

NAPIA BULLETIN



National Association of Public Insurance Adjusters

SUMMER 2003



Family and friends attend Annual Meeting Banquet to see Wes Baldwin (3rd from right) installed as NAPIA president.

Public Insurance Adjusters Gather at 2003 NAPIA Annual Meeting

The National Association of Public Insurance Adjuster's 2003 Annual Meeting, June 18-22 in Ponte Vedra Beach, Florida, proved a successful and exciting event. Drawing more than 100 public insurance adjusters from across the nation, this year's convention focused on matters of special interest to the industry, including terrorism clauses, examinations under oath and ethics for public adjusters.

The educational sessions were led by Dr. Emmett Vaughan of the Institute for Insurance Education and Research at the University of Iowa, NAPIA

Counsel Brian Goodman, Esq. of Fedder and Garten, and Al Walker of Al Walker & Associates.

The convention, which was held at the luxurious Ponte Vedra Inn & Club, a 300-acre oceanfront resort overlooking the Atlantic Ocean, also featured several networking events including three receptions, a themed dinner, an annual installation banquet and a golf tournament. In addition, nearly 50 attendees also participated in the Outpost Adventure — a unique leadership and team-building program.

In post-convention remarks, attendees were especially complimentary about the food and the facilities. Comments included: "This was one of the better settings for a NAPIA annual meeting" and "The food served at this resort was unsurpassed, even by NAPIA's standards."

To see pictures from the annual convention, turn to page 5.

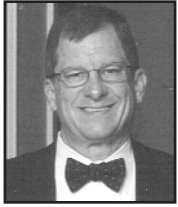
NAPIA/MAPIA to Host "What You Need to Know About Insurance" in Boston

The National Association of Public Insurance Adjusters 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-

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Baldwin Elected President of NAPIA



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.



A publication of the National Association of Public Insurance Adjusters

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Leslie L. Knox, SPPA
Third Vice President

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Robert B. Miller

Ronald R. Reitz, CPPA

Michael Rubin, SPPA

Stephen L. Seeherman, SPPA

Diane M. Swerling

Charles R. Tutwiler, CPCLA

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E-mail: info@napia.com

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Jonathan Bein

Deputy Director

Marjorie Zeoli Musick

Manager, Membership & Communications

MANAGEMENT FIRM

Barrack Association Management

Potomac Falls, VA

NAPIA Elects New Leadership for 2003-2004

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.

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 draft-

ing 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.

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rent insurance matters for this day-long seminar. The following sessions will be offered:

- Efficient Proximate Cause & Effect of Events Analysis, by Marvin Milton, FPPA
- E&O Coverage, by Mark Garbowski, Esq.
- Business Interruption Losses, by John Ellison, Esq. & Richard Lewis, Esq.
- What is Not Covered, by Joshua Gold, Esq.
- Insurance Company Strategies, by Finley Harckham, Esq. & Ronald Papa, SPPA
- Negotiating Better Settlement Claims, by Ann Kramer, Esq.
- How to Use Bad Faith Effectively as Leverage, by Robert Horkovich, Esq.
- Insurance Insolvency Problems, by Timothy Law, Esq.

By attending this seminar, insurance professionals from Massachusetts, New Hampshire, New York, North Carolina and Oklahoma can earn continuing education credits (CEUs) that will count toward their licensing requirements. All certified professional public adjusters and senior professional public adjusters in attendance will also be eligible for credit under the NAPIA Professional Certification Program. (For current details on CEUs for this program, visit www.napia.com.)

Registration forms for "What You Need to Know About Insurance" are available online at www.napia.com or by calling 703/433-9217. Room reservations can be made by calling the Royal Sonesta Hotel directly at 800/766-3782.

A full meeting agenda has been included with this newsletter.

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.

Consumer Smarts

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

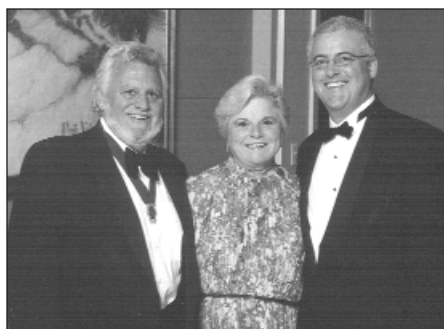
Getting a fair settlement from your home insurer? Consult a public insurance adjuster to find out. Insurers — smarting from stock market losses — are pressuring their claims adjusters to keep damage claim payouts at or below

***"A public insurance adjuster
safeguards the interests
of the consumer."***

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."



AS SEEN AT THE 2003 NAPIA ANNUAL CONVENTION



2003/2004 NAPIA COMMITTEES

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

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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

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Chairman - Chuck Howarth
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Member 2 - Jahn Miller
Member 3 - Marvin Milton
Member 4 - Ray Altieri
Member 5 - Bill Rake

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OIC - Wes Baldwin
Chairman - Ron Reitz
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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

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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
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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.

“Status of Appraisal Process vs. Company Move to Arbitration,” by Mark Pistorius (1994 Annual Meeting)

“Forecasting of Sales & Earnings Business Income Claims,” by Paul Marshall, Ph.D. (1994 Annual Meeting)

“Misreading Fire Scenes-Incendiary 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)

“Stop Taking Pennies on the Dollar,” by Mike Rossi, Esq., of Hill, Wynn, Troop & Meisinger (1995 Annual Meeting)

“Extra Contractual Damages-Practices and Pitfalls,” by Alan Casper, Esq. & Thomas Duffy, Esq. (1996 Mid-Year Meeting)

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

“Construction and Effect of Property Insurance Provision Permitting Recovery of Replacement Cost of Property,” by Randy R. Koenders, J.D. (1997 Annual Meeting)

“Business Interruption Insurance,” by William H. Danne, Jr., J.D. (1997 Annual Meeting)

“Coverage Under All Risk Insurance,” by Jane Massey Draper, B.C.L. (1997 Annual Meeting)

“Business Interruption: Forecasts and Projections, Calculations, and Rebuttal of Insurance Company Positions,” by John I. Saloman, CPA (1997 Annual Meeting)

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

“Anatomy of a Complex Case: Adjustment Through Litigation-Post Fire Residues in the HVAC?-Have the Adjusters and Lawyers Got Their ‘Ducts’ in a Row?” by Joel Gumbiner, Esq., Jack Eskridge, Esq., & Randy Goodman, SPPA (1998 Annual Meeting)

“The Public Adjuster as Expert Witness: Working with Attorneys in Litigation and Mediation,” by David W. Skeen, Esq. (1998 Annual Meeting)

“The Corporate Culture of Insurance Companies,” by William Burns, SPPA (1998 Mid-Year Meeting)

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

“Presenting the Case for Retaining a Professional Public Insurance Adjuster,” by Eugene R. Anderson, Esq. of Anderson Kill & Olick, P.C. (1999 Annual Meeting)

“Increased Costs Due to Construction Defects: Are Insureds Leaving Money on the Table?” by Theodore L. Senet, Esq. of Gibbs, Giden, Locher & Turner, L.L.P. (1999 Annual Meeting)

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

“Assessing the Impact of Indoor Air Contamination on Your Property Damage Claim,” by Neil S. Witkes, Esq. of Manko, Gold & Katcher (1999 Annual Meeting)

“How to Use Technical Experts Effectively,” by Ali Reza, P. E., Principal Engineer, Thermal Sciences, Exponent Failure Analysis Associates (1999 Mid-Year 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)

“When is Foundation Settlement Normal? Claim Settlement Tactics,” by Bradley K. Moss, Esq., Mesirov, Gelman, Jaffe, Cramer & Jamison (1999 Mid-Year Meeting)

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

“Lightning 101,” by Lynne Lawry of Global Atmospherics, Inc. (2000 Annual Meeting)

“Does the Innocent Co-Insured Recover Under a Fire Policy,” by Alan Casper, Esq. (2000 Annual Meeting)

“Coverage Issues from the Perspective of the Insured,” by Scott S. Thomas, Esq., Payne & Fears LLP (2000 Mid-Year Meeting)

“Identification of In-Situ & Air Quality Pathogens & What to Do With Them,” by Dr. Douglas Rice, Ph.D., Colorado State University Environmental Health Services (2000 Mid-Year Meeting)

“Mold Remediation & Mitigation Processes,” by Thomas Adams of EnviroTest (2000 Mid-Year Meeting)

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

“Interpretation & Construction of Coverage Provisions,” by Jo Robin Davis, Esq. (2001 Mid-Year Meeting)

“The History & Application of Troublesome Phrases in ISO Forms,” by Joshua Gold, Esq. (2001 Mid-Year Meeting)

“Withholding of Profit & Overhead,” by William Merlin, Esq., of Gunn Merlin Professional Association (2002 Annual Meeting)

“Definition of Damage & Replacement,” by Stephen Lopez, Esq., Law Offices of Greer & Associates (2002 Annual Meeting)

“Mold: Why It Is Not The Next Asbestos,” by Randy J. Maniloff, Esq., Christie, Pabarue, Mortensen & Young (2002 Mid-Year Meeting)

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

“Examinations Under Oath and the Professional Fee Endorsement Coverage in Commercial Policies,” by Brian Goodman, Esq. of Fedder and Garten (2003 Mid-Year Meeting)

“Terrorism Clause in the Insurance Policy,” by Emmett Vaughan, Ph.D. (2003 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.