



THE INDEPENDENT

FROM THE DESK OF THE PRESIDENT

INSIDE THIS ISSUE

- Message from President 1
- Website Update..... 3
- 2016–2017 Secretary/Treasurer 4
- Legislative Updates 4
- NASP Free Membership..... 5
- Welcome New Members..... 6
- NAIIA Happenings6
- In Memoriam7
- The Overtime Rule (Article)7
- Upcoming Meeting Dates..... 10
- FC&S Subscriptions Available 11
- NAIIA Community 11
- Digital Blue Book..... 12
- The National Advisory Council 13
- 2017 Pre–Conference Excursion..... 13
- NAIIA Featured Benefits 14



We’re midway through the 2nd quarter of our fiscal year. I or someone on my behalf has attended the Eastern, Mid-States and Western regional meetings. It’s been great to meet many of you and judging by the enthusiasm and energy evident at the regional meetings, we are

headed in the right direction.

You may recall that our theme for this year is *Excellence by Association*. The overall objective is to continue building an association that is the standard bearer for the industry. We want to build an association that, if any non-member firm became aware of it, they’d be banging the door down to get in. We recognize that there must be easily perceivable value in order to motivate others to join as well as engaging current members to be more active. Your executive committee is working hard to bring that to fruition.

The other part of that objective is that we do what is necessary to maintain a professional association that serves its members helping them achieve best operational practices, top of mind brand exposure, and a sustainable business model. A rising tide lifts all boats. We raise the bar, we all get stronger. *Excellence by Association*.

To that end, I’m pleased to present the following steps to our success.

We have a functioning Call Center: (877) 344-0624. It is answered by an automated voice service that filters the call to the point that if a caller wants to make an assignment, they are then instructed to press a number that rings through to a live professional adjuster to take their information and get them assigned to a member near the loss site. In this way we filter out 80% of the frivolous calls such as “I need a public adjuster, how do I

become an adjuster, and do you provide adjuster training.” This toll free Call Center is being promoted through advertising in the most widely read claims publication, Claims Magazine. It is also posted on our website. Although this is a 24/7 service, it is expected that the most useful application of this service will be for after hours calls.

We have now created an app-like logo icon that is downloadable to your cell phone, desktop or laptop. With a single touch, it will take the user to the assignment page on our website. Everyone attending the recent Executive Committee was instructed on how to download this app-like icon. There are also instructions on our website on how to do this. Every member should have this on their computer or smart phone and be able to teach a client how to download it as well.

The “ride along” program (RAP) is here. It allows client companies to place a trainee in one of our participating member offices in order to “shadow” an experienced field adjuster for a day or more. NAC panel members loved this idea and have promised to take us up on this unique training opportunity. Contact Joel Moore of Gulf Coast Claims in Houston, TX. He will guide you along to become one of our “RAP” member providers. Email him at: Joel.Moore@GulfCoastClaims.com. We’ll also be promoting this on our website.

Our marketing committee has negotiated the most cost effective contract with Claims Magazine that I can recall. Our logo, website & toll free Call Center number along with a new ever-changing banner will be seen in every issue. The banner will announce what’s new for that month. Whether it is a regional meeting, or other professional trade show we’ll be attending, readers will see that NAIIA is a dynamic organization on the cutting edge of claims evolution.

You’ll recall that for various reasons we were led to review how much we charge for dues. Initially it was believed that restructuring dues based on firm revenues would bring about equity among members with differing business models. We sent out a survey and it became clear to us that this methodology was not agreeable to many members. Obviously, revenues are sacred and while we promised anonymity, the Executive Committee could read in the survey results that this approach wasn’t going to fly.

A new method was devised that is similar to how dues are computed now but with some twists, minimums and caps to balance equity. This is an extremely important initiative that will be discussed at length during our 2017 Annual conference in St. Thomas. If the sun and Caribbean Sea won’t get you there, maybe this dues discussion and vote will.

I’d like to offer reflection based on some of my travels so far this year. Sitting in on the Canadian Association’s annual meeting held at the Algonquin Resort in St. Andrew by the Sea, New Brunswick was just like attending our own. They are experiencing the same challenges and successes that we are. That’s what makes our affiliation with them so valuable. We can definitely learn from each other.

The Mid-States regional was an eye-opener. There were many members who I've known over the years but who do not regularly attend the National annual. When I was recounting our National meeting highlights as well as the direction we were headed, I noted very positive and enthusiastic responses from them. I would not be surprised to see many of them return to attending the National annual meetings starting with St. Thomas in 2017.

The Western regional was held in Coeur d'Alene, Idaho. From Tampa, by jet, it took me all day to get there. That was a drag but when I arrived my jaw dropped. This resort and the town around it were just so beautiful. If we ever get a chance to have an annual meeting there, I'll be back for sure. Again, many members there were not regularly attending the National annual but I hope to see them in St. Thomas 2017.

In those travels, many a member has asked me whether I was enjoying being this year's president. I started to wonder if I'd been giving off negative vibes like perhaps I wasn't enjoying my term. But a friend assured me that this was a common conversational question with no pre-conceived bias attached. I get that.

And generally my response has been that it's a "challenge to please everyone." By that I just meant that when you're intent on making a difference in the lives of your member peers it's not always possible to hit everyone's "sweet spot." While we're in the same business, we may have very different business models and varied company sizes.

On the positive side, what that really means is that we're a very diverse association. Why that's positive is that we have the advantage of inter-acting with other member firms that can give us insight we wouldn't normally have access to. Larger firms send work to smaller firms and smaller firms help larger firms plug holes in their territorial coverage. We really serve each other by helping each other serve our common client, the insurance industry. Why wouldn't every independent adjuster in the country want to be a part of the NAIIA? Let's continue to run with that mindset.

Respectfully,

Peter J. Crosa, NAIIA 2016/2017 President

WEBSITE UPDATE

We have been busy updating the NAIIA Member Listings with all the changes you have been sending us. While we like to think we are really good at what we do, we will admit we are not perfect. We need everyone to go to the website and proof their website listings the same way you have proofed your blue book listings. The paper proof we send you does not import into the website (not yet, anyway), so the data on the website is

NAIIA | [\(209\) 832-6962](tel:(209)832-6962) | admin@naiia.com | www.naiia.com

hand entered. That allows for human error, and we are definitely human. So, it is your responsibility to look at your listings and let us know if any corrections need to be made. This can be done at your leisure, but we won't know if there is anything incorrect unless you tell us.

Please note this statement about the digital directory. The digital directory is a copy of the printed blue book. It only gets updated once a year – in January. The changes you sent in for the 2017 Blue Book ARE NOT in the digital directory that is currently on line. The new Blue Book will be mailed in January, and at that time the new digital directory will also be uploaded to the website. While it would be great if we could update that digital directory throughout the year, it currently does not allow for editing. We will continue to work on getting that capability from the publisher.

The new website also now has the capability of providing your firm with a direct link to a claim assignment page on your website if you have one established. If you do, and you wish to have us activate the link to your site just send us the URL to the website page where your claim form is currently located. Send it to brenda@naiia.com and she will get it set up for you.

NAIIA 2016-2017 SECRETARY/TREASURER

Your 2016, 2017 Secretary/Treasurer reports that dues collections are completed for the year. We ended up with 98% of the budgeted dues income collected. We lost 21 NAIIA members for the 2016/2017 year to due retirements, deaths, mergers and drops. Fortunately for us, the NAIIA brought 16 new members into the association in 2015/2016, so it could have been worse for us financially. Your Ways & Means Committee is hard at work to make sure the budget stays in balance throughout the 2016/2017 fiscal year.

LEGISLATIVE UPDATE

The NAIIA has a member representative for each state to keep an ear to the ground on any legislative activity within their state that might affect independent adjusters. They on occasion will send us updates that then get published in our newsletter. There have been no updates received for this quarter to date, but it makes me wonder if life gets in the way sometimes and those "ears to the ground" might be pretty busy with their day jobs. So, in that line of thought, we would welcome anyone sending us anything on any legislative activity in

your state that affect your job as an independent adjuster. Any new laws on licensing, or changes to claims adjusting that might be in committee would be of interest to others firms in your state. You don't have to be on the committee to send in something and we will always welcome your input. Send any updates to admin@naiia.com.

NASP OFFERS NAIIA MEMBERS FREE MEMBERSHIP FOR 2016

In an ongoing effort to develop the partnership between NASP (National Association of Subrogation Professionals) and the NAIIA, NASP is once again offering new members a complimentary NASP membership for 2016. This offer is for any NAIIA member who is NOT currently a member of NASP, and who did not take advantage of this offer last year in 2015. NASP now has a member forum for discussion threads and there are more than 50 free educational webinars on the calendar!

What does this mean for NAIIA members? NAIIA members will:

- Have their (\$395) 2016 NASP membership fee waived;
- Receive the eSubrogator (online version of the printed magazine that is produced 3x each year);
- Be granted access to the NASP LISTSERV, an email forum that allows >2,300 members to share information and/or seek resources (such as an IA in a particular area);
- Have access to NASP's online member directory;
- Be granted access to the NASP LISTSERV, an email forum that allows >2,300 members to share information and/or seek resources (such as an IA in a particular area);
- Have access to NASP's online member directory;
- Receive access to the NASP Recovery Specialist Guidebook, an online resource of insurance laws in all 50 states;
- Be invited to attend educational events at NASP's 30+ regional chapters;
- Participate in 50+ free educational webinars in 2016;
- Receive discounted member rates (and CE credits) to attend NASP's two national conferences;
- Be invited to write an article for the *Subrogator* magazine / receive priority to be published, and;
- Network with thousands of insurance professionals and have access to a \$35 billion market in subrogation.

To take advantage of this offer, please click [HERE](#), fill out the form and send it to Brenda Reisinger at brenda@naiia.com. She will forward it to Leslie Wiernik, Executive Director of NASP. This is a great opportunity to learn more about the subrogation opportunities out there for your firm.

WELCOME NEW NAIIA MEMBERS

Claims Adjustment Group

Boca Raton, FL
Robert Wood President
(561) 910-4103
rwood@cagclaims.com

NAIIA HAPPENINGS

Joe Ouellette, Ouellette & Associates, Celebrates 57 Years as a Independent Adjuster

On November 16, 2016, Joe Ouellette of Ouellette & Associates will celebrate 57 years as an Independent Adjuster. He began his career as an intern with M. M. Johnson Claim Service in Fort Wayne, IN in 1959. At the age of 84, Joe still can be found in the office, assisting in claims adjusting. When he started in business the big perk was a company car and a Polaroid camera, but the one thing that he says has stayed the same is the expectation of companies for prompt service and reporting. Joe was NAIIA President in 1985-86 and has been active in the NAIIA. You can view an interview with Joe by clicking [HERE](#).

Tenco Services, Inc , Nashville, TN, selected for the 2016 Best of Jackson Awards

Each year, in and around the Jackson area, the Jackson Award Program chooses only the best local businesses. They focus on companies that have demonstrated their ability to use various marketing methods to grow their business in spite of difficult economic times. The companies chosen exemplify the best of small business; often leading through customer service and community involvement. For most companies, this recognition is a result of their dedication and efforts as well as the work of others in your organization that have helped build your business.

Marsh Receives First Ever Governor's Achievement Award



At the 2016 Montana Governor's Conference on Workers' Compensation, held August 24 – 26, 2016 at the Big Sky Resort, **Michael J. Marsh, RPA, CPIA** was presented with the Governor's Achievement Award for Outstanding Workers' Compensation Professional. The award was given in recognition of Michael's "Integrity and Professionalism in the field of Workers' Compensation". Presentation of the award was performed by Lieutenant Governor Mike Cooney, and is the first award of its kind presented in the 100 plus years of workers' compensation in Montana.

On a national basis, Mr. Marsh was recently elected to the position of Regional Vice President for the National Association of Independent Insurance Adjusters (www.naiia.com). The company is an active member in both the Billings and Montana Chamber of Commerce or Organizations, Big Sky EDA, NFIB, NAIIA, CLM, Eagle International and Affiliated Adjusters, and was once again in 2016 named to the A.M. Best Directory of Recommended Insurance Adjusters.

IN MEMORIAM

We consider the NAIIA to be one big family - all related in our adjusting careers. As such, when one member suffers the loss of someone close to them, we all feel their loss. Please let the office know of any deaths in your offices so we can share them with the rest of the "family".

Beverly June Zaremba, Wife of Ron Zaremba of Zaremba Claims Service, Yakima, WA, passed away on July 23, 2016.

L. Vaughan Leslie, President of Appalachian Claim Service, Knoxville, TN, Father of Barrett Leslie, passed away on October 10, 2016.

Steven Leonard, Son-in-Law of Chris Weber of Frontier Claims Service, Buffalo, NY, passed away November 13, 2016

Archer B. Crittenden, Father of Ed Crittenden of Crittenden Adjustment Company - Florida, Fort Myers, FL, passed away November 30, 2016.

THE OVERTIME RULE: WHAT EMPLOYERS NEED TO KNOW

The much publicized new FLSA regulations which were set to take effect December 1, 2016 have been delayed.

Employers may continue to follow existing FLSA regulations until a final decision is reached.

A summary of what was proposed is below so you have the details of what would have gone into effect on December 1.

Approximately 4.2 million employees are expected to benefit from the new overtime rule that goes into effect on December 1, 2016. Here's what employers need to know about the new overtime regulations.

WHAT IS THE OVERTIME RULE?

The final overtime rule raises the salary threshold for overtime eligibility from \$455/week to \$913 (\$47,476 per year). What this means for employers is that if you have an employee that makes less than \$47,476 (\$913 a week), then he or she automatically qualifies for overtime pay when they work more than 40 hours per week.

In accordance with the FLSA (Fair Labor Standards Act) employers are required to pay at least a minimum wage for up to 40 hours per week and to pay overtime for hours in excess of 40; however, many workers with at least some managerial duties who make between \$23,660 and \$47,476 are currently considered "exempt" from overtime pay. The Final Overtime Rule is, among other things, intended to make sure that these workers are adequately compensated, ensuring all employees that make less than \$47,476 (\$913 a week) automatically qualify for overtime pay when they work more than 40 hours per week.

WHAT IS THE EFFECTIVE DATE?

Starting December 1, 2016, regular employees paid \$913 per week will be eligible for overtime time for any works worked in excess of 40 hours effective on that date. Further, the exemption salary threshold for highly compensated employees (more on this below) rises to \$134,004 per year. Exempt employees are not subject to overtime pay.

Future automatic updates to salary threshold amounts will occur every three years, beginning on January 1, 2020. The Department of Labor will publish all updated rates in the Federal Register at least 150 days before their effective date, and also post them on the Wage and Hour Division's website.

ARE ALL BUSINESSES AFFECTED BY THE NEW OVERTIME REGULATIONS?

All businesses are affected by the overtime regulations; however, because the overtime regulations fall under the FLSA, only businesses with gross annual sales of \$500,000 or that are engaged in interstate commerce must comply with the new overtime rule.

HOW DOES THE NEW OVERTIME RULE AFFECT A HIGHLY COMPENSATED EMPLOYEE (HCE)?

The Final Rule sets the HCE total annual compensation level equal to the 90th percentile of earnings of full-time salaried workers nationally (\$134,004 annually).

To be exempt as an HCE, an employee must also receive at least the new standard salary amount of \$913 per week on a salary or fee basis and pass a minimal duties test. The HCE annual compensation level set in this Final Rule brings this threshold more in line with the level established in 2004 and will avoid the unintended exemption of large numbers of employees in high-wage areas who are clearly not performing EAP (executive, administrative, and professional) duties.

ARE COMMISSIONS OR BONUSES INCLUDED IN THE SALARY CALCULATION?

Up to 10 percent of total compensation meeting the salary threshold amount can be in the form of bonuses or commissions. Prior to the new rule, employers were not permitted to count these forms of compensation toward meeting the minimum salary threshold for overtime.

Employers will now be able to use non-discretionary bonuses and incentive payments such as including commissions to satisfy up to 10 percent of the standard salary level. However, for employers to credit non-discretionary bonuses and incentive payments toward a portion of the standard salary level test, payments must be paid on at least a quarterly basis. It is the employer's discretion when the quarter will begin (i.e. not necessarily a calendar quarter).

Example: You pay an employee \$821.70 per week and s/he also receives a bonus of \$1,186.90 every quarter. The base pay plus the bonus (\$91.30 x 13 weeks in a quarter) is equivalent to paying your employee a salary of \$913 per week.

The Final Rule also allows an employer to make a "catch-up" payment. Catch-up payments are made when an employee doesn't meet their sales quota in a given quarter (and doesn't earn their expected quarterly commission) but exceeds a sales quota during the next quarter. In this case, an employer is able to make a catch-up payment and avoid paying overtime compensation.

Example: Let's say your employee typically earns a commission of at least \$1,500 every 13 weeks (quarter). You pay the employee a weekly salary of \$821.70 (90 percent) and anticipate applying the 10 percent bonus commission (\$91.30) toward the total salary requirement of \$913 per week. However, the employee doesn't meet his sales quota and only earns a commission of \$1,000 or \$76.92 per week, which is \$14.38 less than required to meet the \$913 per week requirement. In this example, employers are allowed to make a catch-up

payment in the next quarter of \$186.94 (\$14.38 x 13 weeks) to maintain the employee's exempt from overtime status.

Nondiscretionary bonuses. A form of compensation promised to employees, for example, to induce them to work more efficiently or to remain with the company.

Discretionary bonuses. The decision to award the bonus and the payment amount is at the employer's sole discretion. For example, a previously unannounced holiday bonus qualifies as a discretionary bonus, because the bonus is entirely at the discretion of the employer, and therefore could not satisfy any portion of the standard salary threshold level of \$913 per week.

Note: For businesses that pay employees large bonuses the amount attributable toward the standard salary level is capped at 10 percent of the required salary amount.

Non-discretionary bonuses and commissions continue to count toward the total annual compensation requirement for highly compensated employees (\$134,004) as long as the HCE receives at least the full standard salary amount each pay period (\$913).

WHAT ARE MY OPTIONS AS AN EMPLOYER?

While the new overtime regulations don't specify exactly what actions employers need to take, there are a number of ways that employers can comply such as:

- Increasing workers' salaries so they are exempt from the overtime salary threshold
- Paying the mandatory time-and-a-half for overtime hours in excess of 40 hours per week
- Limiting workers to 40-hour work weeks so there is no overtime
- Reducing base salaries, but keep overtime pay with the goal of keeping weekly pay the same
- Using a combination of the above

UPCOMING MEETING DATES

Everyone mark your calendars for the following dates for regional and affiliated association meetings. You are welcome to attend ANY regional meetings - not just the one in your area.

NAIIA 80th Annual Conference

June 14-18, 2017
Marriott Frenchman's Reef
St. Thomas, U.S. Virgin Islands

National Tornado Summit and Disaster Symposium

February 13-15, 2017
Cox Convention Center
Oklahoma City, OK

Southeast Region Annual Meeting

February 15-17, 2017
Atlanta Area

2017 PCS Catastrophe Conference

April 30 – May 2, 2017
The Brown Palace Hotel and Spa
Denver, CO

Mid-States Region Annual Meeting

Omaha, NE
September 20-22, 2017

Southwest Region Annual Meeting

September 27-29, 2017
Dallas Area

Eastern Region Annual Meeting

October 4-6, 2017
Equinox Resort
Manchester Village, VT

Western States Annual Meeting

October 11-13, 2017
Scottsdale, AZ

FC&S SUBSCRIPTIONS AVAILABLE

NAIIA is partnering with FC&S Online to provide our members with discounted access to the information they provide. The NAIIA will host the main office fee of \$745 which will allow for our members to piggy back on our subscription for \$85 per user license they wish to enroll.

This is a yearly membership with the fees added to your NAIIA Dues invoice each year. The access for members will run from July 1 to June 30 of each year. You can choose to renew or not on a yearly basis.

If you are interested in taking advantage of this offer, please contact our office at admin@naiia.com. We will send you a form to fill in and invoice you for the \$85. You will then get instructions on how to set up your account on- line. Members have told us this is an invaluable tool for them and the price is great. Just remember, it is only one log in per \$85 subscription.

NAIIA COMMUNITY

OK - we are ready for all members to go and begin to explore the NAIIA Community. Some of you have gone in and updated your profiles which is great, but for this to be truly successful we need to get all our members to participate. It's hard to hear someone say, "I just don't get anything out of my membership" and realize I've never met them, or seen them involved in any part of the association. It is a true fact that you will only get out of an investment in direct proportion to the involvement you put into it. Business is tough enough - why not learn from your fellow members how to make it a little easier.

So, promise yourself that you will log in at www.naiia.com. Click on Membership and then My Transactions. Log in with your email address and password - if you have never logged in before the default passcode is Password1. If you have any trouble at all in logging in send Brenda an email and she will help you reset your password. . Once you have logged in click on Social Community on the left side of the screen. You will see which groups you are in - most of you will be in the Main Office Group and then your Regional Group. Update your profile - add your photo so we will recognize you at the next meeting.

If you come across a resource that you think is beneficial to the community send it to Brenda and she'll upload it to the community. If you want to read the minutes of your region meeting or the national meeting, they will be posted in the Community. If you need help when a winter storm takes up all your resources, you can

connect with your fellow members and ask for help through the Community. But you have to log in to get started.

The benefit of the Community forum was recently reinforced by a call for discussion on pending ballot votes. You all saw how easy it is to communicate with the forum. **GET INVOLVED!**

NAIIA 2015-2016 DIGITAL BLUE BOOK

An updated version of the digital directory has now been uploaded onto the website for clients to view. The only difference is the advertising in this updated version. If you have a list of clients you would like to receive this digital version as well, please forward their emails to Brenda so they can be added to the distribution list. Remember the only person who sees these lists is our Executive Director and the publishing company that is doing the directory. You can help with the success of this directory in another way as well. The money collected on the sales of ads goes into the marketing budget which helps promote the NAIIA to all our clients.

Please help - recommend advertising in the digital book to the vendors that you use. You can give them this contact if they want to place an ad: Karen Grizzard, cag@bellsouth.net.

NAIIA AND THE NATIONAL ADVISORY COUNCIL

Each region has company representatives that sit on their regional National Advisory Council. If you have an industry professional that you think would be a good addition to your region's NAC Committee, please share their contact information with your regional vice president or send an email to us at brenda@naiia.com. We will forward your information on to the RVP of your region. It is a huge benefit to the NAIIA to have these good folks attend our meetings and participate in our programs. We can never have too much input from our clients as to what they would like to see our association do.

2017 CONFERENCE INFORMATION – SOMETHING EXTRA TO DO

We have a lot going on for the 2017 conference in St. Thomas, but one thing we've never done before is schedule a pre-conference side trip. We are going to try it this year, so here is a chance to do something in addition to the conference. We have the ability to charter a motor boat and go over to the British Virgin Islands for a day. This day trip will take place on Monday, June 12, so it would require you to arrive no later than Sunday, June 11. We will leave from the hotel at 7:30 am and return around 4:30. A charter boat for 24 is available to us for just the NAIIA Group. A flyer on this trip can be view by clicking [HERE](#). A very important point is that you will need a passport since you will be leaving the US, and it must have at least six months left on its valid to date. If you have minors with you who are not your children, you would need to have a notarized statement from their parents that you have permission to take them out of the country. The same applies to a parent traveling with a minor without the other parent in attendance. All the details are on the flyer. If we don't get 24 people this trip will probably still be a "go", but we will share the boat with other visitors to the islands. If you think you might be interested in participating with this NAIIA adventure, please send Brenda an email to brenda@naiia.com and let her know so she can save you a spot.



If you are just coming to the conference and staying on St. Thomas, or visiting one of the other US Virgin Islands, (St. John or St. Croix), you will NOT need a passport.

Theme night this year will be off site on the beach at a made-to-order location for our Pirate themed evening. Be prepared to imbibe in some grog, sample local foods and enjoy an evening on the beach. We even have some regional competition planned, so stay tuned for information from your RVP on how to participate. Which region will "bring home the gold"?

NAIIA FEATURED BENEFITS

Members are reminded that your membership offers more advantages than just great networking, a listing in the Blue Book, and the ability to have your company listed in the on-line membership directory.

Lands' End We have established a NAIIA store for any apparel or promotional item you might like to have with the NAIIA logo on it. Just click on this line

<http://business.landsend.com/store/naiia> to go to the NAIIA store for any purchases you might like to make with the NAIIA logo. You will have two options for logos – the official NAIIA logo, or the updated, more modern version of the logo. You are not restricted to any specific color on clothing and there are two color options depending on the color you might be ordering. Take a look and let's show up with logo wear at our NAIIA meetings once again!

CEU.com is a continuing education provider offering professional license holders convenient, engaging and superior quality compliance training that both enhances their career development and increases productivity. They offer NAIIA members a 15% discount off the listed rate. CEU.com is approved in all 50 states and the District of Columbia. The CFP Board of Standards, the CPCU Society, and the American College have also approved many of our courses for CE credit.

Enterprise Rent A Car offers members of the NAIIA a discount of 10% from any airport location and 5% from any other (in-town) location. Members need only mention account number 15A9796 when booking through 1-800-rent-a-car or through the web at www.enterprise.com

Flippin Cards Offers NAIIA members competitive rates on business cards. Members may wish to contact Josh Turner, Design Team Lead, jturner@flippincards.net Telephone: (858) 4493583; Fax: (858) 408-3000, Website www.flippincards.net for more information.

Dell is a vendor specialists are also available from all Dell partners to customize solutions for every environment. Discounts are extended off of retail/list pricing. Please contact the NAIIA | DELL account manager for assistance: David Frazier, phone: [512-946-1368](tel:512-946-1368), fax: [512-283-7875](tel:512-283-7875), Email: david_frazier@dell.com

CDW A leading provider of technology driven products and solutions allows members to take advantage of a discounted contract pricing structure that could increase based on volume purchases from our organization. **Also, please retain our organizations corporation account number (3725880) which all purchasing should include.** To begin using your purchasing power with CDW, please retain this number [877.840.8164](tel:877.840.8164) for direct contact with Calis Jones, our CDW Account Manager, calijon@cdw.com.