

wind news

THE NEWSLETTER OF THE WINDSTORM INSURANCE NETWORK • SUMMER 2004

MARK YOUR CALENDARS!

The Sixth Annual Windstorm Insurance Conference will be held February 1-4, 2005 in Tampa, Florida. Be sure to check the WIND website, www.windnetwork.com for the latest news and updates.

Tampa Sets the Stage for 2005 WIND Conference

The annual conference makes its way back to Florida for 2005. Planning is now underway for the Sixth Annual Windstorm Insurance Conference to be held Feb. 1-4 in Tampa, Florida. The conference will be held at the Marriott Waterside on Harbour Island near the Florida Aquarium, St. Pete Times Forum hockey arena, and Channelside, a new area of entertainment and shopping, and the departure point for many cruises.

Feedback from the 2004 conference in New Orleans has been phenomenal. We are aiming



Tampa's Marriott Waterside hotel is the site of the 2005 Windstorm Insurance Conference.

to create a similarly useful, enjoyable, and fresh conference experience for all attendees.

Along these lines, if there are topics you would like to see (or see again), please drop us a line, as we will be preparing the program over the next couple of months.

The Mock Trial was particularly successful, with a large number of people

staying over for the Saturday presentation.

Please drop us a line with your ideas for

another role play, whether a trial matter or
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Notes From the President: Dick Tutwiler

Summer in Florida heralds the end of one high season and the beginning of another. With summer now upon us, most of our winter residents and spring breakers have headed north. For those of us who reside here on a permanent basis our attention again begins to focus on the high season for hurricanes, when things really begin to rock and roll.

Looking back over the five years of my involvement with the Windstorm Insurance Network, it is apparent that we have not had a windstorm event of the significance that would justify the success of this organization and its conferences with its participation of such a large group of diverse insurance professionals. With this period of lull and the lack of a major wind event, it would be fair to debate whether we even need this organization at all. Deeper reflection, however, reveals that in fact there remains a real need for this organization if for no other reason than the events that occurred in the recent 1990s.

Perhaps now is a good time to revisit some of these golden oldies (depending on your perspective), as reflection allows us to refocus and continue to sharpen our skills for the inevitable. As you will no doubt recall, Dr. William Gray, the nationally recognized researcher at Colorado State University, continually reminds us all that the state of Florida is a "sitting duck."

In just a short period of time between 1990 and 2000, there were a number of windstorm events beginning of course in 1992 with Hurricane Andrew. This trip down memory lane reminds us that following Hurricane Andrew, while its debris was still being cleaned up, the west coast of Florida and the eastern U.S. seaboard was walloped with a "no name" storm (also known as the Storm of the Century) in March 1993. While thousands of claims from these events remained unresolved, Hurricanes Erin and Opal walloped the Florida panhandle in the fall of 1995. If that was not enough, more

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claims resulted from the effects of Hurricane Georges in 1998 when it tore through the lower Keys and traveled on to Mississippi where the damages, while not catastrophic, caused major flooding and wind damage to the residents on Mississippi's Gulf Coast. Closing out the decade in 1999, Hurricane Irene soaked south Florida, followed by a major tropical deluge that resulted in extreme flooding conditions in Dade County. Last but not least, the mother of all hurricanes, Floyd, appeared off Florida's east coast (and by some accounts only divine intervention) at the last moment turned this monster storm north and away from Florida's heavily populated east coast.

Consequently, in the short span of ten years there were six major wind events, one very near miss, and a number of other less memorable tropical storms. Fast forward to 2004 and look back four years and it gets a little spooky as it has been eerily quiet. If you think this trend will continue, then I have some collapse claims to sell you.

While the big winds have not been blowing of late, the Windstorm

Insurance Network's officers, directors and program chairs have been rustling around, busy planning for the 2005 conference to be held at the Waterside Marriott in Tampa on February 1- 4, 2005. While still in the planning stages, I can assure you that this is going to be the best WIND conference ever. We are expecting a record attendance given the hard work the program chairs are putting in to insure new quality information and education in the workshops.

We would also like to hear from you, the members of WIND, as to topics that you feel are relevant to your particular field of expertise which may not have been covered in the

past. Please let us hear from you, as stated in WIND's mission statement this organization's purpose is "to promote awareness of wind-storm insurance issues through the application of education initiatives, shared member resources, and technology designed to support and improve the professional delivery of windstorm related insurance services."

This is your organization and we want your input. The 2005 program chairs are: Rebecca G. Casagrande, Esquire of Casagrande & Associates, P.A. in St. Petersburg, Florida (RC@casagrandelaw.com)

and William F. "Chip" Merlin, Jr., Esquire of Gunn & Merlin in Tampa, Florida (ChipMerlin@gunnmerlin.com). Should you have any ideas or thoughts on topics or suggestions for improvements, they would welcome your input.

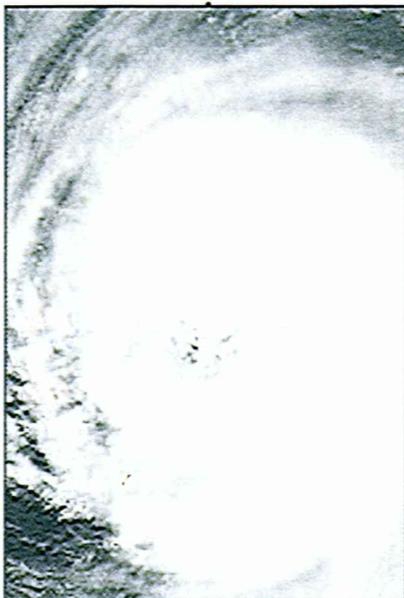
On another note, this organization is extremely important, relevant and offers a great venue for adjusters to obtain continuing education credits given the recent Florida legislation requiring Florida licensed adjusters to meet C.E. required limits each year.

Finally, the 2005 WIND

conference may be very timely given Dr. Gray's April 2004 prediction of "an above average number of Atlantic basin tropical cyclones and an above average possibility of a U.S. hurricane landfall."

Stay tuned.

Editor's Note: Charles R. A "Dick" Tutwiler is president of Charles A. Tutwiler and Associates, and is the 2004-2005 president of WIND.



It's just a matter of time before intense hurricanes like Hurricane Isabel, above, are sure to hit the United States coastlines.

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