Paul's wise guidance, devotion, and friendship. We extend our deepest thanks to Paul for his immeasurable contributions to us all.

WHERE WE WERE AND WHERE WE ARE

by

PAUL L. CORDISH

Counsel and Executive Director

In July, 1951, approximately forty public adjusters convened at the Claridge Hotel in Atlantic City, New Jersey to consider and plan the formation of a National Association of Public Insurance Adjusters. This historic gathering was the fulfillment of the dream of the late William Goodman of Baltimore, Maryland, who had envisioned such an organization for many prior years. Mr. Goodman, with great difficulty, compiled the best list he could of reputable public adjusters. He then communicated with them, earnestly attempting to interest them in the project. Many were not interested, almost all of them were skeptical and some were even hostile. He continued his efforts and expended great amounts of energy and time which resulted in the organizational meeting.

I had been Mr. Goodman's personal attorney for a number of years prior thereto and he requested my assistance. Those who attended that first meeting were, for the most part, strangers to each other. Their only common bond was that they were engaged in some form of or to some extent in public adjusting in various cities, mostly in the northeastern states. Many were suspicious of each other and expressed doubt that such an Association could be formed or that it would last very long if it were organized. In several instances, attending public adjusters from the same area refused to speak to each other or to be seated together.

Three arduous days of long morning to night sessions then ensued. Debates and discussions frequently exemplified more heat than light. Somehow, as the meetings continued, a sense of agreement emerged that such an organization was worth a trial. The Constitution and By-Laws were drafted, word for word and paragraph by paragraph, by these men, in their shift sleeves, on very hot July days with out air conditioning.

I was then enlisted as Counsel to and Executive Director of the proposed new association. I was well aware of the many problems, both internal and external. The challenge intrigued me and in the 40 ensuing years the association not only survived but grew in influence, prestige, recognition and numbers all over the nation. It remains very much alive, flourishing, dedicated and able to develop and protect the best interests of public adjusters and of the public adjusting profession.

It would require volumes to relate the multitude of successes, problems, frustrations and accomplishments during the past forty years. Public Insurance Adjusting has been elevated to and is universally recognized as a profession because of the labors of this organization. Public adjusting, through NAPIA has become a respected profession which offers its practitioners careers, with pride, self respect and opportunities.

There is now every reason to assert, on our 40th anniversary, that NAPIA is established on a solid foundation and will be able to resolve successfully the new problems, threats and challenges which will continue to arise. All reputable PAs vitally need NAPIA and NAPIA needs the enthusiastic support of every one of them.

All of us should strive to exert every effort to make certain that the future of the public insurance adjusting profession and of this association, in the years ahead, will be bright and full of promise.

1951



1989



40 YEARS AGO...



A small group of Public Insurance Adjusters met in Atlantic City, New Jersey, dedicated to the idea that, working together would bring growth, respect and unity to our profession. As a result of that fateful meeting, we have grown, not only to become a National Association, but an international association of Public Insurance Adjusters.

Our ever growing membership has developed, substantially in the area of education, and has extended itself even further into areas of certification and regionalization. As a result, we are a fully recognized profession with a proud reputation that we have earned as a result of our efforts.

It has been a pleasure and an honor to serve my term as the first combined President and Chairman of the Board of the National Association of Public Insurance Adjusters. The year has seen

moments of great stress and moments of success. It has been through the concern and input of the group, rather than the individual, that we have had a productive year of growth.

My sincere gratitude and appreciation is extended to all of the people who have supported and aided my administration during this year. Our Executive Director, Paul Cordish, deserves a special note of thanks for his dedication and invaluable expertise in all areas affecting our profession for these past 40 years. As a proud parent, he has guided our Association through infancy, adolescence and into its maturity.

Lawrence W. Berman, SPPA
President & Chairman

RONALD A. CUCCARO, S.P.P.A.

It is an exceptional honor to be installed as president of NAPIA at this 40th year milestone. Although we take pleasure in reflecting on our past accomplishments, there is a need to look ahead to years that will surely challenge us, not only individually, but as an industry as a whole.

Status quo will not be an acceptable posture in the years ahead. Innovation, flexibility, long-range thinking and willingness to change are all needed ingredients to help us move NAPIA forward to meet new challenges. I would ask my NAPIA associates to become more flexible to change, to try new ideas, to test new waters, and not to stick to methods or programs only because "that's the way it was done in the past."

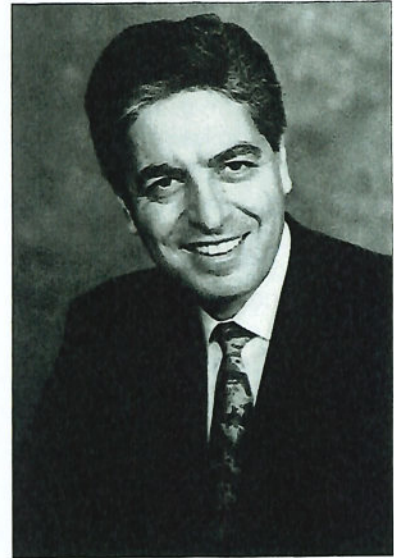
We need to activate more of our existing members. We also need to reach out to the various regions to all others in the profession—even if they are competitors—in order to pass on the NAPIA message.

We need to then assist them in maintaining a professional level by making them aware of our standards and ethics, and of the importance for maintaining communication links to others in the industry.

Our individual agendas have to be set aside so we may look to NAPIA as a forum for improving the industry's professionalism overall. Accreditation is a method for achieving this goal and it is also a wonderful opportunity for individual recognition.

We all must be committed to do our part to make our profession stronger; to see that it grows and to continually elevate it. We must work to have our associates recognize the importance of working together to promote and strengthen our industry. Remember, we may be the "best in the business," but without a business or industry to work within, we have nothing!

I ask all of you to join with me to help accelerate the changes that are necessary to position NAPIA to meet this very aggressive agenda, so that we can be some of "the best in the business; in an industry that is healthy, prosperous and highly professional.



WILL GOODMAN FOUNDATION

The Will Goodman Foundation was conceived by past presidents of the National Association of Public Adjusters, who felt the need for an independent educational organization to educate the public and the profession in the field of public adjusting. Specifically, the organization will provide support for educational programs, including the following:

Sponsor educational programs in the field of public insurance adjusting. Such programs will be open to the public and will cover topics related to insurance adjusting as well as other areas of interest, such as subrogation and legal developments. The organization expects that such programs will be of interest to forensic accountants, insurance brokers, and others in the insurance field in addition to adjusters. Among adjusters, it is anticipated that the programs will be useful to those preparing for the Senior Professional Insurance Adjuster accreditation examination administered by the University of Iowa, and to those practicing without the accreditation.

We are proud to be donating the proceeds from the Ad Book to the Will Goodman Foundation. Thank you for your generous support.

THE PUBLIC ADJUSTER

THE entire insurance industry has for years past been talking "public relations," but it is obvious that this term has no significance to the average person. There is no mystery to public relations. It is the art of good behavior and reaping its benefits; the disposition of a pleased customer to return to the place where he has been well treated; it is simply the building of good will so necessary to the expansion of any business.

The insurance companies have placed too much emphasis on the selling of insurance and not enough on the proper handling of loss adjustments, forgetting that only a small percentage of the insuring public has occasion to call upon their insurance contracts to perform.

The Danger of Inexperience

Insurance companies generally have failed to completely lay the proper background for public acceptance of some of the methods of loss adjustments. They have frequently clothed the inexperienced adjuster with the authority and responsibility of accomplishment. Incompetent adjusters representing insurance companies are often accused of "driving for a good bargain," that is, offering in settlement an amount less than the assured claims he is entitled to receive, and attempting to force this adjustment on the assured with the result that all the money spent for public relations programs is wasted because the insuring public believes that actions speak louder than words.

Losses should be assigned to men acknowledged to be professionals, and the industry should require the raising of standards of adjusters, make the qualifications more exacting, and advocate the enactment of proper state regulatory laws in states where they do not now exist (that is, laws fair to the public, the insurance companies and to the industry)

WILLIAM GOODMAN

thereby eliminating any unqualified, inexperienced or unscrupulous adjusters now in practice.

What is to be done about the adjusters who could not qualify? The answer is simple; the process, difficult but fruitful. They must be educated. Through study and application, they must improve their



standing in the business or the profession will go forward, leaving them far behind. By this means the vast expanding insurance industry keeping before it primarily the public interest, forgetting selfish expediency and personal gain, can acquire a magnificent reward; public acclaim and industry advancement.

Big Responsibility

One of the heaviest responsibilities of the insurance business is the fair, reasonable and equitable adjustments of fire loss claims. A satisfied claimant is the best advertisement an insurance company can have, and

here lies the greatest public relations opportunity ever afforded, for it has been demonstrated often that good will can make or the lack of good will can break any business. This is particularly true of the insurance business, and especially so in the adjustment of fire losses.

What Is a Public Adjuster

A public adjuster is a person engaged in the highly specialized profession of adjusting losses in fire and allied lines for and in behalf of the assured. He devotes his entire time to his work, maintains a permanent office for such purposes and specifically serves to advise and assist the general public in connection with claims arising from losses which are protected by various forms of insurance contracts. He is called a "public" adjuster in order to distinguish him from those engaged in the adjusting of losses for insurance companies. In several states the profession is regulated by law and licensed as are other professions. Where such regulatory statutes exist, he is variously known as a "Licensed Adjuster," "Certified Public Adjuster" or "Adjuster for the Assured," and is required to maintain a high reputation and to perform his activities faithfully with a deep sense of public trust. For any breach of such trust, he is held fully responsible, and his license to engage in the profession is always subject to suspension, limitation or revocation for any misconduct, breach of ethics or unprofessional act on his part.

Generally speaking, a public adjuster should be of unquestioned moral character and wholly conversant with and thoroughly familiar with the standard fire insurance policy, and its various forms, clauses and permits, use and occupancy, commissions and profits, rents, improvements and betterments, report-

ing forms and extended coverage endorsements commonly in general use in connection with same. He should comprehend fully all aspects and implications of the forms of insurance contracts in general use, and be able to give sound, intelligent, and accurate advice regarding fire and allied lines of insurance. In particular, he must be able to compute properly and apportion fire insurance policies that are concurrent and non-concurrent, with or without co-insurance clause, and must be completely cognizant of the various accepted methods of apportionment of losses.

Basic Requirements

Inasmuch as the public adjuster is engaged in an activity requiring the highest public confidence and trust, he must measure up to unimpeachable standards of integrity, and fairness in his dealings with clients and insurance companies. He must be a specialist in all phases of fire loss adjustments, who serves the public without fear or favor. Experience has demonstrated that only those who are unbiased and can see both sides of a question, who reach sound conclusions and adhere to them, who are independent and accept no dictation, who place devotion to their profession above gain by questionable means, and who have a natural aptitude for the manifold requirements of adjustment possess the qualifications which are essential for a successful public adjuster. Sound education, extensive practical experience, courteous deportment, unquestionable reputation and integrity, community respect, and business ability are all indispensable prerequisites.

The public adjuster must be the master of all businesses, must know commercial laws, rules and usages, must be familiar with sound accounting methods and principles, must possess a highly developed sense of values and understanding of mechanics and machinery. In short, he must have an orderly, logical, resourceful, discriminating mind, and must have the capacity for reaching sound and decisive conclusions in presenting clearly all of the salient facts concerning an adjust-

ment. No public adjuster can hope to reach the top of his profession unless he understands also the fundamentals of building construction, repairs, rebuilding, estimates, depreciation, obsolescence and building codes. In addition, it is essential that he understand merchandising methods, the making of inventories of damaged and undamaged personal property and the preparation of out of sight losses, and the cost and methods of the repair and installation of machinery.

The public adjuster, until the past several decades, was little understood by the general public, but today he is recognized and appreciated by the community.

Changing conditions and varied viewpoints in policy contracts and forms will, at the time of a loss, sometimes present difficult problems which must be faced and must be solved. Experience has proved the public adjuster invaluable in settling just such problems. For example, it has been necessary for the public adjuster to help to educate the assured on the question of application of co-insurance, apportionment of a loss, replacement value and depreciation, and to reconcile the misunderstandings between the principals in the application of the policy contract.

Specialized Help

The public adjuster, trained and experienced in his work, knows what data is necessary and how to compile it, and is in a position to develop the adjustment clearly and with probative force. The insurance agent and broker are vital servants of the assured but the public adjuster has the responsibility of rendering a service to the assured far more specialized. The assured's interest in his coverage is slight until he has a loss, and then his interest becomes acute and a source of expert help and advice is the public adjuster.

The public adjuster serves to promote the confidence necessary for the smooth running of an adjustment, and to instill confidence in the assured at a time when he is under great stress, and to bring about increased understanding and cooperation between the insurance company and the assured. A competent and

reputable public adjuster not only has the confidence of his client but also that of the company adjuster who realizes that he is negotiating with a worthy and friendly adversary. Confidence can be well entrenched if based on the firm foundation of facts with a spirit of cooperation among the assured, the insurer, the public adjuster and company adjuster.

Cooperation with Lawyers

In the past, lawyers have frequently expressed the opinion that the work of the public adjusters is an encroachment on the practice of law. This issue was recently raised by the Bar Association of one state which then considered the problem fully. It was concluded that the functions of the public adjuster are distinctly apart from the practice of law, and that he practices a highly specialized profession for which there is a definite need. Lawyers are increasingly calling upon the public adjuster to assist them in handling and preparing schedules and claims in connection with fire losses sustained by their clients, and to advise them and aid them in the successful conclusion of fire loss adjustments.

The public adjuster has a profound respect for the strength and solvency of the expanding insurance business of which he is an integral part. His respect is extended to the companies, their executives, special agents, agents and brokers and last, but not least, to the qualified company adjuster with whom he is constantly in contact. It is through the public adjuster that loss adjustments negotiated by and between the public adjuster on behalf of the assured and the company adjuster on behalf of the company that publicity, advertising and propaganda, the three elements of public relations, are perpetuated.

Cooperation with Agents

The importance of cooperation between the agent or broker and the public adjuster cannot be underestimated. Each has his specific functions and each is important. There is no exact dividing line which determines where the place of the agent

or broker ends and that of the public adjuster begins at the time of a loss. Both the agent or broker, on the one hand, and the public adjuster, on the other, have a common interest and common responsibilities in the adjustment of a fire loss for the insured.

There are many more agents and brokers than there are public adjusters, and their position in the insurance industry is a continuing one. They serve the insured at all times in connection with his insurance coverage. But when a loss occurs the public adjuster becomes just as vital and necessary as the agent or broker. At such times the highly specialized character of the profession becomes apparent, and the agent and broker should so accept it. The public adjuster has come to stay because he is a vitally important cog in the smooth operation of the vast insurance machinery. Likewise the agent and broker can be helpful in cooperating with the public adjuster in solving difficult problems arising in the course of loss adjustment.

Origin and History

To comprehend fully the present status of the public adjuster or to predict his future it is necessary to consider the origin and the historical background of his profession. Prior to 1880 there were no public adjust-

ers, and when the profession appeared on the scene at the turn of the century, it was disorganized and composed of persons of varying reputations and scruples. No ethical code of conduct then existed, and while many of the early practitioners were capable and reputable and left a heritage of good will, others were untrained and their conduct was redolent of that lack of discipline which is so universally characteristic of the early days of all professions. These latter individuals caused insurance companies and their representatives to look upon all public adjusters with suspicion. They were accused of giving the assured bad advice, presenting exorbitant claims, and of employing methods and devices of a dubious nature in making adjustments for their own gain. The passing of time brought stability and professional status and many states passed regulatory laws to license and control the profession and to insure honest dealings, fair play, and proper conduct. For the last several decades the profession has been composed in increasingly large numbers of thoroughly trained, experienced, conscientious, honest, and reputable men. Today the public adjuster is zealous to maintain his reputation and that of his profession, and is fair to his assured, and to the insurance company.

The public adjuster has earned for himself a definite and necessary

place in the insurance world, and the public's confidence in him has been fully established. The profession is an expanding one, just as the insurance field itself is growing and becoming more complex. It can be stated without hesitation that the opportunities of the public adjuster are continuously increasing, and the extent of these opportunities is limited only by the capacity of its practitioners to adapt and prepare themselves for the increasing calls upon their knowledge.

Progress Must Be Maintained

The profession having attained the high standards which it now possesses cannot rest on its achievements. Eternal vigilance is the price of progress in any field of activity, and it is vital that all states having no regulatory laws should enact statutes regulating the public adjuster, and should enforce these laws capably and impartially. Societies should be formed with strict ethical codes and should be highly selective in their membership. Membership in such organizations should be the goal of every public adjuster and the symbol of professional character, ability, and achievement. This has been successful in other professions and will work equally well to insure the future of the public adjuster and the continuing respect of the public for his work.



40TH ANNIVERSARY AGENDA

1990 NAPIA ANNUAL MEETING

The Sagamore

Bolton Landing, New York

June 20-24, 1990

WEDNESDAY, JUNE 20

1:30 p.m. to 5:30 p.m. Board of Directors Meeting

9:00 p.m. to 10:30 p.m. Registration/Reception

THURSDAY, JUNE 21

8:00 a.m. Coffee Break

8:30 a.m. President's Welcome
Larry Berman, SPPA

8:45 a.m. Professional Education Seminar
"Secrets of Power Negotiating," by
Roger Dawson, author and speaker

10:15 a.m. Coffee Break

10:30 a.m. Professional Education Seminar (cont'd)

12:00 noon Recess

12:30 p.m. to 3:30 p.m. Picnic and Treasure Hunt

Evening Free

FRIDAY, JUNE 22

8:00 a.m. Coffee Break

8:30 a.m. Professional Education Seminar
"Earthquakes – Recent Legislation and the Need to Insure Against
Economic Disaster," by Eugene LaCompte, president, National Committee
on Property Insurance

10:00 a.m. Coffee Break

10:15 a.m. Professional Education Seminar
"Concurrent Causation and Claims Strategy under the all risk policy,"
by David Rudy, Esq.

12:00 noon Recess

12:30 p.m. Golf and Tennis Tournaments

6:15 p.m. Boat Cruise/Reception*

7:30 p.m. Cookout

(continued next page)

SATURDAY, JUNE 23

- 8:30 a.m. Coffee Break
- 9:00 a.m. NAPIA Nominating Committee Report
and Annual Elections
- 9:30 a.m. NAPIA Committee Meetings
- 10:45 a.m. Coffee Break
- 11:00 a.m. NAPIA Officer and Committee Reports
- 11:45 a.m. State of NAPIA Address
Paul Cordish, Executive Director
- 12:00 noon Good and Welfare
- 12:30 p.m. Adjournment
- 1:30 p.m. NAPIA Certification Examination
- 6:30 p.m. Reception
- 7:30 p.m. Annual Banquet and
Installation of Officers

1990 NAPIA ANNUAL MEETING SPOUSE GUEST PROGRAM

WEDNESDAY, JUNE 20

- 9:00 p.m. to Registration/Reception
10:30 p.m.

THURSDAY, June 21

- 8:00 a.m. Spouse/guest Hospitality
(coffee, juice and pastries served)
- 8:30 a.m. to Historic Saratoga Springs Sightseeing
12:00 noon and Shopping Tour
- 12:30 p.m. Picnic and Treasure Hunt
- Evening Free

FRIDAY, JUNE 22

- 1:00 p.m. Golf and Tennis Tournaments
- 6:30 p.m. Boat Cruise/Reception*
- 7:30 p.m. Cookout

SATURDAY, JUNE 23

- 6:30 p.m. Reception
- 7:30 p.m. Annual Banquet and
Installation of Officers

*The Friday evening Boat Cruise/Reception is sponsored by
the firm of Basloe, Levin & Cuccaro, Ltd.



PAST PRESIDENTS OF NAPIA

| | |
|-------------------------------|-----------|
| William Goodman | 1951-1957 |
| George E. Gordon | 1957-1959 |
| George F. Sigler | 1959-1961 |
| Martin Dietz | 1961-1962 |
| Simon Clarke | 1962-1963 |
| Norman B. Goodman | 1963-1964 |
| Joseph L. Hochberg | 1964-1965 |
| Ira J. Sarasohn | 1965-1966 |
| Charles I. Jacobson | 1966-1967 |
| Irving E. Caplan | 1967-1968 |
| Stephen I. Dietz | 1968-1969 |
| Leslie Ibur | 1969-1970 |
| Edwin H. Hochberg | 1970-1971 |
| Eugene E. Lerner | 1971-1972 |
| Roy N. Sarasohn | 1972-1973 |
| Gerald C. Marshall | 1973-1974 |
| Robert L. Sill | 1974-1975 |
| Myron Schwartz | 1975-1976 |
| Robert H. Deull | 1976-1977 |
| Sidney Greenspan | 1977-1979 |
| Louis Azus | 1979-1980 |
| Bernard Ruback | 1980-1981 |
| Roger E. Gordon | 1981-1982 |
| Leonard Fortgang | 1982-1983 |
| Roy Lubell | 1983-1984 |
| Allen C. Gross | 1984-1985 |
| Robert J. Lucurell | 1985-1986 |
| William R. Goodman | 1986-1987 |
| William G. Rake | 1987-1988 |
| Bruce Swerling | 1988-1989 |
| Lawrence Berman | 1989-1990 |



THE PAST PRESIDENTS
OF NAPIA
JOIN IN WISHING
THE CONTINUED GROWTH
AND SUCCESS OF
OUR PROFESSION
AND THIS
ORGANIZATION

NATIONAL ASSOCIATION OF PUBLIC INSURANCE ADJUSTERS

RULES OF PROFESSIONAL CONDUCT AND ETHICS

The following Rules of Professional Conduct and Ethics are applicable to all members of the Association.

1. The members shall conduct themselves in a spirit of fairness and justice to their clients, the Insurance Companies, and the public.
2. Members shall refrain from improper solicitation.
3. No misrepresentation of any kind shall be made to an assured or to the Insurance Companies.
4. Commission rates shall be fair and equitable, and strictly in accordance with the prevailing custom in the locality, and must, where laws or regulations of insurance departments exist, comply with such laws or regulations.
5. Members shall conduct themselves so as to command respect and confidence. They shall work in harmony with one another, with their clients, and the Insurance Companies' representatives, so as to foster a cordial and harmonious relationship with all branches of the insurance business, and with the general public.
6. Members must be fitted, by knowledge and experience, for the work they undertake. They must not endanger the interests of the public adjusting profession, or risk injustice to assureds or to the Insurance Companies, by attempting to handle losses or claims for which they are not qualified, and for which they cannot find competent technical assistance.
7. Members shall not engage in the unauthorized practice of law.
8. Members shall not acquire any interest in salvaged property, except with the knowledge, consent and permission of the assured.
9. Members shall be cooperative and assist one another in every possible way.
10. Members shall not disseminate or use any form of agreement, advertising, or any printed matter that is harmful to the profession of public adjusting, or which does not comply with the rules and regulations of the Insurance Department of the state in which such member is professionally engaged, or which might subject public adjusting and public adjusters to criticism or disrespect.

OFFICIAL REGULATIONS: CERTIFICATION PROGRAM

1. STATEMENT OF CPPA AND SPPA (Certified Professional Public Adjuster and Senior Professional Public Adjuster)

Professional designations are awarded to members of the National Association of Public Insurance Adjusters who have attained a high level of achievement in public adjusting, and who subscribe to a code of ethics for business and professional conduct. Members must successfully complete a designated educational program and a qualifying examination prepared and administered by the Institute for Insurance Education and Research at the University of Iowa.

(This is the only authorized statement to be used to describe these designations.)

2. GOALS OF THE CPPA/SPPA PROGRAM

The primary goal of the professional designation program is to educate individuals in the public adjusting field, to provide recognition for those individuals who have achieved significant competence in the field, and to assist the public in evaluating the qualifications and competence of public adjusting professionals.

3. EXPERIENCE REQUIREMENTS

Candidates are required to have at least five (5) years experience in adjusting on a full-time basis to sit for the Certified Professional Public Adjuster examination. Ten (10) years full-time adjusting experience is required to sit for the Senior Professional Public Adjuster examination. In addition, to sit for either examination, one (1) year active membership in NAPIA is required.

4. EDUCATION

Applicants must have a college degree or its equivalent in education, experience, or knowledge. Applicants who are not college graduates or who cannot obtain acceptable educational credentials should write to the Board of Examiners at NAPIA regarding methods of establishing the equivalent.

5. EXAMINATION

A. Exams—Twice Yearly

(1) One—Friday afternoon of annual NAPIA convention.

(2) One—Friday afternoon of NAPIA mid-winter meeting.

B. Exam location will be at scheduled NAPIA meeting or any accredited college or university, simultaneous at same hour EST.

C. Exam grades will be mailed within sixty days directly to the candidate stating pass or fail.

D. Appropriate certificate to be conferred upon successful applicant at NAPIA annual convention or mid-winter meeting.

E. Price of exam in next twelve months (June 1990-June 1991) is set at \$225.00 per person if paid by September 1st for December examination, and March 1st for June examination. Otherwise fee is to be \$275.00 per person. Charge includes costs for:

(1) Drafting, publishing and revision of exam material;

(2) Study materials and course outline;

(3) Proctoring and grading of examinations;

(4) Mailing and handling charges;

(5) Certificate of Designation.

F. Application and examination rules, regulations, and guideline statement as determined, developed, and published by the Director of the Institute for Insurance Education and Research of the University of Iowa.

6. CONTINUING EDUCATION REQUIREMENTS FOR CPPA AND SPPA

A. Requirements for the next twenty four months (June '90-June '92) shall be 15 CEUs (Continuing Education Units) subject to approval by the Certification Committee and subject to adoption by the Education Committee. Programs at June conventions shall count as 4½ CEUs and programs at December meetings shall count as 3 CEUs. Actual attendance at seminars will be required and recorded by NAPIA Executive Secretary under the direction of the Certification Committee.

B. CEUs will be accepted from programs approved by State Insurance Commissioners plus AICPA, ASA, MAI, RIMS or ABA.

C. Other CEU programs can be qualified and accepted by the Certification Committee.

D. Published articles and other literary contributions to the public adjusting profession may be given continuing education credit subject to review and judgment of the Professional Certification Committee.

E. Failure to accumulate required CEUs will make designation subject to revocation by the Certification Committee.

F. Any retired person or a person who for other reasons can't accumulate CEUs shall apply to Certificate Committee for relief.

7. FPPA

A. Designation of FPPA (Fellow in the Profession of Public Adjusting) may be awarded to any person determined to have made a significant contribution to the quality and furtherance of the designation program. It shall be deemed to be a signal honor and one which confers great distinction upon the recipient.

B. FPPA designation shall be approved by the Certification Committee and bestowed by the Certification Committee.

8. USE OF PIN, LOGO, CERTIFICATE AND ADVERTISING—Manner, Use and Publicizing

A. No use without written approval of the Certification Committee.

B. Allowed and accepted usage limited to:

(1) Official pin as issued.

(2) Initials following name in the manner illustrated as follows: John D. Law, CPPA.

(3) Personal use only.

(4) Under no circumstances shall the designation be appended to any corporate or organization name with which the member may be affiliated. Use of the designation on letterheads, business cards, report heads, forms or advertisements of any kind, as well as in published articles or in books of which the member may be the author or collaborator, shall be limited to the factual statement of the pertinent designation to which the member is entitled, printed below or after the member's name in type no larger or more prominent than that used for the member's name.

9. CODE OF ETHICS

All designees shall strictly subscribe to and zealously observe the Principles of Adjusting Practice and the Code of Conduct and Ethics of NAPIA in all respects and at all times.

10. TERM OF DESIGNATION

Designation to be maintained by person unless terminated by Certification Committee.

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| | | |
|--------------------------|------|-----------|
| Apicella, John | SPPA | Dec. 1986 |
| Apicella, Linda | CPPA | Dec. 1986 |
| Balcombe, Nicholas S. | SPPA | Dec. 1986 |
| Beneke, James R. | SPPA | June 1987 |
| Beneke, Robert G. | SPPA | Dec. 1986 |
| Berman, Lawrence W. | SPPA | Dec. 1986 |
| Bickford, Patrick W. | SPPA | June 1987 |
| Block, Irwin G. | SPPA | Dec. 1986 |
| Cohen, Barry E. | SPPA | Dec. 1986 |
| Cuccaro, Ronald A. | SPPA | Dec. 1986 |
| Deull, Robert H. | SPPA | Dec. 1986 |
| Di Simone, Anthony T. | SPPA | Dec. 1986 |
| Elk, Alfred | SPPA | Dec. 1988 |
| Figlin, Stephen R. | SPPA | Dec. 1986 |
| Fusco, Michael | CPPA | Dec. 1986 |
| Gentili, Thomas L. | SPPA | Dec. 1988 |
| Goodman, Harvey M. | SPPA | Dec. 1986 |
| Goodman, Lawrence H. | SPPA | June 1989 |
| Goodman, Randolph H. | SPPA | June 1987 |
| Goodman, William R. | SPPA | Dec. 1986 |
| Gordon, Naomi | SPPA | June 1987 |
| Gordon, Roger E. | SPPA | Dec. 1986 |
| Gould, David P. | SPPA | Dec. 1986 |
| Greenspan, Robb | SPPA | Dec. 1986 |
| Grice, John H. | SPPA | Dec. 1986 |
| Gross, Allen C. | SPPA | Dec. 1986 |
| Ibur, William | CPPA | Dec. 1986 |
| Jansen, Arthur | SPPA | Dec. 1986 |
| Jansen, Arthur, Jr. | SPPA | Dec. 1989 |
| Kaufman, James | CPPA | Dec. 1986 |
| Levin, Robert P. | SPPA | Dec. 1986 |
| Lombardo, Carl | SPPA | Dec. 1986 |
| Lubell, Roy | SPPA | Dec. 1986 |
| Lucurell, Drew | CPPA | Dec. 1989 |
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| Marshall, Jr., Gerald C. | SPPA | June 1987 |
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| Milton, Marvin | SPPA | Dec. 1986 |
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| Refka, Martin | SPPA | Dec. 1986 |
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| Rubin, Michael | SPPA | June 1987 |
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| Seeherman, Stephen | SPPA | Dec. 1986 |
| Seltzer, Steven T. | SPPA | June 1987 |
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| Smith, Steven H. | CPPA | Dec. 1986 |
| Stepner, Wilbur W. | SPPA | June 1987 |
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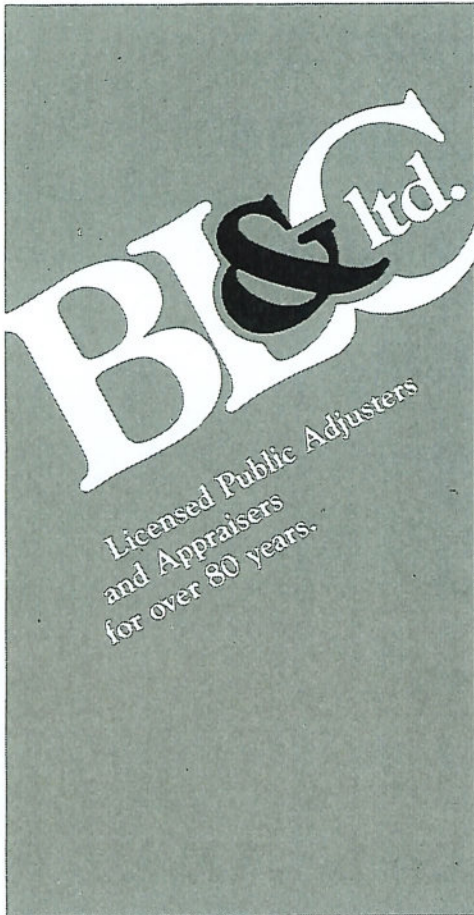
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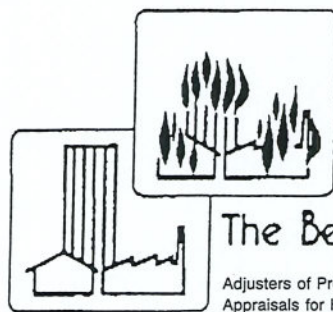
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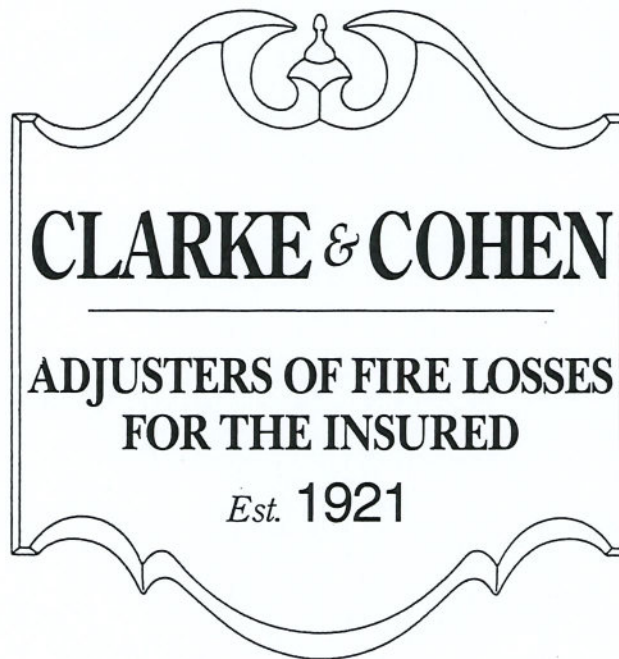
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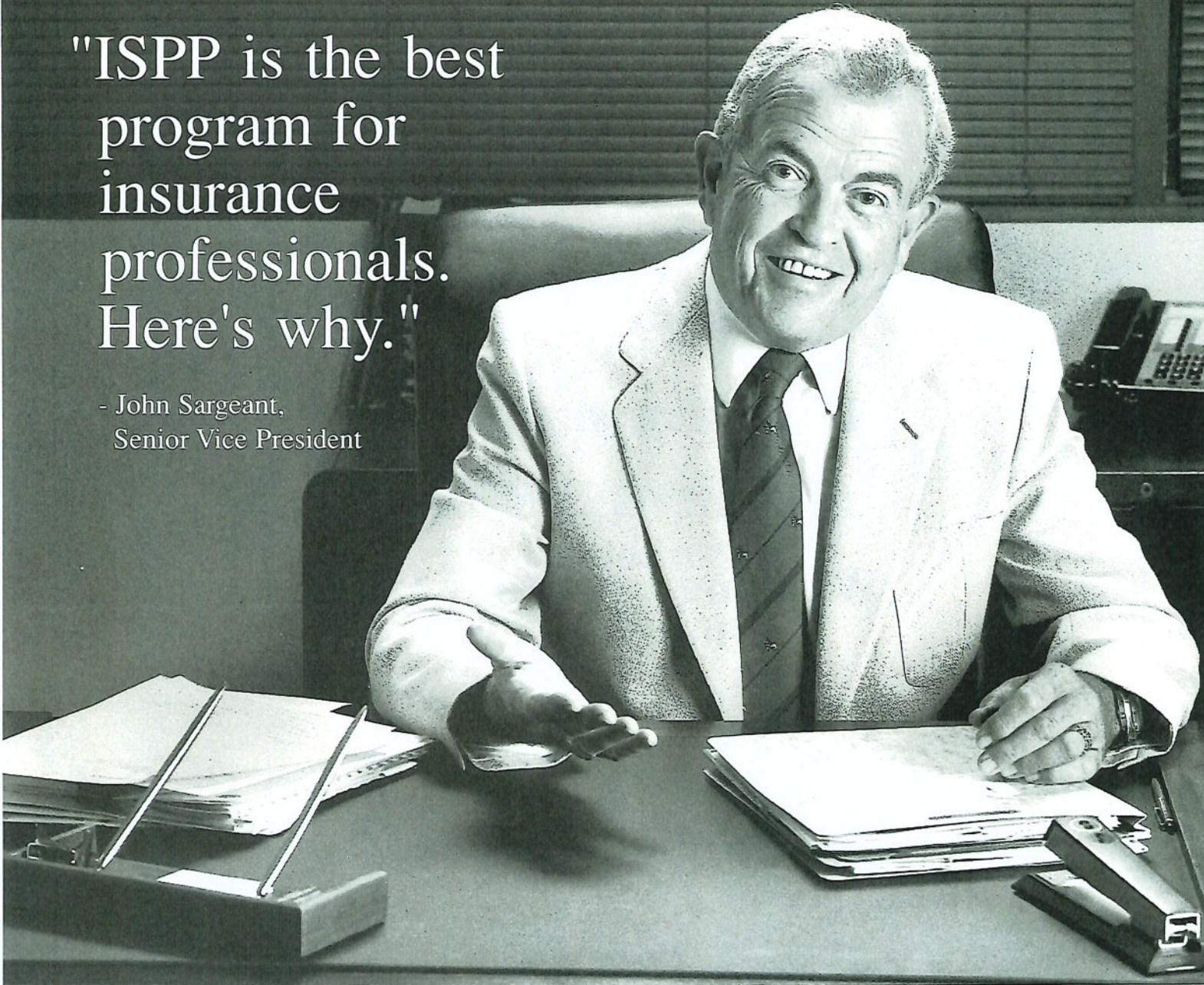
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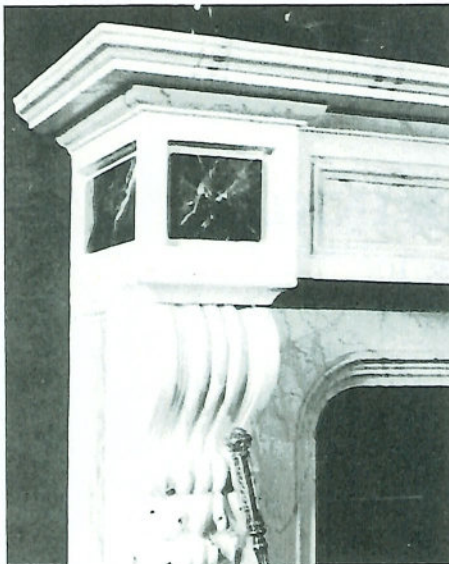
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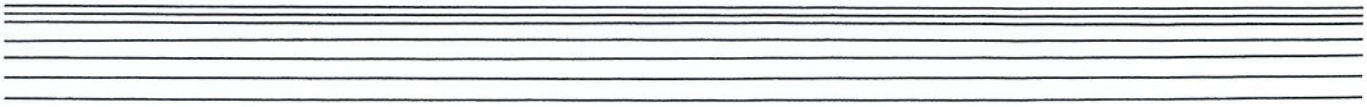
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