

DICK TUTWILER MAKING ADJUSTMENTS

by Tim R. Massey

Thousands of people living in Florida who have suffered significant property damage over the past three decades can thank Dick Tutwiler for sorting through the ruins and helping them reach an equitable settlement with their insurance companies.

As president of Charles R. Tutwiler Associates, Inc. Public Adjusters and Loss Consultants in Tampa and Miami, Tutwiler has earned a reputation as a tough but fair representative of distraught people who have suffered property losses from the natural and human-caused disasters that are commonplace in Florida—everything from hurricanes, structural defects, and wildfires to sinkholes, building collapses, termites, and mold.

One would think that a man who has become an expert in such a specialized field grew up near the ocean in the Sunshine State, but nothing could be further from the truth. Like a large portion of Florida's population these days, Tutwiler is a West Virginia native who migrated south in search of better economic conditions. The transplanted West Virginian is still proud of his mountain roots and the deep-seated work ethic planted by his late parents, Helen and Jacob "Tut" Tutwiler of Huntington.

"Property owners need someone who will represent them fairly."

"I have lived in Florida most of my adult life, and I'm married to a Florida girl, but I still consider myself a West Virginian," says Tutwiler, who lives in the Gulf Coast community of Belleair near Tampa. "There is just something about those beautiful hills and the honest people who live there that stays with you."

He has demonstrated his affection for West Virginia and his parents by establishing The Jacob Oliver and Helen N. Tutwiler Scholarship as part of Marshall University's John Marshall Scholars Program. A 1973 Marshall graduate, he and his wife, Linda, have endowed another scholarship at Marshall and one at the University of South Florida. In 2002, Tutwiler was named a vice chair of Marshall's \$100 million Campaign for National Prominence.

"I'm impressed with Dr. [Dan] Angel," Tutwiler says of Marshall's president. "I had not met him before he called me in early 2001. He was in Florida calling on Marshall alumni. He contacted my wife and me and I had dinner one night with his wife, Patricia, [Marshall Vice President] Keith Spears, and Carolyn Hunter. Our friendship has developed from that contact a couple of years ago.

"Not many presidents care enough to go on the road to promote their universities. Most of them let their fundraisers do the traveling. Dr. Angel seems to have a vision for Marshall that is genuine. He's the perfect man for the job."

Angel found a kindred spirit in Florida. Selling the values of higher education to Tutwiler is like preaching to an evangelist. He heard sermons on the subject from his father from the time he was a small boy. The father was a big man, a former West Virginia state policeman and businessman known far and wide as "Tut." He was insistent that his three children get the education that he had been denied in his youth.

"Everyone has a different memory of the first words they can recall," Dick Tutwiler says with a chuckle. "The first words I ever heard my dad say were, 'Go to college.' It was something he believed passionately."

Jeanne Harmon, the eldest of three children in the Tutwiler family, got the same message. "Dad had to drop out of school

when he was 13 because his father was injured and he had to care for his family," Harmon recalls. "Education was a big deal to him. All we heard when we were growing up was how valuable a college education was. It killed him when I quit school to get married, but I went back to college and earned undergrad and master's degrees from Marshall since then. That made Dad happy."

"Tut" Tutwiler made a good living for his family of two daughters and a son despite his lack of a formal education. A state policeman who was stationed in places such as Clarksburg, Logan, and Beckley, he was quite a business entrepreneur as well as a law enforcement officer. His best-known venture was a drive-in restaurant in Beckley, appropriately called King Tut's, in honor of the big man who owned it.

King Tut's was Southern West Virginia's version of the drive-in made famous in the movie "American Graffiti." It was a magnet for teen-agers and their hot cars in the carefree days of the 1950's. Tutwiler also was part owner of another drive-in on the other side of town called Pete and Bob's.

Lillianne Davis Bowersock of Ona, W.Va., grew up in Beckley, just two blocks from King Tut's. Her father was a close friend of Tut. "Nearly everyone went to a drive-in for entertainment in the 1950's and 60's," Bowersock says. "We would sit in our cars for hours with our friends. Whether you went to King Tut's or Pete and Bob's depended on the people you ran around with, and whom you wanted to see. I always went to King Tut's. It was just a couple of blocks from my home and the food was great."

The little restaurant had female carhops, and that was a natural attraction for boys. For a time, King Tut's waitresses served the public on roller skates, just like in the movies. "Dad used to say he owned a restaurant to support his waistline," Harmon says. "He was always too heavy, but he really loved to eat. I just remember it being a fun place to go."

Bowersock's brother, George P. Davis III of Fairmont, W.Va., was a boyhood friend of Dick Tutwiler when they lived in Beckley, and his family was close to the Tutwilers. "All I remember about Dick was that he was a tough kid," Davis says. "He really liked to

roughhouse. Dad and Tut were really close friends. Tut was one of the few men I knew who was bigger than Dad. Dad was about 280 pounds at one time, but Tut was close to 300 pounds."

George Davis Jr., a well known Woodrow Wilson High School football player and track athlete, helped his friend come up with the restaurant's name, his son recalls. "The name King Tut's just seemed to fit the man," he says. "It was always a fun place, and it's still going strong."

Dick Tutwiler doesn't remember that much about King Tut's, but he hasn't forgotten that his father began teaching him the value of hard work at an early age. Tut encouraged his son to be a paperboy, delivering the Beckley *Post-Herald* when he was still in grade school. "I still remember having to get up at 5:30 in the morning and pass papers," he says. "I wasn't crazy about the hours, but it was just another example of Dad teaching me that I had to work to get what I wanted in life."

Ironically, it was the hours involved in keeping a restaurant going that convinced the elder Tutwiler to sell King Tut's in the early 1960's. The family moved to Huntington, where "Tut" Tutwiler invested in developing a subdivision in Chesapeake, Ohio. Moving to Huntington was another big adjustment for Dick Tutwiler, who was 11 years old when his family settled into its new home on Jefferson Avenue on Huntington's West Side. "It was like moving out of a small town into a large city for me," he says. "I was ambivalent about the move; it took some time to adjust and make new friends."

His sister Jeanne, however, says that her younger brother liked the new environment so much that he forgot his dad's cardinal rule about taking education seriously. Tut's solution to the problem was to ship his son off to Riverside Military Academy in Gainesville, Georgia, a town about an hour's drive north of Atlanta. "I was rebellious when I was young," Tutwiler says. "If Dad told me to go left, I would go right. It was just something I needed to work out."

His military school memories are still vivid. "Gainesville was known as the 'Chicken Capital of the South,'" Tutwiler says. "It had a statue of a rooster in the middle of town, and every restaurant

in town had chicken on the menu." The reluctant military cadet says he liked the food and even learned to appreciate grits, but he was less than enthusiastic about the strict discipline of Riverside.

Despite his misgivings about the rigid regimen at the school far away from home, he persevered there for two years and his grades were good enough to convince his parents that he could return to Huntington High School for his senior year. He graduated from the public school in 1965, and joined the U.S. Air Force.

Serving in such places as Biloxi, Mississippi, Port Austin, Michigan and Alaska, Tutwiler says his four years in the Air Force gave him time to mature, and develop a penchant for staying in good physical condition. "There wasn't much to do in Alaska, so I started running," he says. "I still like to run. It helps me clear my head and think about what I'm going to do for the rest of the day."

The four-year military tour also helped him achieve the goal his father had preached to him about all his life. He was able to pay for his tuition at Marshall University, thanks to the G.I. Bill. He also worked at the old City Ice Company in Huntington to make ends meet. "I worked at an ice house in Huntington, and had to lug those 300-pound chunks of ice all over the Tri-State," he says. "I still remember those trips out to Wayne. The roads were just terrible."

"The owner, E.S. Morgan, was one of those people who liked to help Marshall kids who needed a job. I worked there for four years. Mr. Morgan and others helped me get an internship at the Nickel Plant one year. I really appreciated their help."

Tutwiler's determination and hard work made a lasting impression on another prominent community member, Dr. Charles McKown, who now serves as dean of the university's Joan C. Edwards School of Medicine. "I used to stop by the ice house about once a week, and I usually talked to Dick," Dr. McKown says. "He was a few years younger than I but he always impressed me as someone who knew what he wanted to do, and I marveled at his tenacity. He had been in the military, and he was working his way through Marshall. He is someone I have always been proud to know. I used to see him when he'd come in. I would usually find him running in Ritter Park." Tutwiler says he considered McKown to be a mentor. "He

encouraged me a lot, and we used to work out at the YMCA," he says. "Charlie was a pretty good athlete, and we both liked to play basketball."

Dr. Robert Alexander, the retired dean of Marshall's School of Business, remembers Tutwiler as "a real go-getter." "I had Dick Tutwiler in a couple of my classes," Alexander says. "He was well liked by his classmates, and he was one of those guys that you knew was going to make a good account of himself. I knew he was going to do something to help others."

Tutwiler was typical of many students that Marshall has attracted over the years—mature and serious about getting an education. He says he appreciated the faculty members who helped him adjust to college after being out of school for four years. "Without this help from some very special people it would have been difficult." He says one professor, Dr. Alan Gould, made his first year enjoyable.

"Sitting in his class was like watching a good movie," Tutwiler says. "He was one of those teachers who knew the subject so well that he put you right there in time. I always liked history, and Dr. Gould made it all the more interesting ... His classes were very special."

Gould, now executive director of the John Deaver Drinko Academy at Marshall, says Tutwiler was like many of the students he has had over the years. "Those military veterans were here to get an education," he says. "All you had to do was get them pointed in the right direction and get out of their way. Dick Tutwiler worked full time, and really didn't have time to fool around. He learned a lot in the university of 'hard knocks.' He's important because he represents the main theme of Marshall's student body. I'm really pleased that he has done so well."

Tutwiler attended Marshall during the turbulent Vietnam War era of the late 1960's and early 1970's. He says, however, he didn't have time to participate in campus functions. "I was too conservative to take part in the war protests," he says. "I was there for a purpose, and didn't have time to do much else. Playtime was over. I'm not saying I didn't have fun at Marshall, but I just didn't have time to do much on campus. I went to school during the day and went to work at night. I thought about joining a fraternity once, but when they told me that I had to do something stupid like polish the upper

classmen's shoes, I just laughed. I had already been through that in military school."

He recalls the uproar on campus after national guardsmen in Ohio killed four Kent State students. But, the most vivid memory he has was the plane crash that claimed 75 Marshall football team members, coaches and boosters on November 14, 1970. "I was at work and I heard about the crash on the radio," Tutwiler says. "I couldn't believe it happened. I didn't go to the football games that often, but learning that the whole team had been killed really shook me up. It was a sad time. It's something I'll never forget."

Tutwiler graduated from Marshall in 1973 with a bachelor's degree in business administration. At the age of 27, he moved to Florida in search of a job, and discovered that his work experience and education gave him an advantage over his competition. He applied for a position as a claims adjuster with the Travelers Insurance Company, and, to his surprise, he was hired despite some stiff competition.

"There were more than 40 people who applied for the position, and they chose me," Tutwiler says. "I had no experience in the insurance business. All I knew about insurance in West Virginia was that I had to have car insurance in order to drive. The man who hired me told me that he was going to take a chance on me because I was from West Virginia. He said that most West Virginians he had met were hard working and loyal."

The company interviewer obviously was a good judge of character. Tutwiler stayed with Travelers for ten years, advanced to a supervisor's position and was the company's senior Field Claims Representative. He became well grounded in the field of property damage, and could not have asked for better training ground than Florida, where hurricane watches are an annual event.

"Wind damage is a huge part of this firm's business when hurricanes hit," Tutwiler says. "People can suffer property loss from any number of causes as well. The most important role I play is trying to get policyholders fair settlements for their losses."

While working for Travelers, he says he recognized that property owners and professionals needed to have someone to assist them in getting an equitable settlement for their damages. In March 1984, Tutwiler switched his license with the Florida

Department of Insurance and Charles R. Tutwiler Inc. was issued a state charter to conduct business.

He quickly found fertile ground for his new venture as a public adjuster. He just moved across the street from his insurance company's office in Tampa and went to work. "I was very fortunate," he says. "The timing couldn't have been better, because I was the first full-time public insurance adjusting and loss consulting representative on the west coast of Florida at that time. It has turned out to be a really good decision."

To help him become more proficient in the field, Tutwiler earned the professional designation of Casualty-Property Claim Law Associate (CCLA/PCLA) from the American Educational Institute, which serves the insurance industry. The three-year program was specifically designed for the property casualty side of the insurance industry, emphasizing the loss adjustment process.

Education and experience have served Tutwiler well. He is well known in Florida and nationally in his field, recognized in *Who's Who in American Finance and Industry*, and *Who's Who in Insurance in Florida*. A former editor and publisher of the *Journal for Insurance Loss Adjustment* and the trade publication *Quarterly Update*, he has served as a consultant to the *New York Times* and the *Miami Herald* and several other Florida publications. His articles and papers have been published in national insurance trade publications, and he is a frequent speaker and panelist as well as a participant on the faculty in professional conferences.

Certified as an expert in insurance property adjusting matters in Florida and U.S. federal courts, Tutwiler is past president and a charter member of the Florida Association of Public Insurance Adjusters. He currently serves as director on the Board of the National Association of Public Insurance Adjusters and is on the Board of Windstorm Insurance Network Organization, a 500-plus member nonprofit organization dedicated to promoting a cooperative dialogue among individuals and groups concerned with windstorm issues. Tutwiler will begin his term as president of this organization at the Windstorm's annual conference in New Orleans in February 2004.

Some might even remember seeing him on NBC's "Today" show in 1992, when Hurricane Andrew ravaged Dade County,

Florida, like no other storm in history. Tutwiler was right in the midst of the hardest-hit areas of South Florida.

"Andrew was a Class 5 hurricane, but the experts say it still wasn't 'The Big One,' " Tutwiler says. "I've been through Hurricanes Elaine, Andrew, Opal, Georges, and Lenny in the Windward Islands in the Caribbean, but the west side of Florida has been spared several times. Sometimes divine providence smiles on you. Predicting what a hurricane will do is big business. It's a multi-million-dollar decision for some businesses to gear up for one of those storms. The after-effects are many times worse. With Hurricane Andrew, there was \$16 billion in reported insured or paid losses. The total amount of losses, insured and uninsured, is still debated today!"

Andrew affected so many property owners, with so many complicated issues, that the last insurance claim from Andrew in Tutwiler's office wasn't settled until late 2002, more than a decade after the storm that leveled whole communities in South Florida. According to *The Miami Herald*, the storm destroyed 25,000 homes and damaged another 100,000. Tutwiler's firm represented many property owners who suffered major damage.

Although such disasters bring big business to his firm of seven licensed adjusters and the support staff, Tutwiler says he would just as soon the violent windstorms bypass his area because of the pain and suffering they bring. Still, he has come to believe that his profession is a calling that grew out of a desire to help people.

"Not everyone can do this job. You have to be a salesman as well as an expert in insurance property loss," Tutwiler says. "You have to convince the insurance companies that your position, the scope of loss and estimates, are accurate. I have seen insurance salesmen try to make it as claims adjusters and fail because they didn't have the patience it takes.

"You have to realize that if you don't know the answer to questions, you have to find someone who does. The property owners need someone who will represent them fairly and get the best settlement possible. I have found that if you do your job well, the phone will ring when someone needs help."

Windstorm damage is just one facet of his firm's work. Tutwiler has been featured in several articles on the insurance issues and adjusting problems that develop as a result of devastation by termites

and other forms of hidden decay. Property losses caused by the wood-eating insects and rusting steel beams can run into millions of dollars, especially if they are found in large condominium complexes that are so common in Florida. Tutwiler's firm has developed a specialty in representing condominium associations in these types of claims. "The buildings are large, and so typically are the settlements, most of which are in excess of a million dollars." Sinkholes are another problem in Florida, caused in part by the exploding housing industry in the state. "We're handling a sinkhole claim now that could run \$3 million to \$4 million in damages," he says. "It involves an apartment complex."

Wildfires, fueled by several particularly dry summers, have become another big concern in the area between Miami and Tampa. The insurance industry, however, is even more concerned with a relatively new phenomenon in coastal areas—mold.

"A woman in Texas was awarded \$32 million in damages for mold," Tutwiler says. "That has opened up Pandora's Box, almost as big as the medical malpractice dilemma. Mold is a big deal in Florida. Water loss is a big factor. Mold follows the water, and no one is sure what it is. Is it a serious health risk?"

The insurance industry wants to exclude mold from its coverage, and the Florida Department of Insurance is trying to stop the exclusion. Tutwiler was hired by the Florida Department of Insurance as its expert in the "mold trials."

"I think the answer is somewhere in the middle," he said.

While Tutwiler has devoted most of his professional career to being on the cutting edge of such questions, he is just as passionate about his family life. He and his wife, the former Linda Julia of Miami, and their 21-year-old son, Rick, live in a beachfront home in Belleair. "I met Dick on a blind date," says Mrs. Tutwiler, who recently retired from the University of South Florida's development office and is now working as one of her husband's assistants. "I can't say it was love at first sight, but we discovered that we had a lot in common. Both of us are very strong-willed people. He has a strong work ethic, and so do I. That was a real attraction for me."

Tutwiler says Linda is "a great lady."

"I met her when I first moved to Florida, and we've been together ever since," he says. "She is the most organized person at our house. She's a big part of my success." The Tutwilers also have a mutual love for the water and boating. They spend most of their recreational time aboard their 43-foot boat, named "Perilless."

"I'm a water dog," Tutwiler says. "I started scuba diving shortly after I came to Florida, and I took Rick out with me when he was just a small boy. He probably knows more about running the boat and fishing than I do." Linda Tutwiler agrees. "Rick studies the tides and the winds," she says. "Fishing just comes natural to him because he's been doing it most of his life."

Unlike fishing in mountain streams in his native West Virginia, casting lines in the ocean often pits man against the elements, Tutwiler says. "When things are going great, it's a wonderful experience," he says. "But, when the wind is blowing the wrong way, it can really be miserable out there."

Sometimes it can be perilous, too. In late 2001, Tutwiler and his son took their fishing boat on a long trip to the Bahamas to participate in a fishing tournament. On the way back home, the boat developed an engine problem and they found themselves stranded far out in the Atlantic Ocean. Fortunately, Tutwiler had purchased a new satellite phone and called his wife and a boat repair yard. They were able to get the boat repaired and bring it home.

"It took us six or seven hours to idle back," Rick relates. "We weren't all that worried, but Mom was concerned. We called the mainland and told them to be on the lookout for us. It's just something that happens when you go out in the ocean in a boat. I can remember when we first started, Dad had a 21-foot fishing boat. We ran into a storm with waves about six feet high. That's when Dad decided to get a bigger boat. We had a 32-footer for a while, but Dad kept looking around. He's a great bargain hunter. He found this boat, a Viking Sport Fisherman, and it was his dream boat." The incident was just another testimonial to Tutwiler's philosophy on being prepared for any curves that life throws your way.

"I always tell Rick that life sometimes hands you lemons, and you have to learn to make lemonade out of it," he says. "That satellite phone was a real lifesaver. I know I won't go out on the water without it again. It also comes in handy when I'm out in the field."

Rick Tutwiler says he has become addicted to scuba diving and searching for big fish underwater. "Dad started taking me out when I was nine or ten years old," he says. "I've been addicted ever since." The younger Tutwiler says he appreciates his father's guidance and advice, especially when it comes to education. Recently, Rick wrote his father a letter expressing his gratitude after receiving a special gift for his 21st birthday, an Oyster Perpetual Submariner watch by Rolex.

"I just wanted to tell Dad how much I appreciated what he had done for his family," he says. "He came from humble beginnings, but has made a success out of his life through hard work. How many boys would have worked a second job while in the military and send money home to help out when times got a little rough. Dad and Mom sent me to a private school in Tampa (Jesuit High School) because they wanted me to be prepared for college. It was a great help to me at the University of South Florida."

A junior at the school, Rick says he hopes to earn a degree in business administration in 2004. "I don't know what I want to do for a living yet," he says. "But, I feel I have had a real good foundation, both at school and at home." Dick Tutwiler remains a strong college education advocate, just like his father. He says his view on college education has evolved from the sermons he heard from Tutwiler, however. "Dad saw college education as a passport to success," Tutwiler says. "That may have been true in his day because so few people had college degrees. But, a college education today helps you broaden your choices. It's an important first step."

Tutwiler seldom gets back to his native state these days. His father died in 1988, and his mother passed away in 1995. His sister Jeanne and her family are his only local connections to Huntington. She and her husband, Sid Harmon, a retired Huntington

banker (also a Marshall graduate), live in a home that her father built back in the mid-1960's. Another sister, Pam Boyd, a former flight attendant, and her husband, Captain Tom Boyd, an American Airlines pilot, live with their family in the Chicago area. Despite the passage of time and the distance, Tutwiler remains an ardent fan of Marshall's athletic teams, but shares his loyalty with the University of South Florida.

"Both teams wear green and white uniforms," he says. "The only difference is Marshall's mascot is a buffalo and South Florida's is a bull. I love coming back to Marshall and seeing all the growth. I can't believe how much that campus has changed since I was a student."

Not surprisingly, all three of the Tutwiler siblings—Dick, Jeanne, and Pam—are Marshall University graduates, a tribute to their parents' strong guidance. "It pleased mother so much when Dick named a scholarship in her and Dad's honor," Jeanne Harmon says. "I'm so proud of Dick. He has really done something with his life."

Tutwiler has no plans to return to West Virginia when he retires, but memories of his childhood in the mountains remain strong. He says he has a miner's light on display in his home, a tribute to his grandfather, Richard Nesbit of Beckley, who earned a living as an underground coal miner in Logan County.

"There's something stable about West Virginia," he says. "The people are special. The small towns are still there. In Florida, a town can spring up overnight. This place is changing all the time. I'm proud to be a West Virginian. My roots there gave me a good start in life and I owe a lot to that foundation ... it gives me great pleasure to give something back!"

No one who knows Dick Tutwiler in Florida would disagree with that.

Tim R. Massey retired in 2002 as a reporter with the Herald-Dispatch in Huntington, West Virginia.