

**Mailing Address****2302 N. 44th Street****Suite 14-1502****Phoenix, AZ 85008****Inside this issue:**

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AICA BULLETIN

September 2013

Volume 12 Issue 1

GUEST SPEAKER: DAVID M. SPARKS, P.E., S.E., & APRIL DENNARD - PRONET GROUP, FORENSIC ENGINEERING AND CONSULTING

TOPIC: THE ETHICS OF ADJUSTING PROPERTY CLAIMS (1 Texas Credit Hour)



David Sparks is a Project Engineer with ProNet Group, Inc. in their Scottsdale, Arizona regional office. He graduated from the University of Arizona in 1997 with a Bachelor's of Science Degree in Civil Engineering with an emphasis in structures.

Mr. Sparks' experience includes over 16 years of design and analysis related to the structural systems of residential and commercial buildings and structures. He has designed hundreds of wood-framed single-family residential and multi-family commercial structures throughout the southwest United States, as well as concrete, masonry and rock-retaining structures. Mr. Sparks' forensic experience includes origin and cause investigations related to water, roof systems, building envelope damage, and construction defect claims including analysis of applicable construction documents and building codes. Mr. Sparks carries professional engineering licenses in AZ, CA, CO, ID, IN, MN, MO, NV, NM, OH, TX, UT, WA and holds additional registrations as a structural engineer in the states of Arizona and Idaho.

April Dennard began her claims career in Florida, relocating to Tucson in 2004 with a national carrier as a claims supervisor. In 2006 she accepted a position with an independent adjusting firm handling multi-line claims and later transferred to their Phoenix office to manage their central Arizona operations. In 2012, April joined forensic consulting firm ProNet Group as Business Development Manager for their western region. April holds a Bachelor of Arts from the University of South Florida. She has experience handling personal and commercial lines transportation, residential and commercial property, subrogation, general liability, bodily injury, professional liability and litigated claims. Her varied claims experience brings a unique perspective to the business development side of the insurance industry.

BONUS FREE CE COURSE!!! In addition to our regularly scheduled presentation, also sign up for "Evaluating Residential Roof Systems" (1 Texas credit hour) being presented by David M. Sparks, P.E., S.E., at 4:00 p.m., prior to the AICA Social Hour.

For questions regarding CE credits with this presentation or the course being presented prior to the regular meeting, please contact April Dennard at (602) 525-6443 or adennard@pronetgroup.com.

MEETING DETAILS

DATE: Thursday, September 19th

TIME: Social Hour 5 p.m.
Dinner/Meeting 6 p.m.

PLACE: Doubletree Hotel
320 N. 44th Street
Phoenix, AZ

RSVP: By September 16th online at
www.aicaonline.org

COST: Company Adjusters—\$5 pp
Current Members—\$30 pp
Non-members—\$45 pp

Payment can be made online using PayPal at www.aicaonline.org or by cash or check at the meeting.

Please be sure to cancel your reservation via treasurer@aicaonline.org at least 48 hours in advance if you are unable to attend. AICA pays for your dinner whether you attend or not. Late cancellations and no-shows will be billed.

Any questions or to RSVP and pay by cash/check at the door, please contact treasurer@aicaonline.org.

SOCIAL HOUR SPONSOR:



PRESIDENT'S MESSAGE



It's hard to believe that Fall is already knocking on our door. Although Summer is not quite over for us Arizonans, cooler temperatures are right around the corner. This also means that AICA is back in full swing.

Our Monsoon Bowling Bash was a great success this summer. Thank you to everyone who helped organize, sponsored and participated in this fun event.

With summer break over, that means we need to start thinking about our 2014 Officers and Board Members. Please see the section below about our upcoming election in November. There are a few seats open if you are interested in participating.

We also have some openings for Social Hours sponsors at our monthly meetings. If you are interested, please contact Ron Vinyard at vicepresident@aicaonline.org.

We have some great speakers lined up this year, so please make sure you mark your calendars for each of our monthly meetings. I look forward to seeing you there.

David A. Conger, RPA, RGA
AICA President

2014 OFFICER & BOARD MEMBER ELECTIONS



The election will be held at our November meeting on November 21st.

The following candidates are currently running:

- Treasurer:** Open
- Secretary:** Jon Peterson
- Member at Large:** 1 Position Open

President: David A. Conger

Vice President: Ron Vinyard

If you are interested in running for office, please contact David Conger at president@aicaonline.org.



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EVALUATING RESIDENTIAL ROOF SYSTEMS

(1 credit hour-TX)

Presented by: David Sparks, P.E., S.E.,
ProNet Group, Forensic Engineering and Consulting

Thursday, September 19, 2013
4:00-5:00 p.m.

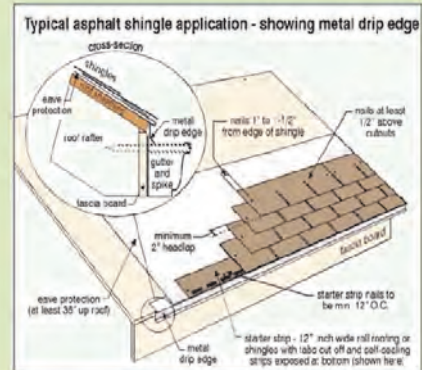
This course will provide an overview of residential roofing systems, their components and classifications. It will further discuss weathering, hail, inherent properties, complex claims, fraud and the definition of "damage".

Class will begin promptly at 4:00 p.m. Please arrive 15 minutes early for registration. If you are attending for Continuing Education credit, please have your Texas license number available upon arrival.

To register for this course or for additional information please contact:

April Dennard at (602) 525-6443 or
adennard@pronetgroup.com

***Note: Signing up for this course DOES NOT register you for the regular AICA meeting scheduled for 5:00 to 7:00 p.m. Please click [here](#) to register for the regular AICA dinner meeting.



EXPERT'S CORNER—NEW ARIZONA CLAIMS—HANDLING GUIDE OFFERS RESOURCE TO INSURANCE PROFESSIONALS

Recently, insurance professionals across the country, including in Arizona, added a new legal resource to their armament—the Claims-Handling Guide published by the Claims and Litigation Management Alliance (“CLM”). By way of background, CLM is an organization of risk and litigation managers, insurance and claims professionals, attorneys, and third-party vendors, focused on education and collaboration within the insurance industry. The Claims-Handling Guide is the first comprehensive, state-by-state, claims resource available in the industry. It is organized and maintained as a Wiki-type document, and contains links to all pertinent case law and statutes. The Guide will be continuously updated as the law in each state evolves.

As one of the three authors of the Arizona section, I am pleased with the concise—yet thorough—nature of the end product. CLM approached the authors with the goal of creating a go-to summary, not a treatise, of multiple areas of Arizona law that are relevant to claims professionals. Oftentimes, legal writing intended to summarize the law is confounded by unnecessary detail, resulting in little interest or usefulness to the reader. The Claims-Handling Guide is refreshingly straightforward. And, the Guide provides information that previously may have only been available by contacting an attorney or performing Westlaw research. While the Guide does not provide an exhaustive analysis of each legal topic, the overview is a great starting point when handling many types of insurance claims. Currently, the following topics are covered in the Guide:

- Statutes of Limitations
- Causes of Action that Survive Death
- Comparative Negligence/Fault
- Wrongful Death
- Caps on Non-Economic Damages Claims
- Punitive Damages
- Notice of Claim
- Claims Handling Under the Unfair Claims Practices Regulations
- Court Structure
- Arbitration
- Court-Awarded Attorney Fees
- Offers of Judgment
- Pre- and Post-Judgment Interest

- Court-Awarded Costs
- UM/UIM Insurance Coverage
- Stacking of Uninsured Motorist Coverage
- Appointment of Independent Counsel to Represent Insured in the Event of a Conflict of Interest





The wide-ranging topics provide useful information to insurance professionals in many claims areas. Additional resources and topics are expected to be added in the future. Access to the Claims-Handling Guide can be found at <http://wiki.theclm.org/wiki/205>. And, although membership is necessary to view the Guide, joining CLM is free to non-attorney insurance professionals so please take a moment to join CLM and view the Guide—you will not be disappointed.



By: By Matt Anderson, Esq.

Matt Anderson is a Senior Associate at Renaud Cook Drury Mesaros, PA. Areas of practice include Personal Injury, Product Liability, Premises Liability, Medical Malpractice and General Negligence. If you have any questions or comments regarding the Guide or to discuss a legal matter, please feel free to contact him directly at (602) 256-3034 or manderson@rcdmlaw.com. Mr. Anderson will be attending the September 19th meeting so please introduce yourself and join us in welcoming him to the AICA.

If you are interested in submitting an article for our Expert's Corner section, please contact April Dennard at adennard@pronetgroup.com.

   	<p>WC WESTERN CLAIMS AND APPRAISERS</p> <p>David A. Conger, RGA, RPA</p> <p>901 South Craycroft • Tucson, Arizona 85711-7112 (520) 790-4808 • FAX (520) 571-0419 E-mail: dave@westernclaimstucson.com</p>
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Join fellow CPCU's and Industry Colleagues in the Premier Insurance Educational Event of the Year!

7:00 a.m.

Registration, Buffet Breakfast, and Vendors

8:00 a.m.

General Session: "The Changing World of Insurance – Property and Casualty Insurance Trends"

Presented by: Robert P. Hartwig

President of the Insurance Information Institute

9:45-10:15 a.m.

Networking and Vendors

10:15-11:30 a.m.

Three Breakout Seminars: *(Choice of one per registration)*

A. "Insurance Fraud – Trends, Priorities, and Evaluating Your Risk Control Program"

Presented by: Joseph H. Wehrle, Jr.

President and Chief Executive Officer for NICB

B. "Managing the Stress of Crisis and Catastrophe"

Presented by: Dr. Raymond Shelton

Author, Consultant and International Conference Speaker

C. "Demystifying Insurance Market Cycles"

Presented by: Steve Eilers

Vice President and Property Facultative Branch Manager, GenRe

11:45-1:45 p.m.

Luncheon Speaker: "Shut Up, Stop Whining and Get a Life!"

Presented by Larry Winget, The Pitbull of Personal Development

Conferment Ceremony: New CPCU Society members conferred by 2012-2013 CPCU Society

President Cynthia A. Baroway, CPCU, M.Ed., AIC

2:00-4:00 p.m.

Afternoon Session: "Risk Management and Risk Analysis Techniques for the Insurance Professional"

Presented by Chris Behymer, CPCU, ASLI, Markel Corp & Richard D. Pineda, CPCU, ARM,

Deans & Homer

Register for Arizona CPCU I-Day 2013

Become an I-Day SPONSOR! Contact: Cheryl.Dumpert.c3u2@StateFarm.com

Join us as an EXHIBITOR / VENDOR! Contact: Kim.Wisch.helw@StateFarm.com

I-Day Location: Chaparral Suites, 5001 N. Scottsdale Rd., Scottsdale, AZ

PROPOSED BYLAW CHANGE

It has been proposed by the 2013 Officer and Board Members to change the current AICA bylaws dealing with Officer & Board Member terms. This would extend the term of the President, Vice President, Treasurer and Secretary to 2 years.

This change, if approved, would take place after the elections in November, 2013.

The current bylaw section reads as follows:

ARTICLE IV OFFICER

The officers of this Association shall be President, Vice President, Secretary, and Treasurer. They shall be elected at the regular November meeting each year to be held in Phoenix, Arizona.

In addition, there shall be two appointive officers who shall be known as the Parliamentarian and the Sergeant-At-Arms, to be appointed by the President. Officers shall take office at the next regular meeting following their election and shall serve for the ensuing year or until their successor or successors are duly elected and installed.

The proposed change would be as follows:

ARTICLE IV OFFICER

The officers of this Association shall be President, Vice President, Secretary, and Treasurer. They shall be elected at the regular November meeting **every two years** to be held in Phoenix, Arizona.

In addition, there shall be two appointive officers who shall be known as the Parliamentarian and the Sergeant-At-Arms, to be appointed by the President. Officers shall take office at the next regular meeting following their election and shall serve for the ensuing **two years** or until their successor or successors are duly elected and installed.

Please be sure to attend our November election, especially if you are a member, so you can vote on this change.

If you have any questions regarding this matter, please contact David Conger at president@aicaonline.org.



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MONSOON BOWLING BASH RECAP



Congratulations to the following:

- High Score - Team:** *Kevin Epel, Greg Short, Bryan Houser and David McCoy*
- High Score - Individual:** *Cindy Shapiro*
- Wackiest Attire - Team:** *Triple Strike*
- Wackiest Attire - Individual:** *Bill Dzurich*

The board would like to thank everyone who participated in this year's bowling event. With over 100 attendees from across the industry, it was a huge success. This was a wonderful opportunity to have some fun and get to know fellow AICA. We look forward to seeing everyone again at the next one.

2013 DATES TO REMEMBER

Monthly Meetings:

- Thursday, September 19th
Speaker, ProNet Group
- Thursday, October 24th
Speaker, Whitney Hansen Ph.D., Arizona State University
- Thursday, November 21st
Speaker, Bill Acorn, Acorn Engineering



Holiday Party

Friday, December 13th

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JOB OPPORTUNITIES

Please visit www.aicaonline.org to view the job openings the following companies have open on our Job Board:

- American Claims Experts—Property Field Adjuster (Las Vegas, NV)
- City of Mesa—Workers Compensation Representative
- ServiceMaster All Care Restoration—Business Development Manager
- MES Group—Account Executive
- Eco Analytics—Part Time Environmental Technician
- IANet—Auto/HE/Property Auditors
- EMC Insurance—Property Claims Supervisor & Litigation Claims Specialist
- Risk and Compliance Leaders, Ltd. AVP—Claims
- QuestPro Consultants and Q Temps—Outside Property Adjuster
- Trinity Insurance Services—Claims Adjuster
- IANet—Auto Damage Appraiser/Auditor & Customer Service Representative
- Scottsdale Insurance Group—Claims Specialist, Construction Defect/Toxic Tort & Claims Specialist, General Liability, Claims Analyst, General Liability
- Nautilus Insurance Group—Litigation Specialist, Compliance Coordinator, Property Litigation Specialist & Senior Claims Examiner
- RDY Resource Group—Residential Property Adjuster
- Pinnacle Recruiting—Workers Compensation Claims person
- Sentry Insurance—Claims Rep II Workers Compensation
- Madsen, Kneppers & Associates, Inc. (MKA) - Property Loss Estimator
- TMA—Property Litigation Specialist
- Safeway, Inc.— Claims Examiner III
- Farmers Insurance Company—Liability/Property/ (Multi-Line) Field Claims Adjuster – Investigator
- American Technologies, Phoenix area—Regional Account Executive with Construction Experience
- APS Claims Service—Field Adjuster Senior

2013 AICA OFFICERS & BOARD MEMBERS

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