

NACA[®] NEWS

NATIONAL ASSOCIATION OF CATASTROPHE ADJUSTERS, INC.

www.nacatadj.org

VOLUME 14, ISSUE 2

JUNE 2010

FROM THE PRESIDENT...

Hurricane season is here. According to some weather sites, based upon analysis of current and forecast signals from the various computer forecast models, warmer than normal sea surface temperatures in the Atlantic basin and the fact that there are already active tropical waves in the central and eastern Atlantic, there is a pretty good chance that we may have some sort of tropical development early this year. Predictions are favorable for the independent catastrophe adjuster.

If you haven't worked in Florida since the 2004-2005 hurricane seasons, there have been some major changes. Below is an example of one of Florida's new statutes since 2005 that I thought interesting. You can go to www.leg.state.fl.us/statutes and look at them all.

627.7011 Homeowners' policies; offer of replacement and cost coverage and low and ordinance coverage.—

(1) Prior to issuing a homeowner's insurance policy on or after October 1, 2005, or prior to the first renewal of a homeowner's insurance policy on or after October 1, 2005, the insurer must offer each of the following:

(a) A policy or endorsement providing that any loss which is repaired or replaced will be adjusted on the basis of replacement costs not exceeding policy limits as to the dwelling, rather than actual cash value, but not including

cont'd on page 2

INSIDE THIS ISSUE:

From the President cont'd	Page 2
Welcome New Members cont'd	Page 2
Preparing for the Great Unknown	Page 4
Bylaws Changes	Page 5
ClaimSmentor News	Page 5

WELCOME NEW MEMBERS

The Membership Committee presented a ballot of applicants to the General Members for their vote. The ballot was approved by a majority vote. Please welcome these new members:

GENERAL MEMBERS

Gary Ashwood
Jimmy Clark
Jennifer Cook
Joe Gregg
John Harris
William Allen (Bill) Haygood
Laura Martin
Toni Smith
William H. (Bill) Wheeler

ASSOCIATE MEMBERS

D.F. (Doug) Ellis
Robby Killingsworth
Douglas McKenzie

BUSINESS ASSOCIATE MEMBERS

Associated Claims Management, Inc.
(Crystal Smith)
Bracken Engineering, Inc.
(William C. Bracken)
DSN Associates, Inc.
(Daniel Norton)
The Littleton Group
(Max Bray)
Schafer Wood & Associates
(Arnold Schafer)
Vale Training Solutions, LLC
(Louis Constancio)
Wells Claim Service, LLC
(Alvin Wells)
Windstorm Insurance Network, Inc.
(Michelle Griffin)

cont'd on page 2

costs necessary to meet applicable laws and ordinances regulating the construction, use, or repair of any property or requiring the tearing down of any property, including the costs of removing debris.

Florida now has ten law schools turning out lots of new attorneys. They are learning about arbitration, keeping their clients in court, and how to win. I heard an example of this recently about a case in Florida. The homeowner was awarded \$20 more than what was originally paid on the claim, and the attorney fees of \$250,000 had to be paid by the losing insurance company.

In September 2004, there were around 500 public adjusters. This year, there are close to 3,000 licensed public adjusters. Last year [Florida Statute 626.854](#) was passed concerning public adjusters. It gives policy holders some time to cancel their contracts. For all our new adjusters that have not had a public adjuster on a claim, remember the policy applies the same on the loss whether there is a public adjuster or not.

Something else I found interesting was concerning contractors. Sometimes contractors attempt to help victims of disasters by offering assistance with their insurance claim. But in Florida, if they do any of the following, they must have a public adjuster license:

- Prepares, completes or files an insurance claim form for an insured
- Aids in any manner on behalf of an insured in negotiating for or effecting the settlement of a claim
- Advertises or solicits for employment as an adjuster of such claims

Contractors could be subject to arrest and may be charged with a third-degree felony as provided by Section 626.8738, Florida Statutes.

So, are you ready? As adjusters, we need to prepare for the hurricane season. If you haven't worked lately and are a little rusty on the estimating program you use, start practicing. Time is money. The big dollars don't lie in the loss. The big dollars lie in the adjuster's handling of the loss.

If you are not a member of NACA, please join. Interacting with other people within your own industry allows you access to solutions for problems, information, services, products, and referrals. It can result in a positive growth and profit.

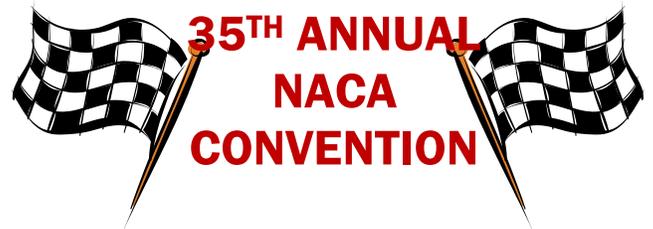
[Tressa Bullard](#)
NACA President

WELCOME NEW MEMBERS (cont'd)

APPRENTICE MEMBERS

Patrick Brill
Bertha Cloud
John Albert DiSchiano
Michael Ernest
Joseph Foster
Jack Grefe
Jeffery Lantz
David Colin Rogers

Several NACA members will be receiving rebates for their part in getting these applications submitted. If you know someone who meets the criteria for a NACA member, you can download the appropriate application from our website. To receive the rebate, your name must be printed on the application in the appropriate space.



Your Officers and Committee Chairs have been hard at work planning a convention that will get your motor running!

Mark your calendars NOW to attend the 35th NACA convention, January 10-13, at the Hilton Daytona Beach Oceanfront Resort.

January 10 – Golf Tournament at the LPGA Legend Course in Daytona Beach

January 12 – Vendor Show

More details coming soon!



APLIN PEER & ASSOCIATES, INC.

CORPORATE OFFICE

3598 W. Prospect Road ≈ Ft. Lauderdale, FL 33309
Tel: 954-925-3210 ≈ Toll Free: 888-564-9204
Fax: 954-925-3275

www.aplinpeer.com

Assign Claim E-mail: assignments@aplinpeer.com

**A Full Service Adjustment Company
Offering Statewide & Regional Coverage**

Resident Florida Adjusters

Pensacola	Tampa/St. Pete
Panama City	Naples
Tallahassee	West Palm Beach
Jacksonville	Ft. Lauderdale
Daytona Beach	Miami
Orlando	Islamorada

Resident Georgia Adjusters

Atlanta	Macon
Athens	Savannah
Augusta	Valdosta



Florida Keys Claim Service

An Aplin Peer & Associates, Inc. Co.
Tel: 954-925-3210 - Fax: 954-925-3275



White-Hart & Associates

In Partnership with Aplin Peer & Associates, Inc.
2625 Cumberland Parkway – Suite 125
Atlanta, GA 30339
Tel: 770-432-6422 – Fax: 770-435-3282
www.white-hartandassociates.com



APLIN PEER CAT ADJUSTERS ARE CLOSELY SUPERVISED & TRAINED TO MEET OUT CLIENT'S NEEDS

WANTED

Experienced Adjusters
Property
Liability

WANTED

Catastrophe Adjusters
Experienced & New
Free Training Program
Respond to:
Chuck Eagle, Catastrophe Mgr.
ceagle@aplinpeer.com

WANTED

Liability File Examiners
Full Time * Must Live in S. Florida
Retirees Welcome

Preparing for the Great Unknown

By Woody Britton, AIC

As the upcoming Hurricane season approaches, it is a great time for the new adjusters, as well as experienced adjusters to prepare for the moment of deployment. Several of the larger carriers in Florida have requirements that adjusters attend certification classes.

Several of the vendor companies have offered classes at various locations throughout the United States. One catastrophe vendor for Tower Hill had an online training class, a great chance to get the certification and not have the travel expenses. The online certification class reduces the costs for the adjuster and the vendor. Most carriers are still requiring an in person certification class. The costs for the classes vary and adjusters should do their homework as to where the classes are held and the associated costs.

The newest, greatest version of Xactimate has been introduced. We have not had an opportunity to review the new changes and toys available. The new version touts a more powerful sketch tool, an easier search system and several other updates that improve adjuster performance and accuracy.

Simsol and Power claim have also updated their software. In all cases, it is best to take the time PRIOR to being deployed to a storm site to update your software to the latest version and take an hour or so to reintroduce yourself to the program and features. Always check with the vendor to determine what version you are supposed to be running. Not all carriers keep up with the fast paced changes that the programs offer, especially the Xact Central users.

Overall, we never have an accurate guesstimate as to the strength of the storms or their frequency or landfall potential. As adjusters, we can only wait for the call and be prepared to respond immediately. Preparation is the key to a successful deployment.

MATHIAS CATASTROPHE SERVICES, INC.

**Catastrophe Teams
Within 24 hours.
Anywhere in the Continental US**

Experience with Quality

P.O. Box 4097

Winter Park, FL 32793-4097

Main Office: (407) 679-6090

Fax: (407) 678-7800

Toll Free: (866) 593-7100

Email: claims@mathiasinc.com

Website: www.mathiasinc.com



Capable * Dependable * Reliable



Burton
Claim Service, Inc.

**A Multi-Line Insurance
Adjustment, Appraisal
and Inspection Firm**

DONALD T. BURTON
CPCU, AIC, RPA
President

2941 Cypress Creek Road, Suite 101
Fort Lauderdale, FL 33309
1-800-330-2524
954-972-4820 • 954-972-4879 FAX
don.burton@burtonclaimservice.com
Web: www.burtonclaimservice.com

GENERAL MEMBERSHIP APPROVES CHANGES TO BYLAWS

During the business meeting held in Austin, Texas on January 13th, two items of business were approved. These items required changes to the NACA bylaws. The changes were submitted to the General Membership for vote and all changes were approved.

Walter Vance made the motion that the Apprentice Membership Applicants be given an immediate membership status. Apprentice Membership is for the individual who has just entered or is considering entering the catastrophe adjusting profession. There are no credentials to be checked and therefore, there is nothing for the Membership Committee to review in order to present this person for membership. Renewal Apprentice Members are voted on by the general membership annually.

Charles Norton made the motion that the bylaws be amended to require minutes of all Executive Committee Meetings (both physical meetings and otherwise) be emailed to the general membership in a timely manner. The bylaws stated that minutes of the annual business meeting are transmitted to the membership. This change ensures minutes of all meetings by the Executive Committee will be forwarded to the members.

The new bylaws are posted on the website at:

http://www.nacatadj.info/naca/html/bylaws_form.aspx



HAPPY 5TH ANNIVERSARY

ClaimSmentor is an online claim e-mentoring community taking proactive steps to help educate new adjusters entering the Property and Casualty claim industry in a trainee friendly environment. They provide a ClaimSmentor Roots and Wings Fundamentals of Claims program with numerous LIVE online classes, many forums providing Job Opportunities in their Career Forum (for both new and experienced adjusters), training opportunities with field mentors individually or with member adjusting firms, as well as up to date information on all vendor seminars and insurance company catastrophe claim certification programs offered in the field in our Seminars Forum. They have secured many discounts to classes, conferences, and vendor products for participating members. Networking opportunities also abound as members get together at various locations and conferences nationwide getting to know each other personally. They strive to expand the knowledge base of all adjusters by many lively discussions on current events and issues. The "Forums" pages currently have lots of valuable information regarding the BP Oil Spill, Chinese Drywall, Adjusting Tools, and much more.

All members use their real identification as required for membership and verified at the time of registration via copies of adjuster licenses or other ID for new adjusters or vendor members that do not have an adjuster's license. Their program is not open to Public adjusters. They will consider construction company personnel that offer CE credits through training programs for adjusters. To join, participants should send resume and copy of adjuster's license to Dkmoroy@Dimechimes.com or fax to 850-502-4449.

www.claimSmentor.com
www.dimechimes.wordpress.com
www.linkedin.com/in/dimechimesclaimSmentor
www.twitter.com/ClaimSmentor
www.Dimechimes.com



**2010 - 2011 NACA
MEMBERSHIP DUES
MUST BE PAID BY
JUNE 30TH**

If you have not paid your 2010-2011 Membership Dues, they must be received in this office by June 30th. You can send a check to:

P O Box 821864

North Richland Hills, TX 76182

or pay online -

http://www.nacatadj.info/naca/html/memb_payment.aspx

If you pay your dues online, be sure to check the online Membership Roster to make sure the information listed for you is current -

<http://www.nacatadj.info/naca/html/members.aspx>

Questions? Contact Lori Ringo at

naca@nacatadj.org



NACA ROSTER BOOK ADVERTISING

It's not too late to submit your ad for the 2010/2011 NACA Membership Roster Book.

Full-page ads (4.5" x 7.5") are \$375.00 and half-page ads (4.5" x 3.5") are \$200.00.

Email jmathias@mathiasinc.com for more information.

2009-2010 NACA MEMBERSHIP ROSTER NOW AVAILABLE ON BUSINESS CARD CD

That's right!

The entire Membership Roster on one 2½" x 3½" CD.
Easier to Mail – Easier to Carry

Use the link on our [homepage](#) to look at the format
Just click on the box that reads
"2009-2010 Membership Roster"

Let me know if you would like me to
send you one of the CD's.

naca@necatadj.org