

# NACA NEWS

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Shari Britton



*FROM THE PRESIDENT...*

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**WELCOME NEW**

As I sit here watching and waiting for Isaac to make up its mind to do whatever it is going to do and to go wherever it is going to go, I am very hopeful that this newsletter finds each and every one of us working. I know it has been very lean times and, hopefully, the season will now get started. They say our industry is feast or famine. Well, it has been a long period of famine and it is now past time for the feasting to begin. But remember, it is our duty to adjust each claim morally, ethically and correctly. While our hearts go out to the insureds, it is our duty to determine the damages accurately. Is the damage sudden and accidental or is it due to wear and tear and lack of maintenance? Was it pre-existing the storm? It is our duty as the adjuster to make the correct call. We are the eyes and ears of the insurance company. We are being depended upon by both the insurance companies and the insureds to do the right thing. In our hands lay not only our own personal and professional reputations, but that of the adjusting company we are working for and that of the insurance carrier as well. Also, keep in mind if you need help, we have apprentice member adjusters who would love to have the chance to help and learn from an experienced adjuster. Call these members if you have the opportunity. Play a part in helping them to become great adjusters like you. It will be a great experience for you both and one you will always remember.

The lack of work for adjusters has hit our membership very hard this year. We ask that when you are on the storm site or just talking with your friends, please tell your fellow adjuster about NACA, what a great organization it is for adjusters who are serious about their profession and about the benefits you enjoy as a member. Encourage them to join. They will be happy you did. Remember, the larger the organization, the more influence we can have in the industry. I have been approached numerous times, as have the other board

**NACA MEMBERS**

**WHY ATTEND THE  
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ADVERTISERS:  
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members, regarding one national license instead of individual state licenses. We would love to lobby for it, but NACA has to have the membership numbers to be able to have the clout to be heard. Please, please encourage your fellow adjusters to join. The more members we have, the more influence we have.

The 2013 Houston convention is going to be another great one. The education committee has done a great job. We have certifications being offered and more of the classes are new topics never before offered such as auto, environmental, and lightning damage to mention a few. Please read Russ Jackson's article for more details. We are working hard to make the convention a huge success. It is going to be a good time and I hope to see each of you there.

In the meantime, churn storms, churn, and I hope to see you on the road.

Wanda Hogan  
2012 President  
[Wicked44@aol.com](mailto:Wicked44@aol.com)

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**2013 Trade Show:**

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**Promotional**

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**Technical Support**

**Committee:**



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- Adjuster Jobs
- Adjuster Tools
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## THE SKY'S THE LIMIT.... OR IS IT?

Your NACA officers and committees are putting the finishing touches on the plans for another great convention for you! Details will be revealed in September but here's a sneak peek -- New offerings in classes and certification, a speaker you will not want to miss, and a vendor show that is "out of this world"!

Mark your calendar NOW - you won't want to miss this

Chair - [Charles Norton](#) convention!  
[Jennifer Joyce](#)  
[John Postava](#)  
[Daniel Sutliff](#)

January 20-24, 2013  
Omni Houston Galleria Hotel

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Membership Roster  
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THE LIFE OF A CATASTROPHE CLAIMS ADJUSTER,  
PLEASURE AND A BUSINESS

by [Melissa Aplin](#)

This will be a recurring article. Do you have an interesting story? Are you a career cat adjuster? Do you know a candidate for this article? Contact [Melissa Aplin](#) or [Lori Ringo](#).



Hello NACA Members! I hope that you find this article as inspiring and enjoyable as I did interviewing this edition's Member Spotlight, Chris Hatcher

The day he took his last exam at St. Petersburg University, acing his managerial accounting final, Chris couldn't wait to begin a career in accounting. Chris explained that he rushed to enter the "real" world of accounting, as he had found "college" accounting rather boring. However, Chris was surprised to find that "real" accounting was no more exciting than accounting had been in school. Chris then had to question whether he was truly set on pursuing an accounting career.

At the same time of his career dilemma, Chris's father owned an insurance agency in Newport Richie, Florida and was also looking for a career change. They both were eager for something more fulfilling than a nine to five desk job. That is when Chris and his father entered the claims adjusting world in 1996.

Chris began his claims adjusting career with Pilot Catastrophe Services and earned the opportunity to train at Vale Tech. Today, Chris and his entire family are claims adjusters! Chris is on the education committee for NACA, owns TopAdjuster.com, has obtained his AIC designation and has worked as an independent catastrophe adjuster all over the country.

Before Chris and his wife had kids, they traveled together with their truck and trailer to wherever Chris was deployed. When I asked Chris which storm he had worked was his favorite, he told me that he had spent 19 months in 2009-2010, handling hail claims in Atlanta, Georgia.

Chris mentioned his children, ages 3 and 5, and I immediately asked him how his wife felt about all his traveling and being away from home so often. His response was, "that is what makes her even more of the woman she would otherwise be!" Chris's wife traveled every other weekend to see him, while he was working hail claims in Atlanta. When Chris left for Atlanta, his little one was just 2 months old. When he finally returned home from Atlanta, his youngest had already celebrated his second birthday.

Chris handled 3,000 claims during his time in Atlanta, and for two

consecutive years he held the record at State Farm for the highest volume of claims handled by a single adjuster. Needless to say, Chris's persistence and dedication to his craft, along with the exemplary support of his family are paramount in this catastrophe adjusting success story.

I asked Chris what advice he would give to newbie claims adjusters. Chris recommended finding a good mentor to evaluate everything that they do. He also emphasized that a good claims adjuster is one who knows how to deal with people, so he recommended not picking a mentor who has angry or dissatisfied policyholders.

I asked Chris what he enjoys most about claims adjusting, and he said the traveling, the opportunity to experience different foods all over the country, different cultures, the freedom, the ability to help people and the fact that your income is directly tied to your performance. I then asked Chris if he agrees with my observations and the theme for these articles, that being a catastrophe claims adjuster is both pleasure and business at the same time. I was pleased to see that he could not agree more.

Chris stated that claims adjusting gives one quite a rewarding perspective, the opportunity to experience the whole country and to watch peoples' lives improve, right in front of you, after a single loss or a major catastrophe. As a claims adjuster you market yourself, qualify yourself, and you earn success yourself. Claims adjusting is more than just a job. If you look at it as just a job, you are going to fail. For Chris, claims adjusting is his business, and business owners go out and get the job done.

Chris admitted that claims adjusting isn't easy. When you are brand new at it, you must be prepared for it to be chaotic and difficult, but you have to persevere. It may seem like it will never get easier or better and then, magically, it does (with time). The people who stick to it are the people who will succeed at it.

Chris's experience and knowledge of the claims industry was intriguing, so I had to ask what he thinks makes NACA different from other organizations. His response, "NACA is real people trying to help other real people. They have no ulterior motives. They simply want to help adjusters become better and get better employment, they are real."

Chris teaches the Xactimate course every year for NACA. I encourage you to pick his brain at the next convention. He is as interesting to talk to as he is successful in the claims adjusting industry.

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**NACA MENTORING PROGRAM**

**MENTORS** - Do you remember what it was like trying to get those first files you worked? Were you lucky enough to have an experienced adjuster help you get your start? The NACA Mentoring Program offers NACA members the opportunity to mentor a new adjuster. All it takes is a phone call or email to NACA Executive Administrator, [Lori Ringo](#). You will be emailed an excel spreadsheet with over 250 adjusters just waiting to start their careers. The spreadsheet has information regarding their state license(s), software training, and other qualifications that can easily be sorted according to your preference.

You then contact the adjuster and work out all the details! We have also just added a new field to this spreadsheet. Once you have worked with a newbie, send me a brief referral. This information will be added to the newbies information. If you've worked with a newbie and would like to submit a referral, please do so via email to [Lori Ringo](mailto:Lori.Ringo). Be sure to include the name of the newbie you worked with.

**NEWBIES** - Are you looking for an opportunity to work catastrophe claims? Do you want to learn the ins and outs of adjusting from a seasoned mentor? The NACA Mentoring Program offers new adjusters the opportunity to be selected to help a seasoned NACA adjuster with their claims. You do not have to be a NACA member to participate in this program. Simply complete the [Newbie Resume](#) on our website. Once submitted, your information is added to our newbie database. When requested, this database is sent to the mentor. After reviewing the information, the Mentor can contact a newbie adjuster and work out all the details. After you have completed your agreed upon work, your Mentor can then file a referral that will be attached to your spreadsheet information.

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[National Insurance Housing](#)

## 2013 Education Committee Report

by [Russel Jackson](#)

Hey Natural Disaster Fans! Even though we are looking at the hurricane activity heading toward the US, the Education Committee hopes you have set 21-25 January 2013 aside to attend the NACA convention.

Over the coming weeks, the entire education schedule will be addressed. This installment will concentrate on the classes offering the greatest CE credit.

In 2012, government regulations concerning NFIP certification changed. The biggest impact is that NFIP certification cannot be conducted during the convention. This created a fantastic opportunity

and challenge for the Education Committee. Because -- the #1 complaint from independent adjusting firms and insurance companies is that adjusters receive flood certification but don't get the opportunity to work claims. Consequently when the event occurs the adjuster is unprepared. Chip Fairbank has the solution. Monday, 21 January 2013, Chip will conduct an eight hour class entitled "Hot to Write a Flood File". This course will provide the necessary tools to successfully write and close a flood claim.

HAAG Engineering is presenting the "Haag Certified Roof Inspection" course beginning Wednesday, 23 January 2013. This course is being offered to NACA members attending the convention at a reduced rate and will run from Wednesday to Friday.

Software Thursday, 23 January 2013 is an all-day presentation by Xactware, Simsol and Symbility.

In a September email release, we will tantalize you with additional educational opportunities such as classes on dealing with the Digital World, Auto, Fraud, Environmental, Commercial claims... learn more in that mailing.

In all, over 40 hours of CE credit in numerous states will be offered during the 2013 convention. While having a great experience, an adjuster can gain nearly all of the CE credit for license renewal as well as expanding your professional knowledge and expertise. Bottom line -- Education leads to more money in your pocket.

Keep reading future emails and newsletters -- the Education Committee is expanding horizons. We look forward to seeing you in Houston!

Russ Jackson  
Education Committee

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**OUR VENDORS ARE OUT OF THIS WORLD!**

**You will definitely want to be part of the 2013 NACA Vendor Show, Wednesday, January 23rd! Our 2013 convention theme,**

"The Sky's The Limit... or is it?" just begs the attendance of intergalactic life, don't you think?

These stellar vendors have pledged to attend the vendor show at the Omni Houston Galleria Hotel:

AAA FloodMasters  
AMCAT  
Aplin Peer & Associates, Inc.  
Claims Adjusters 411  
Claims Professional Liability Insurance Company (CPLIC)  
Cunningham Lindsey  
Donan Engineering  
Eagle Adjusting Services, Inc.  
Eberl Claims Service  
HSA Engineers & Scientists  
McCloud Claims Service  
National Insurance Housing  
PuroClean  
Rimkus Consulting Group  
RJMW Claim Services (Reid, Jones, McRorie & Williams)  
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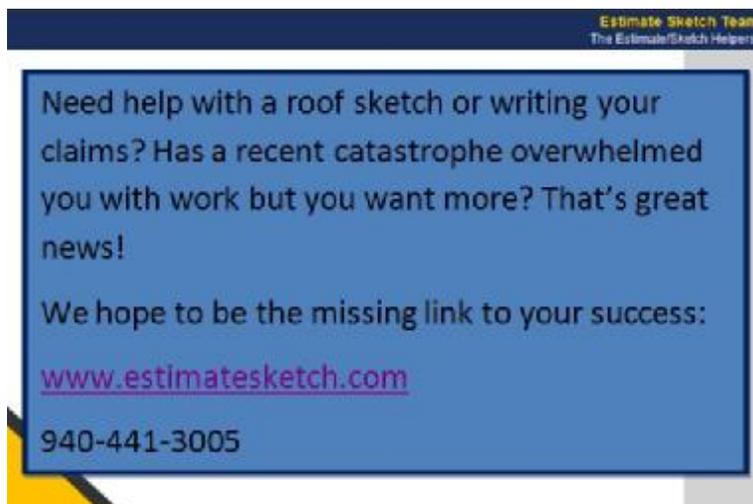
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## WELCOME NEW NACA MEMBERS!

We would like to welcome the newest members of NACA: General Members James Bowden, Rubert Brinson, Sheryl Davidson, William Helms and Anthony Pegg; Associate Member Jerry Burt; and Business Associate Members Donan Engineering Company, Inc. and Wardlaw Claims Service, LLP. The General members will be voting on a new ballot in January. If you know a good candidate for membership, please put an application in their hands! Applications for all four types of membership are available [here](#). If you have your applicant print your name in the left hand "recommended by" space on the ballot, you will receive a \$25 rebate once the application is approved by the membership! Any applicant who has their completed application submitted with payment to NACA is also eligible to take the member discount on their 2013 NACA Convention registration!

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An advertisement for the Estimate Sketch Team. It features a blue background with white text. The text reads: "Need help with a roof sketch or writing your claims? Has a recent catastrophe overwhelmed you with work but you want more? That's great news! We hope to be the missing link to your success: [www.estimatestetch.com](http://www.estimatestetch.com) 940-441-3005". In the top right corner, it says "Estimate Sketch Team The Estimate/Sketch Helpers".

Estimate Sketch Team  
The Estimate/Sketch Helpers

Need help with a roof sketch or writing your claims? Has a recent catastrophe overwhelmed you with work but you want more? That's great news!

We hope to be the missing link to your success:

[www.estimatestetch.com](http://www.estimatestetch.com)

940-441-3005

### Estimate Sketch

## WHY ATTEND THE NACA CONVENTION?

In this day and age, you can do pretty much anything over the internet -- fulfill your state CE requirements, "link" up with other professionals, apply to work for a company -- all while drinking your morning coffee and wearing your pajamas. So why, you ask, should you attend the NACA convention? Let me answer your question with a question -- Have you ever purchased something online and when it arrives, it is nothing like what you expected? Attend the 2013 convention. You will get so much more than what you are able to get online. You will not only get CE credits, you will understand the courses you attended which will help you become a better adjuster. You will have the opportunity to meet other professionals and discuss the ins and outs of your shared profession. And, you will meet representatives from companies face to face. Who do you think they will remember first, the applicant that submits information online or the one who shook their hand at the convention? Mark your calendars now to attend the 2013 NACA convention in Houston, January 20-24. Details will be sent out in September!

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### Coastal Adjustment Services

## STANDBY - WHAT DOES IT MEAN?

by Woody Britton, AIC

As we approach another hurricane season, the never ending e-mails from the vendors start all over again. It is nice to be recognized by the vendors; however, the dreaded "standby" is always a crisis for most adjusters. At this writing, Tropical Storm Isaac is traveling across the Caribbean. The first standby request came to my inbox within an hour of the tropical depression forming. Within 12 hours we had received more than 5 requests to be ready to pack and travel. We have now received approximately 12 requests for standby.

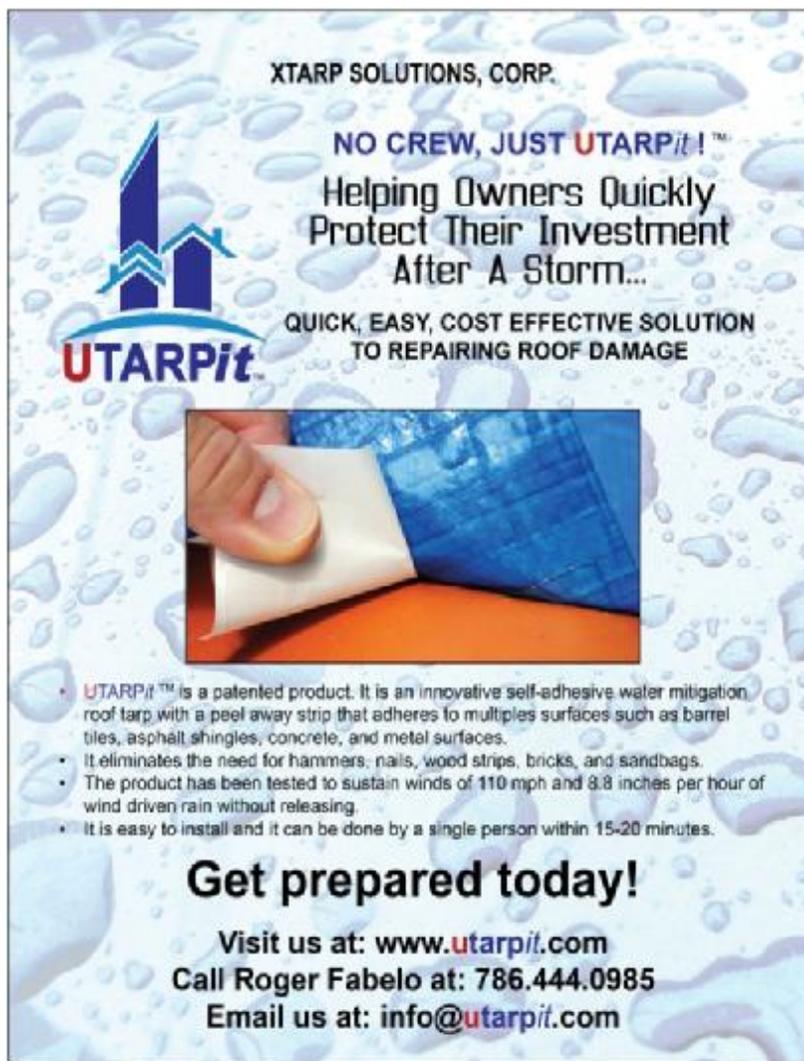
As I pondered the question of whom to choose, I decided to take an informal poll of several adjusters. I called 5 of the adjusters I have known for years and that have the most experience with standby. All of the adjusters reported that they accept the standby notices from the vendors and make their final determination of whom to work for by virtue of the first to have claims is the vendor of choice. Most agree that they tend to lean towards the vendors that support them throughout the year. All of the adjusters I polled stated they firmly believe that the vendors have most of the same adjusters on their roster. I have found over the years that statement to be true.

Personally, Shari and I categorize the standby notices based on the region of the company the storm is supposed to hit. Vendors have various clients that are heavy in some areas and light in others. We also use the theory that the companies that support us during the year receive the priority. A couple of our favorite vendors have minimal exposure in Florida, so we pledge to a vendor that has tremendous exposure in FLorida, but not much elsewhere. We also tend to favor companies that have great management and examiners more so than other vendors. The worst case scenario is that the storm will hit an area that we have multiple favorite vendors with great exposure. In that case, you have to make the tough choice of which vendor you are going to disappoint.

Overall, it is a tough choice for us. We dislike having to choose and most of the time we have been lucky and our first choice works out to be the best choice. Based on my slightly less than scientific survey, the best course of action for the surveyed adjusters is to say yes to everyone and then sort it out when someone actually has claims. We have in the past had companies that were willing to pay a flat rate to us to be on standby. That rarely happens, but it is nice when it does.

I hope that your choice of standby vendors works out for you this season. Most importantly, be safe out there and provide the very best customer service possible. If you intend to stay in this business, remember you are only as good as your last claim.....

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