

# NACA NEWS

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MARCH 2012

National Association of Catastrophe Adjusters, Inc.  
 P O Box 821864  
 N. Richland Hills, TX 76182  
[www.nacatadj.org](http://www.nacatadj.org)  
 817-498-3466

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Shari Britton



*FROM THE PRESIDENT...*

Viva Las Vegas! What an outstanding convention we had in Las Vegas. There were so many excellent and important certifications and classes and fabulous entertainment, along with the bonus of great networking opportunities with both new and old friends and companies.

Our "newcomer" reception was a huge hit and we're planning to keep it on the agenda for next year. At the Tuesday night dinner, the "Rat Pack" and "Marilyn Monroe" kept us laughing, and their show will be hard to beat in the future. But the bottom line is that we really missed those of you who could not attend this year and sincerely hope you will start making plans to be at the 2013 convention in Houston, Texas.

I want to thank our 2011 President, Warren Aplin, for his excellent tenure and am so pleased he will remain on the Board this next year as Past President. His wisdom and information is certainly a bonus for us all. Also, many thanks and accolades to our Secretary, Lori Ringo for another outstanding job in planning, coordinating, and handling the endless details that made our convention a big success. And thanks also go to Mike Ringo for his untiring assistance and support. Big kudos go to all of the class instructors, vendors and sponsors. Their professionalism shone as they shared their important information we all came to learn. But we can't forget our reason for being there: you, the adjuster, who came to learn and help. Your support is so appreciated. We could not do it without each of you.

It is with great honor and humility that I assume the presidency for 2012 and promise to strive to live up to the expectations and faith that each of you placed in me when you elected me to the Board 3 years ago. I have big shoes to fill and will do so to the best of my ability.

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Your Board of Directors and the Committees are already hard at work in their endeavor to make NACA an even better organization in 2012 and to do our best to make the 2013 convention another great one. We are working on NACA membership certifications as well as acquiring more available discounts for our members to name just a few.

One of our main emphasis and needs this year is to increase our membership. Due to the lack of storms, it has been very difficult for many of us in the past few years. There was less work for independent adjusters and we have had hard choices to make in order to make ends meet. Due to those tight dollars, our membership has suffered. I would like to challenge each of you to recruit at least 1 new member this year. If each of us does that, our membership will double. By the way, if you recruit more than 1, you certainly won't hear any complaints. Remember, you get \$25.00 off your yearly dues for each general member who lists your name on the left side of their application. We are taking every opportunity we can to attend as many claims conferences as possible in an effort to get the NACA name out to the independent adjusting community and to acquaint and re-acquaint them with the benefits of NACA membership, but we need your help. Talk to your peers, explain the benefits of NACA membership and encourage them to join. We can do this, but not without you. We are only as strong as our group as a whole. This is a great organization. This is your organization. Please help it grow so more benefits can be added. The larger our organization is, the more benefits we can offer to each of you, our members.

The Weather Channel has stated this winter has been 10 degrees warmer all over the country (probably except for Alaska) and the winter storms now seem to be behind us. But with it already averaging 10 degrees warmer, just think what the spring and summer storm seasons might possibly be like. When storms hit, insurance companies need our help - and help means more paychecks for each of us.

Again, let me say, it is my honor to serve as your president this year and if I can do anything to help you in any way or you have any suggestions for NACA, please do not hesitate to let me know. My email address is below. I'm doing my storm dance and I will hopefully see you on the road soon!

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

**[\(back to the top\)](#)****NACA MEMBERS - WE HAVE SUPPLEMENTAL  
HEALTH POLICIES THROUGH AFLAC!**

**Zania Rice**

**2013 Golf Tournament:**  
**Chair - Tony Slee**  
**Woody Britton**

**Continuing Education:**  
**Chair - Russel Jackson**  
**Rita Estrada**

**Promotional Committee:**  
**Chair - Fred Walch**  
**Rebecca Anderson**  
**Richard Anderson**  
**Warren Aplin**

**Technical Support Committee:**  
**Chair - Charles Norton**  
**John Postava**  
**Daniel Sutliff**

**Membership Roster Committee:**  
**Chair - Monty Mathias**

**Welcome Committee:**  
**Chair - Warren Aplin**  
**Harry Allison**  
**Woody Britton**  
**Tressa Bullard**  
**Ed Elliott**  
**Lloyd Gohn**  
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It's no wonder that more than 50 million people worldwide have turned to Aflac for the extra protection they need. Whether it's getting well, getting benefits or getting back to normal — that's what Aflac is all about.

**Aflac insurance policies available to NACA members:†**

**Accident**  
 (Policies A25B240K, A35B0F0K, A351000K-A354000K)  
 An accident insurance policy is designed to pay cash benefits directly to you, unless you tell us otherwise, to help with

out-of-pocket costs as you see fit in the event of a covered accident.

**Cancer/Specified-Disease**  
 (Policies A781000K - A784000K)  
 A cancer/specified-disease insurance policy is designed to provide cash benefits during covered cancer treatments.

**Hospital Confinement Indemnity**  
 (Policies A461000K - A463000K)  
 A hospital confinement indemnity insurance policy is designed to provide you with cash benefits during a covered hospitalization.

**Critical Care and Recovery (Specified Health Event)**  
 (Policies A711000K and A712000K)  
 If a covered health event happens, Aflac pays cash benefits to help pay for items not covered by your major medical insurance plan.

\*Policies may not be available in all states.

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## 2012 NACA CONVENTION SUMMARY

The 36th Annual Convention in Las Vegas was a great success! This year's convention was made up of 275 attendees, 36 vendors, 17 educational opportunities, numerous networking opportunities, 24 instructors, 28 golfers, an average of 45 approved CE's for 7 states, 11 generous sponsors, 6 NACA Past Presidents, 3 of the famous Vegas "Rat Pack" and one "Marilyn Monroe" -- whew! And all of that was accomplished in 5 short days with 45 gallons of coffee and 582 soft drinks!

A Special THANK YOU to our sponsors --  
we could not do all of this without your support!

Our Platinum Sponsor was:

[Aplin Peer & Associates, Inc](#)

Our Gold Sponsors were:

[AMCAT](#)

[Coastal Adjustment Services](#)

[Cunningham Lindsey](#)

[Eberl Claims Service](#)

[Mathias and Company, Inc.](#)

[Simsol Insurance Services, Inc.](#)

Our Silver Sponsors were:

[ConnectPoint Resolution Systems](#)

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And to our vendors - thank you for participating in our show!

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[Rimkus Consulting Group, Inc.](#)  
[ServPro of Southeast Nevada](#)  
[Simsol Software](#)  
[Temporary Accommodations](#)  
[Top Adjuster Institute](#)  
[Universal Commercial Catastrophe](#)  
[Vale Training Solutions](#)  
[Xactware Solutions, Inc.](#)  
[Xeneros, LLC](#)

If you have pictures from the convention, please send them to [Lori Ringo](#) so they can be added to the website. [Click here](#) to view pictures that have been posted.

The [2012 Convention Registration Book](#) has contact information for instructors, vendors, continuing education, etc.

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## **The Life of a Catastrophe Claims Adjuster**

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](#).



What is the saying...never mix business with pleasure? What if your business is your pleasure? What if your business takes you around the world, allowing you to explore new places and meet new people? The life of a catastrophe claims adjuster can be just that. So what does it take to be a catastrophe claims adjuster? Perhaps it takes someone just like Washington native, Steven Hullman. A NACA General Member since

2007, Steven has served NACA on the Membership Committee and the Promotional Committee. His dedication and background have allowed him to travel all over the country in his 40 foot motor home, even bringing him to England and New Zealand.

Steven Hullman started his professional career as a contractor and electrician, which continued for 20+ years before he entered the world of claims adjusting. He has now been adjusting claims for 12 years, and one could say his background qualifies him as an expert on the component parts of buildings. But, his expertise did not come easy. Scoping damage caused by hail, tornadoes, hurricanes and snow storms, Steven Hullman has seen it all. Steven explains that he gained a great deal of knowledge from on the job experience, taking numerous claims adjusting courses and by attending claims related conventions.

Successful claims adjusters are always educating and marketing themselves and finding other ways to stand apart from their peers. One grizzled, old claims manager was once asked, "What does one need to know to be a successful claims adjuster?" Without hesitation he replied, "One simply needs to know all there is to know about everything". Catastrophe claims adjusting isn't easy. As with any other career, one must enjoy what one does and constantly strive to be the best at it.

Being away from home for long periods of time isn't something which many people can well endure. For a catastrophe claims adjuster, however, travel and long periods away from home are prerequisites for the job. Hullman travels nine to eleven months out of the year, his longest time in one location has been eight months. But for Hullman, traveling is one of the perks of the job.

Despite the long hours and extended time away from home, the life of a successful catastrophe claims adjuster does leave room for other pleasures, but only when the work is done, of course.

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**2012 PCS  
CATASTROPHE CONFERENCE**  
April 29 – May 1, 2012 • Hyatt Regency Baltimore on the Inner Harbor • Baltimore, Maryland

**Special Offer for NACA Members**  
Save \$100 on the registration fee by entering code NACA12\*

Please join us for this year's annual forum of prominent catastrophe experts. Our keynote speaker is Therese M. Goldsmith, Insurance Commissioner of the Maryland Insurance Administration. She'll be followed by specialists in a broad array of catastrophe-related backgrounds, sharing their expertise on innovative approaches for effectively managing catastrophe planning and response and unique perspectives on issues, including:

- contingent time element coverage
- catastrophe claims management
- effect of worldwide catastrophes
- building damage
- claims technology

We have an exciting agenda planned, with sessions presented by a veritable who's who in the catastrophe business. You won't want to miss this insightful and interactive program and its many networking opportunities.

For more conference details, visit  
[www.iso.com/pscscatconference](http://www.iso.com/pscscatconference)

\*Cannot be combined with previous offers or discounts.

**Register today!**  
Use the code NACA12\* to save \$100 on the registration fee

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SERVICES

### PCS CAT CONFERENCE

## TECHNOLOGY TODAY

by Charles Norton

**Remember the days of handwriting estimates and gluing or stapling photos to photo sheets? Well, there are some of us still in the business that do remember those days. I recently read that there have been more advances made in technology in the last five years than in the previous fifty. Wow!**

Just think how many changes have been made in the technology in our business over the last few years. Take cameras for example. You don't even have to carry a camera anymore, just use your smartphone or tablet to take your photos. Don't bother with a tape measure, just use an electronic measuring device that will measure the rafter length without even getting on the roof and download the measurements to your laptop or tablet. Throw away the maps and map books and use mapping software and/or a dedicated GPS. Order a diagram of the roof with accurate measurements before you ever go to the loss location.

Judging from several conferences that I have attended lately, it seems that more and more people are using the new tablets. The iPad, which I am told is the most popular, is the one everyone seems to be using. I know there are some estimating software companies that are working on apps for these devices to work with their programs. There are also several adjusting companies that have written apps that interface from the field to their servers that expedite the claim handling process for their carriers and speed up the work for the adjuster.

If you haven't embraced the new technology, you better hurry up and get onboard because this train is picking up speed. New technology is moving so fast I hesitate to mention any of the new things coming for fear it will be old news before you get this newsletter. For example, there are new laptops and keyboards that have track pads across the entire width of them where you utilize both hands and flying robots that are printed on 3D printers and cut out with lasers that are so small you have to use tweezers to pick them up. It won't be too many years until you won't even have to carry a ladder with you and, of course, you won't be able to charge for that robot that did the roof inspection for you. This will be included in the fee schedule, along with the first 250 miles and all the photos.

Fortunately for me, I love new technology and can't get enough of it. I am a gadget junkie, or at least my wife and friends think so. I am a ham radio operator and use my iPad to decode and transmit morse code messages on my radio equipment. Lots of the new ham radios don't even look like a radio, it's just a box that you plug into a computer and it's all software driven.

I recently contacted several estimating software companies asking them what was new and upcoming in their companies. According to Danny Sutliff with Simsol, their program will work on any Windows 7 tablet that is running the Windows mobile OS. He told me they were also working on a scoping tool for the iPad and Android. They have a contents module on the web and are currently working on one for building estimates that is also web based. Danny feels everything will eventually be going to the "cloud" and the days of hard drives are numbered with the prices of the solid state drives going down.

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**MENTORING TIP**

by Woody Britton

The 2012 NACA convention has come and gone. If you missed it, you missed a lot. We had a new event this year, the new adjuster and first time attendee's reception. The idea was to give the newer folks an opportunity to meet the Board and learn about NACA and the

convention highlights. The event was hosted by myself and Charles Norton.

The event was a great opportunity for the veteran adjusters to meet with the newer adjusters and attendees. NACA provided refreshments and the event was well attended. We had an opportunity to meet a lot of new folks and mingle with old friends. The event proved to be an ice breaker for the first time attendees. It was great to be able to put a name and face together at the events throughout the rest of the week. I had great feed back from the attendees stating that the event made them feel welcome and part of the NACA "family". Overall, the event was very successful.

As we near the spring storm season, it is a good time to start the preparations. We have spent some time going through the RV, restocking the office items and ordered new pads for the Cougar Paws. We upgraded our GPS to a newer model this year; hopefully Shari will figure out how to use it before we leave the driveway.

We should all be aware of the electronic changes that are being introduced and how they might relate to our business. During this quiet time, reviewing the latest equipment will open your eyes to how fast the electronic age is traveling.

I spent some time reviewing the new electronic gear, such as an Ipad. As it stands right now, I am not sure that it fits with the way Shari and I handle claims. It appears that the hand held devices will play a part of the claims process in the future. I have made a suggestion to Charles Norton that he review the hand held options for a future NACA article.

We wish you a successful and safe storm season.

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**Save the Date, May 20th - 23rd**  
**Apln Peer Annual Claims Conference**

*Join the Apln Peer Team for their  
 Annual Claims Conference  
 in Fort Lauderdale, May 20th - 23rd, 2012*

Monday, hear Carl Van, speaker and author of  
***The 8 Characteristics of the Awesome Adjuster***  
 speak to our Team Members.

The following days will be packed with educational  
 material qualifying for continuing education credits,  
 including ethical and legal c.e.'s.

Reserve your space now,  
 email Danya Ball at [dball@aplinpeer.com](mailto:dball@aplinpeer.com)  
 and in the subject line type "Reserve my space!"

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**[APLIN PEER & ASSOCIATES, INC.](#)**

## 2013 NACA CONVENTION

Yes, you read that correctly - it does say 2013! Your NACA officers and committees are already working on the 2013 Convention in Houston, Texas. The convention will be held January 20-24 at the Omni Houston Galleria Hotel. These vendors have pledged to attend the vendor show:

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)  
Simsol  
Top Adjuster Institute  
Vale Training Solutions  
Xeneros, LLC

Mark your calendars now --  
it will be here before you know it!

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## WELCOME NEW NACA MEMBERS!

We would like to welcome the newest members of NACA: General Members Robert Baird, Hope Brunette, Michael Cambre, Rita Estrada, William Goad, Jennifer Joyce, Kellie Judson, Robert McRorie, Brad Oliver, Kenneth Rice, Zania Rice, Don Stephens, Daniel Sutliff, Mark Taylor, Christopher Vogt, Jennifer Whiteaker and Vicki White-Sklark; Business Associate Members Administrative Strategies, LLC, Jackson Adjustment Company, Mile High Adjusters, LLC, National Insurance Housing, Professional Claims Representatives, Regions Claims Management and Thunderbird Catastrophe Services, LLC; and Associate Applicants Hans Kindermann and Rebecca Wheeling. These memberships were approved at the business meeting held during the convention. General Members will receive a ballot in March with the most recent applicants.

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## WHERE'S NACA?



NACA may be coming to a claims conference near you! In an effort to "get the word out" about NACA, we are attending several claims conferences this spring. We have already attended WIND 2012, Eberl's Claim Conference and the Crawford & Company Tampa conference. Look for us also at the RJMW Claims Conference as well as the Crawford & Company Dallas conference.

## NACA MEMBER CONTACT INFORMATION

Put the NACA Website to work for you this spring! Now is a great time to update your contact information. To view your information, click [here](#). Fill in your first and last name and click on the "Search" button. Your basic information will be visible. Click on the blue notepad on the right of your information to view more detailed information. Make sure you send me any changes or additions. While you're here, you can also complete your online resume. Just click on the "Edit" button and fill in the available fields. When you're satisfied with your entries, click the "Send" button and I'll do the rest!

2012-2013 Dues Invoices will be sent out soon. You can pay your membership dues now, if you wish. Click on the appropriate invoice below:

[Business Associate Invoice](#)  
[General, Associate or Apprentice Invoice](#)

Please don't hesitate to contact [Lori Ringo](#) if you have any questions or concerns -- We are here for you!

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