



**TUTWILER**  
PUBLICADJUSTER.COM

800.321.4488

*Putting Your Insurance To Work For You.*



*It seems the AOB problem is*

## What you don't know, You don't know! Lessons Learned from the 2015 Windstorm Insurance Network Conference

The 2015 Windstorm Insurance Conference at the Roosevelt Hotel in New Orleans was a huge success with 850 in attendance. The annual event is all about the best of the best in the property insurance industry that volunteer their time to teach and educate attendees on the latest trends. As a side benefit, the networking with leaders in their field is incalculable. Unlike many other forums around the country, this is the only one I am aware of where you encounter three or four faculty in a workshop all representing a different perspective. Got questions, ask the panel--no issue or questions are off limits.

*widespread as we heard a lot of debate on the issue and some excellent solutions were offered that would protect both contractors and policyholders.*

As an aside, one of the interesting things about the professionals who attend this conference is that almost all of them are the people that in one way or another control the claim process and the money that is paid out for property losses reported by insured policyholders. In other words, most of the folks are for a better word ~~the~~ the insiders. If that doesn't spike your interest, I don't know what would. So now you know why this conference is a must go to event.

Now back to my headline statement and its relevance to the Windstorm Conference. If you had business with one of the largest insurance markets in the world and wanted to know about its operations, you should know that the Wind Conference is not limited to only U.S. domestic companies. It also includes property insurance companies from across the globe. As an example, one of the Lloyds of London brokers came across the pond and gave an excellent presentation on the history and the inner workings of Lloyds of London. There is no question that I learned about some things I did not know that I needed to know in that class. There were lots of interesting discussions in that workshop from not only the Lloyds representative but also Lloyds U.S. legal counsel and one of their adjusters on the workings of great institutions. It was a great presentation filled with new information.

Despite helping to teach a double session with an esteemed panel of pros in the Recertification of Umpires class, I did take the opportunity to attend other classes as a student! And boy, did I find out what I did not know that I needed to know. Better yet, that knowledge was all about the money—where to get it in situations where my clients may need another bucket of money to help them recover from a loss because they may be under insured or uninsured. The knowledge from this class more than justified my cost for the conference and in fact may justify my cost for every WIND Conference I have attended in the last 16 years!

Now I imagine you are dying for me to tell you where to get the money your client, family member or others that may need to recover following a loss. Unfortunately, I now consider this information proprietary. However, if you are a policyholder and have an underinsured or uninsured situation, [contact me](#) and we'll determine if you can benefit from my newfound knowledge. As for the rest of you, OK I am a bit of a softie so here is a hint; follow the mortgage. Interestingly, one of the instructors told me that he had recently been retained as an expert by one of the well-known insurance property plaintiff law firms and guess what, they did not know what I now know along with my fellow classmates. So it goes without saying, if you are part of the property insurance claims industry and have not been to a WIND Conference, you are missing out on a great resource to further your education and obtain valuable knowledge that will help you in your career and keep you on the road to reach your goals.

With so much information and knowledge to write about, I did want to comment on a couple of other workshops I attended. Seemingly the AOB workshop a.k.a., Assignment of Benefits, is a problem that seems to be on everyone's mind. I had written about this some months back in, [The unlicensed practice of public adjusting, the insurance claims keep rolling in](#). We also drew some very strong [comments from readers](#). WIND's workshop on this subject filled up the Blue Room of the Roosevelt Hotel. It actually looked to be the most attended of all classes. The instructors were prepared and engaging. It seems the AOB problem is widespread as we heard a lot of debate on the issue and some excellent solutions were offered that would protect both contractors and policyholders. Are you listening Tallahassee! One attorney in the audience said there are a few cases on appeal in Florida and a decision may be out in a few months that may help sort the AOB issues out.

Finally, not to be missed was the Florida Case Law Update workshop where published legal decisions addressing property insurance matters are reviewed. The panel did a great job of covering Florida cases which seem to be sending a message that should not be ignored. It seems that the late notice or 4-year supplemental claims for the most part have not fared well. On a personal note, I have been astounded how an insured, especially a condominium association can wait 4 years to file a supplemental claim which in many cases involves millions of dollars for which the first 3 ½ years after a hurricane they knew nothing about. Take this case: [BISCAYNE COVE CONDOMINIUM ASSOCIATION v. QBE INSURANCE CORPORATION](#)

After reading this one would have to agree that the facts certainly supported the judge's decision. How many more of these cases are out there is anyone's guess. But I do know that given the nature of the beast of condo living, sometimes outcomes like this can tear the fabric of a communal community apart. Of course, there can always be some bad adjusting practices where adjusters for insureds completely miss the boat or simply are looking for a quick buck and close the file.

While I could go on and on about the things I learned at this year's Windstorm Conference, it is always good to learn what you don't know that you need to know. It was great visiting and networking with old friends, meeting new people and in some cases enjoying and laughing at some of the banter and gossip.

In closing, I was grateful for the opportunity given to me by WIND's 2015 President Mr. Lenox Godfrey, C.P.C.U., and his

attorney Gary Poliakoff who made many contributions to this organization through his legal expertise in the condominium community.

If you attended Wind let me know what you learned from the conference.

Sincerely,  
Charles R. "Dick" Tutwiler, C.P.C.L.A., P.C.L.A.  
Licensed Public Adjuster / Loss Appraiser / Certified Windstorm Umpire  
Tutwiler & Associates, Inc.  
5401 W. Kennedy Blvd., Suite 757  
Tampa, FL 33609  
[www.PublicAdjuster.com](http://www.PublicAdjuster.com)  
PH: 813.287.8090, Ext 105  
CL: 813.293.1624  
TF: 800.321.4488, Ext 105  
FX: 813.287.0862  
E-mail: [tutwiler@publicadjuster.com](mailto:tutwiler@publicadjuster.com)

"Putting Your Insurance To Work For You"

Tutwiler & Associates  
Licensed Public Insurance Adjusters & Loss Consultants  
**Executive Office**  
5401 W. Kennedy Blvd., Ste. 1080  
Tampa, FL 33609

**Florida License# A269833**

Offices: Tampa, Hollywood, Palm City, Florida

[info@publicadjuster.com](mailto:info@publicadjuster.com) ~ [www.PublicAdjuster.com](http://www.PublicAdjuster.com)  
Toll Free:800.321.4488 ~ Phone:813.287.8090

Also licensed as public adjusters in: Georgia, Kentucky, Louisiana, New Jersey, New York, North Carolina, South Carolina, Tennessee, Texas, West Virginia, and U.S. Virgin Islands