

Windstorm Conference - Special Report

Winter 2011



[Dick Tutwiler](#)

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The [Windstorm Insurance Network Inc.](#) held their annual conference at the Hilton Americas Hotel in Houston, Texas the last week of January 2011. This organization is a non-profit educational association for windstorm insurance professionals involved in loss related matters resulting from major wind events and the associated damages that result from catastrophic hurricane destruction. By all accounts, the conference was a tremendous success with over one thousand attendees from all over the United States networking and learning about the newest issues, products, and services from faculty presenters on subjects such as engineering, legal issues, best adjusting practices, the latest science on determining building losses, financial loss calculations, flooding and many other topics and issues that follow in the wake of these storms. During the opening general session, this year's WIND President Michaela Scheihing Esq. announced that a record number of exhibitors were present exhibiting products and services that can be used by the diverse group of professionals who are interacting in the insurance loss adjusting process.

While there are many things to be learned at this conference, one interesting trend are the efforts to "date" damage to buildings and personal property from water damage. Water damage claims are now being limited by some insurance carriers that prevents coverage if in their opinion the loss is over 14 days old when discovered. These studies are being conducted on water damage building material and personal property to determine the length of time they have been exposed to water. This is a very bad trend for policyholders especially condominiums and other property owners who are away for any length of time and are unable to check on their property on a regular basis. As a result, we are seeing an emerging trend where claims are regularly being denied even for damages that would have occurred in the first 13 days. If the insurance company thinks the water damage occurred 14 days from the date of discovery they are simply denying the whole claim. One has to wonder what will happen in the next major hurricane and people are unable to return to their homes and neighborhoods due to denied access from law enforcement, lengthy and distance evacuations, and/or failed and destroyed infrastructure.

My involvement in the Windstorm Insurance Network started with its inaugural formation thirteen years ago when officers and directors were appointed. WIND has a very unique organizational structure in that its officers, board members, and the general membership come from various professional disciplines that all come together to debate and discuss issues in an open and professional manner. Because of this unique structure, I readily accepted a board seat as the public adjuster representative on the board and have enjoyed and benefited tremendously from the knowledge, information, and networking that has resulted from my association with this organization over the years. Having attended every annual conference and mid-year event since the inception of WIND, I highly recommend this organization to those whose mission is to help policyholders recover when their lives have been impacted by the devastation from hurricanes and other catastrophic wind events.

At this year's opening general session in what was a complete surprise, I was presented with the [WIND Presidential Recognition Award](#). I feel honored and deeply humbled to have been given this award. Being associated with this level of professionals has been very rewarding and I look forward to many more years networking and learning with the colleagues of the Windstorm Insurance Network.

Finally I have provided a link to the workshop I participated in with my two faculty co-presenters on [Life, Health and Safety Issues for Field Adjusters](#) and respectfully suggest all those involved, take the time to consider the safety of themselves and their co-workers while conducting their duties following a major catastrophic event.

An Important Issue for Claims Adjusters & Any Professionals Who Do Field Work

At the recent Windstorm Conference, Dick Tutwiler was part of a 3 panel presentation titled [Life, Health & Safety Issues for Field Adjusters](#). Joining Dick in this dynamic presentation was Doug Branham an executive with Colonial Claims Corp. and attorney Jeff Froeschle of Powell, Carney, Maller, Ramsay & Grove. The presentation was dedicated to Jeff's daughter, Katie Froeschle who was attacked and killed while adjusting a claim in 2005. Jeff's experience made the presentation both riveting and helped drive home the importance of this issue.



Claims adjusters must be prepared to deal with a variety of safety issues in the field.

Emergency service personnel such as police, fire officials, first aid and structural engineers usually have performed their often heinous and gallant tasks as primary responders. As secondary responders, claims adjusters are faced with far more peril than the actual event. Hazardous environments, personal security threats, dangerous buildings, and stress due to the confrontational nature of their jobs are all present. Just as our communities are encouraged to have emergency disaster plans in place before a catastrophic event, claim professionals and their field colleagues should also have clear and

definite plans in place to ensure their life, health and safety.

Topics discussed included: Training & Preparation for Field Inspection of a Loss; Accidental Hazards & Perils; Sanitary & Contamination Issues; Intentional Acts; Field Security Precautions; and Being Proactive with Your Company or Employer.

For a full copy of this important presentation slides, [click here](#).



"It is truly an honor to be recognized by and industry that has given so much to me both personally and professionally."

Dick Tutwiler Surprised and Honored at Windstorm

Charles R "Dick" Tutwiler CPCLA/ PCLA, President of Tutwiler & Associates, Public Adjusters and Loss Consultants, was awarded the second annual WIND Presidential Recognition Award at the 2011 Windstorm Insurance Conference in Houston, Texas. The award was established to recognize annually a member who has contributed significant knowledge, service and leadership to better the Windstorm Insurance Network (WIND). [Read the entire press release](#).

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Remember be prepared. Always be prepared