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Windstorm Insurance Network 2014 Conference Recap



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This year was the 15th Anniversary of Windstorm Conference. Over 1,250 attendees & 37 sponsors represented the finest the property insurance industry has to offer. True to form, the conference was full of on point insurance issues, with workshops that engaged the attendees. The curriculum covered a lot of hot new relevant topics taught by outstanding faculty. There is no other forum that I am aware of which allows all sides to participate and engage each other in constructive debate and the sharing of knowledge. I also noticed a number of new faces, many younger and from areas outside of Florida which tells me the conference is nationally known and respected. These professionals know that despite the lack of major named windstorms in 7 years, it is a matter of when not if. If you are involved in the insurance industry in any manner, this is a conference that should be on your must attend list.

I was again, honored to be part of a group that taught the WIND Umpire class. This year, we had many questions about how an umpire conducts the actual appraisal process. There is still a lack of official guidelines an umpire is to use, so that's why it is so important that ethics be reinforced in this class, which has been each year by a sitting circuit judge. According to attorneys in the class who did the research, there are no published legal cases about misconduct, etc., regarding an umpire anywhere in the U.S.

One of the participants in the umpire class, who is a retired judge and in fact does a lot of umpire work because he is so well respected, shared with the audience about a lawsuit filed against him for his failure to allow the lawyers for the plaintiff to attend the deliberation part of an appraisal. I think all of the experienced folks in the room were shocked to hear this as the rule has always been that any party to an appraisal can attend the appraisal meeting. But when the deliberations between the two appraisers and the umpire begin, that is strictly for those individuals. Allowing otherwise, would be akin to allowing all parties into a jury room to see and hear how the jury is weighing the evidence. Needless to say, this umpire/retired judge was not happy and has filed sanctions against the lawyer who filed this action. My bet is this case will be dismissed at an upcoming summary judgment hearing, but it is a reminder of perils we are faced with if appointed as an umpire. Also, make sure your E&O carrier covers you for umpire appraisal work. Check that application you submitted, review your E&O policy and confirm with your agent that they know about this part of your professional practice.

Richard Knapp, the new National Hurricane Center Director spoke and announced some new products we all will be seeing from their office to better educate the public on wind and flood impact timing and tracking of storms. This organization knows the history of storms better than anyone and like the Windstorm Insurance Network is always leaning on science and technology to provide the very best information to save lives and help people protect their homes and businesses.

On a personal note, this year marked my 15th year attending this conference. As a founding board member, past president, and a faculty member for each conference, I have witnessed a lot of change over the years and all of it good. This year was extra special for me. This year, WIND established a fellow professional designation with some significant threshold standards and requirements for admission to this prestigious professional designation. 20 insurance professionals were accepted in the charter Fellow and Associate Fellow program and were pinned at the conference. I'm proud to report that both my son, Rick Tutwiler (a WIND board member) and I were pleased to be part of the Charter Fellow and Associate Fellow inductees.



WIND will conduct a mid-year symposium in the Newark, New Jersey area for the still struggling Super Storm Sandy victims. While the media has moved on, a lot of policyholders are still struggling with insurance issues and as WIND members we want to help. An announcement of the exact date, place, and time will be forthcoming in the near future.

A special congratulations to attorney Michaela Scheihing of the Southeast Law Group for receiving this year's Presidential Recognition Award, as it is much deserved for all of Michaela's many contributions to WIND over the years. I was especially glad to see Michaela receive this as she presented the same award to me at the Wind Conference in Houston, Texas a few years back. Other prominent recipients of this award include attorney Janet Brown, independent adjuster and umpire John Voelpel, and last year's recipient, independent adjuster Charlie Baker.

The 2015 WIND Conference will be held in New Orleans from January 19-22. Don't miss it!

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