



AICA BULLETIN

April 2015

Volume 13 Issue 8

GUEST SPEAKER: JENNIFER MANNINO, DIRECTOR OF INVESTIGATIONS - SUBROSA INVESTIGATIONS

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TOPIC: Background Checking and Evidence Gathering: How to Leverage Legal Databases, the Deep Web, and Social Intelligence During a Claims Investigation

Jennifer Mannino is the Executive Vice President and Director of Investigations at Subrosa, and is a 2014 recipient of the Phoenix Business Journal's 40 Under 40 Award. Jennifer's specialization is in domestic and international intelligence gathering, and she oversees full cycle investigations concerning employment, investment and litigation matters. She gained her experience working for one of Manhattan's most impressive firms, assuming responsibility for complex high dollar, high-risk investigative national and global case work. She regularly speaks before legal organizations, HR

associations, and alternative investment forums on best practices, protecting against risk, and the methodologies and analysis of background investigation.

A New York native, Jennifer moved to Phoenix in 2009 and co-founded the transactional investigative firm RISC®. In 2012, RISC® merged into Subrosa, which was recently ranked by the Phoenix Business Journal as one of the Valley's Best Places to Work.

Jennifer received a B.A. from Fordham University and a M.B.A. in Global Management from the University of Phoenix. She is the Chairperson for AzALL's Legal Research Institute and was a Board Member of ACG (Association for Corporate Growth) Arizona Chapter. She is also a member of 100 Women In Hedge Funds and the Women Investing in Women Institute. Her philanthropic efforts are focused on community service activities for Central Phoenix's high-risk youth.

Specialties: Asia, Western and Eastern Europe, and the Americas.

MEETING DETAILS

DATE: Thursday, April 16th

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

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

RSVP: By April 13th 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



The Board at the AICA is always planning and looking forward to ensure our association is continuing to improve. This also includes looking for qualified and motivated individuals to serve on the Board.

Although elections aren't until November of this year, we are looking for members who may be interested in serving on the Board in 2016.

There are several officer positions as well as Member-At-Large positions that will be open this year. Please contact me or any of the other Officers listed on page 7 for more information.

Please be sure to check out the information for our upcoming Golf Tournament. This is a great event and is fun for all—even if you aren't a golfer!

Stayed tuned for details our summer event at Salty Seniorita's! Start putting your volleyball and bean bag toss teams together now!

David A. Conger, RPA, RGA
AICA President
president@aicaonline.org

AICA MEMBERSHIP

ANNUAL MEMBERSHIP FEES:

- Carrier Adjuster - FREE
- Independent Adjusters - \$25.00/year
- Associate (Service) Member- \$75.00/year

Memberships are INDIVIDUAL. If multiple persons from your company wish to join, each will have to purchase a membership

To join the AICA or renew your membership, click on this link:

<http://www.aicaonline.org/membership.php>. Although memberships are free for Carrier Adjusters, you must still register online to activate your membership.

If you have questions about membership contact one of our Board Members located on page 7.



ANNUAL GOLF TOURNAMENT

Friday, May 1st
7:30 a.m. shotgun start

Wigwam Golf Course
300 E. Wigwam Blvd.
Litchfield Park, AZ

\$125 per player (includes lunch)
\$500 per foursome (includes lunch)

Click [here](#) to register now! Space is limited and at this time we only have approximately 25 spots left.

Not a golfer? Come out and join us for lunch from 1 p.m.—3 p.m. —\$35 per person. Purchase online at www.aicaonline.org.

Please note that all foursomes must have their players' names in to Melissa.Delatorre@ATirestoration.com and/or jeff.moore@atirestoration.com ASAP.


SPONSORSHIPS

There are still several sponsorships available, please go to www.aicaonline.org/2015-golf-sponsorships/ to sign up.

If you are interested in golfing but need to be sponsored by a vendor to play, please email Jeff Moore at jeff.moore@atirestoration.com and he will try to match you up with a vendor who has a spot available in their foursome.

Please contact Jeff Moore with any questions or for additional information at the email address listed above.

Willie Nelson, CFI
FIRE INVESTIGATOR



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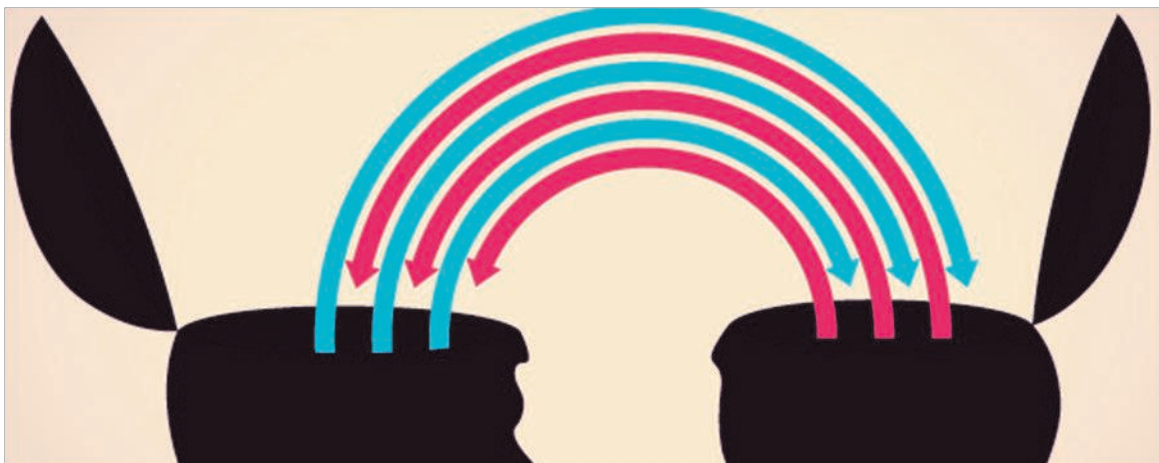
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Since 1981

EXPERT'S CORNER—THE IMPORANTANCE OF CONTINUING EDUCATION—WHY CLAIMS PROFESSIONALS SHOULD NEVER STOP LEARNING



The modern insurance world is characterized by change. Insurers are developing new products to address risks that we never could have imagined a decade ago. Technology is enabling insurance organizations of all sizes to better service accounts, settle claims, and reach new customers. These advancements can add up to knowledge gaps for claims professionals, who require a firm grounding in both claims handling and the technical knowledge of their product lines.

Claims is a complicated field that demands a breadth and depth of insurance and product specialty knowledge. There is no way a claims professional can learn everything they need to strictly through on-the-job experience.

That makes continuing education a must for claims professionals looking to advance their careers and for insurance organizations looking to develop and retain the best employees. More knowledgeable claims professionals mean lower expenses, fewer reinspections, more accurate estimates and indemnity payments, and quicker, better claims resolution.

Why We Need Continuing Education

In the claims department, training is not just for new hires. One-time training during the onboarding process is insufficient since, in many ways, the field is always in development. Compliance regulations change often, and regular education on these issues can help claims professionals stay up to date.

But the constant pace of change doesn't only apply to regulations. Vendors and customers increasingly have high expectations for the breadth of a claims professional's knowledge and product competency. Given the advancement of various estimating platforms and the need to control loss adjustment expenses, claims professionals must become highly skilled in scoping, estimating, and investigating. This helps claims professionals achieve both excellent customer service and payment accuracy.

At the same time, there are more parties involved in a claim today than ever before. It is increasingly common to see a public adjuster representing the insured in a claim, not to mention rental agents, contractors, agents, and other specialized vendors that are now getting involved in the claims process. Additionally, third-party vendors are more insurance savvy and knowledgeable about policy coverages and claims-handling processes than ever before.

All of this means that training can have a significant, positive impact on customer satisfaction. Customers appreciate claims professionals who demonstrate high product competency, which is something they gain

EXPERT'S CORNER—CONT'D

through continuing education. The more a claims professional can answer a policyholder's questions directly and promptly, the higher the customer's satisfaction. On the other hand, once a policyholder thinks a claims professional is in some way incompetent, they lose confidence in the insurance organization they represent.

In specialty lines, training is particularly important. For example, with a product such as motorcycle insurance, the policyholder needs a claims professional who can speak his language. Claims professionals must know current models and the latest technological developments. This lends credibility to the claims professional, both with the customer and with the shop repairing the bike. Expertise helps claims professionals negotiate effectively with contractors, resulting in better estimates and fair indemnity payments. And expertise is not a stagnant state; it is constantly developing through continuing education.

In the insurance industry, training and retention are crucial for specialty areas. We often have heard that there are not enough new claims professionals to replace retiring baby boomers, most often in the area of liability claims professionals. But this is also true of property claims handling—and that is where we are in danger of losing valuable, specialized skills. In addition, the millennials who are training to take boomers' places expect ongoing training and appreciate a culture of constant improvement and education.

Though mobile technology and other electronic forms of communication provide great convenience for customers, they also leave room for misinterpretation. With more options available, it can be more difficult to keep track of insureds' communication preferences. Training can help account for the ramifications of emerging technology on the insurance industry's customer base.

By David C McNutt & Mary Wright



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DAVID DEVILLE



It is with heavy hearts that we share the news that a long-time Arizona Insurance Claims Association (AICA) member, David De Ville, passed away on Sunday, March 22, 2015. At approximately 3:40 p.m. while on vacation with his wife, Blake Gwinn and two other couples who were family friends from Arizona State University, he was involved in a snorkeling accident.

The family is planning on holding a celebration-of-life memorial once he is returned to the mainland. Blake should be returning to Phoenix with David by the end of March. Once additional information becomes available about the service, information will be disseminated.

David lived life to the fullest. He was one of those happy guys who always looked at everything with a glass half full attitude which made people want to be around him as much as possible! David was a dedicated husband, determined business owner, and leader in the community. He was an advocate for his alma mater, ASU. David was humble, loyal, funny, and driven. For those of us with the privilege of calling him a friend, he humbled us with his kindness and compassion for others, while inspiring us with his infectious laugh and his enthusiasm for life.

For anyone who knew David, he had five loves in his life: His wife Blake Gwinn, family, ASU, wrestling or anything sports related (David wrestled while at ASU), and his company, Professional Loss. He graduated from North Canton Hoover High School (1984) and attended college at Arizona State University (1988). While at ASU, he provided management oversight for the university's wrestling team. Earlier this year, he was asked by Arizona State University to assist in a managerial role to assist their Athletics Department.

David loved spending time with his family and friends! He is survived by his wife (Blake Gwinn), mother and step-father (Patricia and Allan Wallace), younger brother (John DeVille with Sally Stanton Warner) and older brother (Dan DeVille with wife Beth, children Nathan & Nicole), step-sister (Dana Kaplan w/ husband Steve, sons Spencer & Zachary), and numerous aunts, uncles, cousins, and friends. He is preceded in death by his father (Charles DeVille).

David's career had a powerful effect within the insurance industry; he was one of the premier adjusters in the Southwest and he trained many others, especially in the field of large loss. Back in early 2010, after many years in the independent adjuster world, David decided to open his own company, naming it



DAVID DEVILLE CONT'D



Professional Loss, LLC. David was so excited to have made it these past five years, building up a team of professionals in the Valley with many other adjusters strategically placed across the United States. Celebrating his 5-year anniversary for Professional Loss was a major accomplishment. Prior to this, David worked for Crawford & Company, York Insurance Services Group, Engle Martin, McLaren's Young (formerly McLaren's Toplis), and his early days were spent working at Farmers Insurance Company.

We know that all of our members, vendors, and partners have their thoughts and prayers with Blake and David's family during the time of reflection and mourning. Words cannot express the joy he brought to all of us! David was a remarkable man and everyone is better for having known him.

With the deepest regrets, sorrow, and tears from everyone at the Arizona Insurance Claims Association.

Below is a news article about his passing away in Hawaii.

<http://www.kitv.com/.../2-visitors-drown-in-separate.../31976124>

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