

SEPTEMBER 2021

NACA NEWS

The official newsletter of NACA



A message from our Board Member

WRITTEN BY JON JOYCE

Recently an industry friend to many of us, Shaun Markwart, posted "The Adjusters Cred" below on social media. I think it's a good read and I wanted to share it with our members.

The Adjuster's Creed

We are servants. We serve communities around the world. We are relentless in our pursuit of service. Where no one will go, we do..... In order to comfort individuals who have experienced a devastating natural disaster. People that live a thousand miles away from a hurricane disaster area do not care. We do. We travel a thousand miles to help those people. We live in the ass crack of civilization for months in the name of serving others. While everyone is taking our blessings for granted, we are using bottled water to bathe and brush our teeth because the water, often times, is not drinkable. Every day is a long day. A long day to most people is 10 hours. The insurance adjuster does not have the luxury of a "clock". We work until the job is done. Often times that is 18–20 hours a day or more. We do not get "coffee breaks".

More great reads inside this issue:

Sever Weather News
Tools of the Trade
Training Promo
Become a Member
Golf Tournament
2022 NACA Convention
Thank you to our Sponsors
Exhibitor Information

A break for an insurance adjuster is taking 5 minutes to eat an apple for lunch and drinking water to stay hydrated. We DO NOT associate with stereotypes. When someone rolls their eyes because of the media bias of insurance companies, we maintain our professionalism and serve them anyway. When an insurance company does something wrong, the blame is passed to us. We do not complain. We move forward to help the next family. We do not discriminate. We believe that every life has value and we are ardent in our commitment to serve each customer regardless of their backgrounds or personalities. When dealing with a difficult customer, we do not complain that we have not had a solid meal or a good night's rest in weeks. We listen and smile while we maintain eye contact through our drained eyes. Family life is very rare. We sweat through our clothes, all day, during the summer. We freeze during the winter. We sacrifice our family life to serve the greater good of society. We ARE rebuilding America, one family at a time. We want to talk about what we and the local people are going through with our families, but we don't. As much as they try, our families will never understand it. We have a camaraderie unlike any other industry. We are brothers and sisters. These are MY brothers and sisters. We are a family. We pick each other up when one of us is down. We playfully tease each other in order to give our minds and hearts a desperately needed rest.

This is the insurance adjuster. Stay safe my brothers and sisters.

-Shaun Markwardt

After reading his words I sat and thought for a while. There is something contained within these words that I believe drive many of us to do what we do. People will say "you're just in it for the money" While I am sure there are some that are, and while adjusters can make a very nice living. There are far easier ways to make a decent living. We leave our families and miss out on everything imaginable doing what we do. Along the way we make life long friends, see things most can't comprehend, and come up with 1,000 stories that start with "I had this one house one time you won't believe..." followed by a story we will use to try one-up every story we hear.

With what is shaping up to be a very active storm season make sure you keep close to your heart what we are doing and the long lasting effects our short time with policy holders will have on their lives. I know many of our members are very experienced but below are some things to be reminded of and vital for the newer adjusters to know. #1 ALWAYS BE PROFESSIONAL; You never know where you are and who is listening to or watching you. A few years ago I was working a town and there was a Denny's next to my RV Park. I ate there every morning because it was convenient. I typically had the same waitress, she turned out to be one of my policy holders. Imagine if she had heard me talking trash about a policy holder or a "nasty house" and then had to trust me as her adjuster. #2 SLOW DOWN; Take the time each policy holder deserves and expects. I can assure you that the companies we work for will take notice that your files are accurate and policy holders receive good service.

#3 BE CONSISTENT; Make a routine for yourself when inspecting losses and interacting with policy holders. You will be more accurate and over time you will be faster. Make a daily routine too, wake up and go to bed time etc. Remember this job is NEVER done you need sleep to be at your best. That will translate into more deployments and files.

#4 MEMORIES; Make a place to store photos you will amass experiences you can share through photos with kids, grandkids, etc

#5 EXPLORE; Take time to stop and take it all in. This job will take you all over the country and off the beaten path. Look around, take it in, shop local, and eat at locally owned establishments. It's a very simple way we as a community can invest back into the areas hit by these storms. It will help them heal.

#6 MAINTAIN; Maintain your gear and keep extra supplies on hand. You never know when you will find a home owner or fellow adjuster in need.

#7 HELP; Don't be afraid to ask for help. I can assure you that the IA Frim you are working for will take the time to help you if it's needed. Remember their work product is your work product. I know that social media can be a beat down with sarcastic answers and sometimes people just being jerks, but there are good answers to be found as well. Feel free to reach out to me anytime. I'll do my best to help as will any of the board members of NACA and our amazing members.

#8 INVEST; Invest in yourself. Remember you run a for profit business. Invest in your future, stay current with your CE's, new technology, gear, and continue to grow. There is ALWAYS something to learn and it will pay off in the long run. Also, invest in your future by saving/investing for retirement. We can't climb roofs forever.

#9 BE AWARE; Be aware of your surroundings and where you are working. Sometimes our work takes us to places that can be dangerous. Though I have never had an issues on a deployment, I know people that have. If you are working one of these areas schedule your appointments early. No matter where you are, give yourself an easy out. I never park head in and I never park in a place where I am blocked in. I do my best to always set my ladder up in the front of the house in case of an accident someone can see me. Loudly whistle, clap, or talk to that yard behind the fence you never know where there is a dog you might startle. ALWAYS keep your phone on you, ALWAYS.

#10 Come to Las Vegas in January and attend the NACA convention. We have an amazing lineup of classes and speakers. There is NO better place for adjusters to network, learn, meet new IA Firms or reconnect with ones you have worked with before. I look forward to seeing you all there.

Stay safe and do good work, Jon Joyce

NEWS / SEVERE WEATHER

TOP 5 CRITICAL ISSUES WHEN HANDLING CATASTROPHIC CLAIMS

Author: John Postava, RPA

As Ida was approaching the Louisiana coast packing 150 mile per hour winds and unknown amounts of rain, I spoke with a claims manager for a national insurance carrier responsible for tens of thousands of property policies-in-force along Ida's projected path. His company had just completed an internal audit and field reinspection program of thousands of closed catastrophe losses. We discussed the findings of those audits and reinspection's and developed a list of the top 5 critical issues surrounding the handling of catastrophe property claims. We have listed them in order of importance and provided some tips and suggestions to insure estimates, reports and claim files will stand-up to the most stringent claims review process.



NEWS / SEVERE WEATHER

EMERGING TROPICAL SYSTEM COULD STICK AROUND FOR A WHILE

BY MARY GILBERT, ACCUWEATHER METEOROLOGIST

LESS THAN A WEEK AFTER LONG-LIVED LARRY TRACKED ACROSS ALMOST THE ENTIRETY OF THE ATLANTIC OCEAN AND FINALLY DISSIPATED NEAR GREENLAND, ACCUWEATHER FORECASTERS SAY THE NEXT POTENTIAL LONGTRACK TROPICAL SYSTEM IS BREWING NEAR THE AFRICAN COAST. FORECASTERS ARE TRACKING A SERIES OF TROPICAL WAVES ACROSS THE ATLANTIC BASIN, BUT ONE IN PARTICULAR HAS CAPTURED THEIR ATTENTION.





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TOOLS OF THE TRADE FOR ADJUSTERS:

FOR ADJUSTERS

Upon deployment, Pilot adjusters are equipped with management and administrative support systems that enable them to get in place and on the job within 24 to 36 hours.



2022 NACA Convention Sponsor



WHY ARE CATASTROPHE (CAT) TEAMS AN IDENTITY AND ACCESS RISK?

AUGUST 7, 2021 BY IAS CLAIM SERVICES

While some insurance companies have full-time CAT teams, others use a variety of CAT team staff, part-time use of staff from other departments, and third-party

View Article

HOW TO MANAGE YOUR MONEY AS AN INDEPENDENT ADJUSTER





Member Benefits

- WebCE
- Lodging Discounts
- Annual Convention Discounts
- and many more!



Why Join NACA?

NACA is looking to expand our membership so that we can better service both the adjuster and the firms in our network. To add that value for all, we are looking for both new adjusters and veteran adjusters to become members.



JOIN US! REGISTRATION NOW OPEN

INTERSTED IN BECOMING A SPONSOR?

Sponsorships Available:

NACA Golf Tournament Sponsor \$5,000

Trophy Sponsorship \$500 Bag Sponsor \$500 - Bag sponsor must provide bags in addition to the sponsorship fee

Hole Sponsorships:

Hole sponsorships include signage and the ability to set up a display and/or tent to provide give-a-ways. Liquor & food must be coordinated through the Desert Pines Golf Club. No outside food or alcohol.

Tee off this year's convention with a fun round of golf at Desert Pines Golf Club. Featuring the award-winning design of iconic golf course architect Dye Design, Desert Pines Golf Club provides a foursome of reasons to visit. From its spectacular layout to its luxurious clubhouse - which pays homage to golf's greatest legends, Desert Pines offers a memorable experience just 15 minutes from the famed Las Vegas Strip.

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BOOTHS ARE FILLING UP FAST

Reserve your booth today!

BOOTH PRICES

SAVE \$200 WITH RESERVING TWO BOOTHS!

Through July 31, 2021:

Member - \$1,850

Nonmember - \$2,700

August 1 to November 30, 2021:

Member - \$2,180

Nonmember - \$2,930

December 1-15, 2021:

Member - \$2,280

Nonmember - \$3,130

THE NACA CONVENTION CONTINUES TO CHANGE AND GROW. BE PART OF THE ENHANCEMENTS WE'RE MAKING IN 2022!

The 46th NACA Annual Convention offers three days of one-on-one time with qualified adjusters and numerous networking events taking place within the exhibit hall. Reserve your spot by December 15, 2021. Booths are assigned based on sponsorship levels and a first-paid, first-served basis.



RESERVE YOUR BOOTH TODAY

EXHIBITOR PROSPECTUS