

Special Interest Articles:

- New Jersey P.A. Law Revision
- Emergency Response Team – Northern NJ

Individual Highlights:

What is AAIP	2
My Ins. Co.	2
Metro Events	3
Autumn Opt	4
Law Blog	5
Member List	5
Team Info.	6

Metro Central New Jersey
180 Raritan Center Parkway, NJ 08847

New Jersey P.A. Law Revision

The State of New Jersey has enacted a new law that has a profound effect on Public Adjusting in the State.

Senate Bill 1557, which went into effect on July 1, 2011, has reduced the term of both the license and the corresponding bond from a four (4) year period to a two (2) year period.

In addition, it provides for a continuing education

requirement that mandates 'not less than 15 hours.'

Another provision is protection of an adjuster's contract for services. This provision states '**No individual, firm, association or corporation licensed under this act shall: ... [c.] d. induce cancellation of a duly executed written memorandum between an insured and a public**

adjuster.'

This is not simply meant to prevent another adjusting firm from 'stealing' your client with the promise of a lower rate, but it also prohibits an insurance company or one of its agents from the same practice.

If you should find yourself in this situation, rest assured that there is a method in place to help you.

Emergency Response Team – Northern NJ

The Emergency Response Team of Northern New Jersey is looking to enroll new members. If you are living in the Northern region of NJ, consider membership.

Our team is currently looking to develop some training material for new members. We would like to set a minimum training requirement to ensure all members understand the Metro philosophy with regard to fires, floods and other catastrophic loss situations.

You may be wondering what the benefit would be for you to join either the Northern or Southern ERT.

Well, consider these:

- Leads of varying types
- Specialized training
- Development of new clients

Our goal is to assist the property owner in the process of rebuilding their lives.

When a private home is destroyed by fire, the resulting emotions reach much further than simply rebuilding a house and furnishing it with objects. In most cases, the contents represent a much deeper need for the victim. Things that seem insignificant for the outsider become 'the most important' thing in the life of the person.

Family heirlooms, pictures of weddings, bar mitzvahs', Christenings and much more can never be replaced.



Gene G. Veno
President/CEO
AAPIA

American Association of Public Insurance Adjusters

Our country and our state seems to be actively searching for ways to restrict and regulate business.

Gene Veno is busy trying to keep up with the various state legislatures to ensure the impact of laws enacted are minimized and understood.

If you haven't considered membership yet, you

might want to review the [AAPIA](#) website to gain a firm understanding of the work they are doing on our behalf.

The organizations mission statement states:

The mission of the AAPIA is to provide a forum for the dissemination of timely market- and industry-related information, provide education and

social functions, and to serve as a representative voice for all of our members involved in all aspects of the Public Insurance Adjusting Profession.

Gene attends many of the Metro Public Adjustment events and makes a concerted effort to talk with as many Reps as possible.

Be sure to introduce yourself.

'My Insurance Company Denied My Claim'

On August 28, 2011, Hurricane Irene slammed into Cape May, New Jersey. The resulting rain and wind damage to residence of the state were enormous and costly.

Fortunately, the National Weather Service in Mount Holly recorded the sustained winds to be less than 74 mph. This would be welcome news for many homeowners who sustained wind damage.

But, one family in Monroe Twp. was denied benefits from their homeowners policy. When they called their insurance carrier, they were told by a clerk, 'You are not covered for flood damage and you do not have a valid claim.'

What happened?

They didn't live in a flood plain and were not required to have flood insurance. So, when the township decided to release water from the reservoir to prevent a breach of the dam, the family was unprepared for the destruction of their home of 40 + years.

Even if we had contacted the owner prior to this storm, we probably would not have been able to help them.

Without any history of flooding in this area and

the homeowner stating that they had never experienced problems during their ownership of the property, we would have had no reason to suggest the possibility of flooding.

Perhaps we should be asking our clients more questions, when reviewing their policies.

We pursued every avenue available but in the end, we simply were unable to help.



New Jersey Fall Fast Track – November 12, 2011

What will you be doing on Saturday, November 12, 2011?

If you haven't signed up for this Fast Track, you need to get your registration in A.S.A.P.

This year the theme will be

'The Great Garden State'

There will be contests, promotions, prizes, great food, entertainment, special guest speakers and an opportunity to learn how to grow your business.

This will be our second year at the Forsgate and it promises to be better than the first.

Registration begins at 8:30 a.m. and the day will be filled with information, as well as a tasty luncheon.

Come with your team and support your office!



*Forsgate Country Club
375 Forsgate Drive
Monroe Twp, NJ 08831*

*Date: November 12, 2011
Time: 8:30 a.m. – 4:30 p.m.*

METRO ANNUAL CONVENTION



Metro Annual Convention

**Caesars Atlantic City Hotel Casino
2100 Pacific Ave.
Atlantic City, NJ 08401**

May 6, 7 & 8, 2012

Three full days of:

- **Classes**
- **Fun**
- **Entertainment**
- **Prizes**

Autumn Opportunity

With the arrival of Autumn, children are returning to school, leaves are falling and temperatures are dropping.

With the arrival of cooler evenings comes the lighting of fireplaces.

Be on the alert for homes with fireplaces, when you are out doing policy reviews and property inspections. These have the potential of finding you a few smoke claims.

Begin your conversation by talking about the cool weather and ask if they have started using their fireplace. If they answer 'Yes', then you are ready to talk about and offer to check for smoke damage.

Don't forget to keep plenty of sponges in your case.

'Burning leaves leave a rather pleasant odor... but they can result in damage.'

Barbecue Season Is Not Over

Just because you put your BBQ grill away for the winter, does not mean everyone does that.

We have friends that will be using their grill even after they have had to shovel the patio and brush the snow off.

The cold weather may not

stop the hard core griller but it will, on many occasions, chase them indoors between steak turning episodes.

While trying to warm up, their grill continues to cook the steaks and, often times, the side of their home.

When you are driving through neighborhoods, keep you window open enough so you are able to smell the aroma of hot steaks and maybe you will find yourself a few unexpected claims.

Then, go home and fix your own steak.



Trick or Treat

It's fun to see the children in their costumes. Little girls dressed as princesses or witches... little boys dressed as goblins, ghosts or ogres.

Unfortunately, the bigger 'kids' can be nasty when they don't get what they like or think they deserve.

Yep! You guessed it... time for 'egging the house' to show displeasure.

So, the trick for a

homeowner can be a treat for an alert Claim Rep.

Keep a sharp eye out while driving around and you may find something the homeowner overlooked.

The fall season doesn't need to be looked at as a loss of work or opportunity.

Keep your eyes open. There are lots of claims to be found.



Property Insurance Coverage – Law Blog

There are a number of great articles at the

[Property Insurance Coverage Law Blog.](#)

Check out some of these links:

- [Public Adjusters, Expert Opinions and Contingency Fees Don't Mix](#)
- [Your Fire Insurance Policy: Does Breaching A Provision Void Your Policy in Texas?](#)
- [State Farm Allegedly Defrauded the Illinois Supreme Court and Gave Millions to a Judge Who Would Overturn a Billion Dollar Verdict Against It](#)
- [Deconstructing the All-Risk Policy: The Mold Exclusion, Part 3](#)

Doctor Mike Capilli posts a lot of links to this website and it contains a great deal of valuable information.



Merlin Law Group

Team Members

- ❖ Aquilla Fletcher
 - Edison Office
- ❖ Lloyd Schiffres
 - Edison Office
- ❖ Luis Rodriguez
 - Morristown Office
- ❖ Manuel Bravo
 - Morristown Office
- ❖ Robert Montalvo
 - Morristown Office
- ❖ Steve Rossi
 - Morristown Office
- ❖ Robert Settlemire
 - Edison Office

CONGRATULATIONS

Lloyd Schiffres

Lloyd joined our team and attended the Quick Start, turned in his first training claim and passed his state test.

Lloyd lives in Cliffwood Beach and will be working out of the Edison Office.

Having a background in construction will be a big help in building a successful business.

We would like to welcome Lloyd to our team and hope everyone will extend a warm welcome.

"If your efforts are not helping to build your business, rethink your goals and adjust your daily schedule."

Metro Public Adjustment, Inc.

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View my profile on [LinkedIn](#)

Team Bishop

The purpose of having a team is to help each other in an effort to build our businesses.

Ken and Polly Hadfield are our immediate up line and have been very

supportive in helping us learn the different approaches to success.

Ken took time to meet us in Toms River and give us some specific direction in finding claims.

Learn who the other members of our team are and don't hesitate to ask questions.

Ken, Doctor Mike and the majority of Metro Reps are willing and ready to help answer your questions.

Email Addresses:

Questions for Metro Corporate: myquestion@metropa.com

Questions for Metro Payroll: mypay@metropa.com

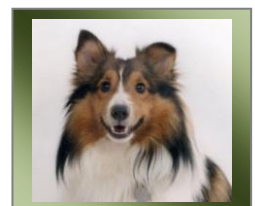
Filing Fire Claims: firefax@metropa.com

Filing Standard Claims: claims@metropa.com

About Our Newsletter...

This newsletter is meant to offer information that may be useful, educational and informative. Please feel free to submit articles or other items that may be of interest. Pictures should be included, whenever possible.

**METRO PUBLIC
ADJUSTMENT, INC.**
180 Raritan Center Parkway
Edison, NJ 08847



**Cracker
Tintner-Bishop
July 4, 1997
To
December 27,
2009**