



# THE INDEPENDENT

1st Quarter 2016



## FROM THE DESK OF THE PRESIDENT

Happy New Year to all, I trust everyone had an opportunity to spend time with family and friends over the Holidays.

I find it hard to believe it is six months into my term as your President; it has been my honor to serve and I look forward to the "last leg of my tour". However, there is much more work to be done.

With the help of an extraordinary "team": your officers Peter Crosa - Incoming President, Susan Daniels - Secretary/Treasurer, Jim Hunt - Immediate Past President, Executive Director Brenda Reisinger as well as RVP's Tom Abel, Cathy Hester, Mike Csom, Joel Moore and Peter Schiffrin there has been a strong effort to make changes to better brand the NAIIA, and provide more member benefits. Without this Team working together diligently the following items would not have been possible:

The Call Center went live on February 1, 2016. Beta Testing was thorough and lengthy with our Call Center vendor, Bin Tech. As I am out marketing for my firm, and as I speak with many other member firm owners, we are not only marketing our own firms but also the NAIIA as a whole, as well as promoting and providing information about how our clients may utilize the Call Center. The Marketing Committee has proposed additional advertisements in Claims Magazine, A.M. Best and other publications to further get the NAIIA brand in front of claims professionals across the country as well as the London Market.

Mike Csom spent endless hours working with Brenda Reisinger in redeveloping the website, which is now live. If you have not yet visited the site, please do so by going to [www.naiia.com](http://www.naiia.com). You will find the site has a fresh new look, is informative, and easily navigable for information, assigning

claims for those clients that like to use the website, and the newest addition the Digital Blue Book which enhances member firm visibility.

The website is also linked in with Social Media, and the vision for "Back to Basics Using Technology" is coming together nicely. This will give member firms the ability to post approved blogs about weather events, educational opportunities, and legislative updates that are relevant. These posts will be sent out via LinkedIn, Facebook, and Twitter, all driving the reader to the website, again creating exposure for the member firms. Susan Daniels is working with an SEO vendor to maximize marketing opportunities through Social Media.

In summary, I want to thank you for allowing me to serve, and to work with such a talented group to guide me in the right direction. I am looking forward to the next six months working closely with Peter Crosa as he readies himself to take the oath of office in Jekyll Island during our 79<sup>th</sup> Annual Conference. If you have not already registered, please take the time to do so.

**Matt Ouellette**  
**NAIIA President**  
**2015-2016**

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## **NAIIA CALL CENTER GOES LIVE!**

The NAIIA Call Center officially went live on Monday, February 1, 2016. We are so proud of this achievement and want to thank all our Charter Members for their belief in this new venture. Testing will continue for a while. Not every member received a test call as they were made more as a procedural process for the agents to get familiar with our type of calls and our members.

I encourage each member firm, when marketing your firm, also market the NAIIA as a whole and the Call Center. One idea is for you to create a simple label that you can stick to the back of your business cards with the Call Center number on it - (877) 884-0749. If you have any changes to your profile for the center at any point be sure to send them to Brenda so she can alert the Center.

Like any new venture, this will take a while to catch hold, so be patient. A postcard was mailed out to all the Blue Book recipients on Friday, January 29, announcing the start of the center. Now we need you to help us market it as well.

If you have any suggestions for marketing the Call Center and/or the NAIIA please contact Tom Moss, Marketing Committee Chairman at [TMoss@tenco.com](mailto:TMoss@tenco.com) or myself at [matto@ouelletteandassociates.com](mailto:matto@ouelletteandassociates.com)

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## MARKETING



***New Call Center Available***  
***24/7/365 for all your***  
***Claim Assignments!***

***Call 877-884-0749***

**1,621 VETTED PROFESSIONAL  
CLAIMS ADJUSTERS**

***Local • Loyal • Leaders***  
**Members in all Fifty States**

**JOIN THE MANY INSURANCE  
COMPANIES WHO USE  
ONLY NAIIA ADJUSTERS!**

*Assignments  
can be emailed  
anywhere in the US  
by sending to  
[ASSIGN@NAIIA.COM](mailto:ASSIGN@NAIIA.COM)*

[www.naiia.com](http://www.naiia.com)  
[assign@naiia.com](mailto:assign@naiia.com)

The National Association of Independent Insurance Adjusters is an association of approximately 300 independently-owned property and casualty claims adjusting companies located throughout the United States. These local firms represent over 1600 vetted, professional claims adjusters who excel in prompt, quality service with integrity.

Our thanks to Tom Moss, Tenco Services, Inc., who negotiated with Claims Magazine to give us a free \$750 value "enhanced listing" in their December 2016 Buyers Guide.

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## LEGISLATIVE UPDATE

OHIO - Intentional Acts Exclusion does not obviate Duty to Defend against Federal Housing Discrimination Claims.

In *Granger v. Auto-Owners Insurance*, the Ohio Supreme Court tackled the question of whether umbrella insurance policy's intentional acts exclusions - through application of the inferred-intent doctrine - eliminates the insurer's duty to defend an insured against federal housing discrimination claims. Granger, an apartment landlord, was alleged to have discriminated against an African-American lease applicant based on her familial status and race. The applicant, a single mother, sued Granger for emotional distress and later reached a settlement with him. Granger then sued Auto-Owners for failing to provide a defense under the umbrella policy. In evaluating whether the umbrella policy's exclusion was triggered by the landlord's intentional conduct, the Ohio Supreme Court drew an important distinction between the landlord's intent to discriminate and his intent to cause personal injury. In affirming the appellate court's judgment, the court held that the inferred-intent doctrine was inapplicable since damages for emotional distress are not inherent in a claim for discrimination. - From CLM Northeast Ohio Chapter Secretary Michael C. Brink, reprinted from Claims Management.

## **WELCOME THESE NEW NAIIA MEMBERS**

**Daniel J.Hannon & Assoc., Inc.**

Rockville Centre, NY

Daniel E. Hannon

dehannon@djhannon.com

**S. Overby and Company, Inc.**

Atlanta, GA

Stan Overby

overbyco@mindspring.com

**Quinn Associates**

Columbus, OH

James Emley

quinnassociatesclaims@gmail.com

## **2016 CONFERENCE UPDATE**



Registration is open for the 2016 NAIIA 79th Annual Conference. Hotel forms are coming in fast and furiously and we anticipate a nice turnout for this year.

Paul Graf, of Claims Service Corporation of American, has put together an outstanding line up of educational sessions for us this year, so in addition to great networking you will get information on topics that will benefit you through the coming year. Especially of interest will be our "Lunch and Learn" session on dealing with 1099 Independent Contractor which will be presented by NAIIA's own Accountant, Les Hankes, of Balanced Edge.

If you attended in 2015 you will receive a 10% discount on your registration fees (not golf and tours), and if you attend again in 2016 in 2017 you will get a 20% discount on registration. This will continue on each year until you get to a 50% discount, at which time the counter will reset. We are trying to help you make this meeting each year. And keep reading this newsletter to find out where we are going in 2017! You WILL want to start earning those discounts!

You can plan your flights either into Jacksonville, FL (about an hour's drive to Jekyll), or into Brunswick, GA (about a half hour drive). Brunswick is a very small airport so if you like uncomplicated airports you'll love this one. Jacksonville will require a car rental, but Brunswick has taxi service for \$50 one way to the hotel.

When you get to the island you will have to pay a toll of \$6. It is a little confusing the way they have their machine set up, but you only need to pay when you cross over the bridge. So if you stay on the island it is \$6 for the entire stay, not \$6 a day.

The Westin is brand spanking new. Our room rate is \$219 for a run of house room. Plan to come and get "Stranded" with us from June 15-19, 2016. Mark your calendars NOW. YOUR chair on the beach is waiting for you! Click [HERE](#) for more pictures of Jekyll Island taken during our Executive Committee Meeting.



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## UPCOMING MEETING DATES

Everyone mark your calendars for the following dates for regional and affiliated association meetings. You are welcome to attend ANY regional meetings - not just the one in your area.

### **Southeastern Region Meeting**

February 18-20, 2016

Marriott Peachtree Corners, Norcross, GA

### **Southwestern Region Meeting**

March 31-April 1, 2016

Embassy Suites, Hot Springs, AR

### **NAIIA 79th Annual Conference**

June 15-19, 2016

Westin Jekyll Island, GA

### **Eastern Region Meeting**

September 21-23, 2016

Hyatt Regency Chesapeake

Cambridge, MD

### **MidStates Region Meeting**

October 5-6, 2016

Indianapolis, IN

## Western States Region Meeting

October 12-15, 2016

Coeur d'Alene, ID

### FC&S SUBSCRIPTIONS AVAILABLE

NAIIA is partnering with FC&S Online to provide our members with discounted access to the information they provide. The NAIIA will host the main office fee of \$745 which will allow for our members to piggy back on our subscription for \$85 per user license they wish to enroll.

This is a yearly membership with the fees added to your NAIIA Dues invoice each year. The access for members will run from July 1 to June 30 of each year. You can choose to renew or not on a yearly basis.

If you are interested in taking advantage of this offer, please contact our office at [admin@naiia.com](mailto:admin@naiia.com). We will send you a form to fill in and invoice you for the \$85. You will then get instructions on how to set up your account on- line. Members have told us this is an invaluable tool for them and the price is great. Just remember, it is only one log in per \$85 subscription.

### NAIIA SCHOLARSHIPS FOR STUDENTS

The Ways & Means Committee has reinstated the Thomas Crowley, Jr. Scholarship Fund. We are making available four \$1,000 scholarships per year to students who are enrolled in an institute of higher learning with a career goal of being involved in the insurance/adjusting industry. The recipient must be the son or daughter of an employee of a member firm or of a current National Advisory Council Member. The application can be found in the NAIIA Community under the Resources for the Main Office Members. Click [HERE](#) for the link to the NAIIA Community. If you would like an application emailed to you, please contact our office at [admin@naiia.com](mailto:admin@naiia.com). The Requirements are listed on the application. Awards will be announced via this newsletter.



# NAIIA 2015/2016 DIGITAL BLUE BOOK

The NAIIA Digital Blue Book will be ready to go by the middle in February. We will be putting this on our new website and we have also sent out a mailing to those receiving the printed copy to collect email addresses for folks that might want to receive their blue book digitally. If you have a list of clients you would like to receive this digital version as well, please forward their emails to Brenda so they can be added to the distribution list. Remember the only person who sees these lists is our Executive Director and the publishing company that is doing the directory. The digital directory will be stored on our new website as well. You can help with the success of this directory in another way as well. We are still selling ads in this e-version and we get a percentage of the ad sales. The money collected goes into the marketing budget which helps promote the NAIIA to all our clients.

**Please help - recommend advertising in the digital book to the vendors that you use.**

**You can give them this contact if they want to place an ad: Karen Grizzard, [cag@bellsouth.net](mailto:cag@bellsouth.net).**

## NAIIA AND THE NATIONAL ADVISORY COUNCIL

Each region has company representatives that sit on their regional National Advisory Council. If you have an industry professional that you think would be a good addition to your region's NAC Committee, please share their contact information with your regional vice president. It is a huge benefit to the NAIIA to have these good folks attend our meetings and participate in our programs. We can never have too much input from our clients as to what they would like to see our association do.

## 2017 CONFERENCE INFORMATION

A picture is worth a thousand words - you probably want to mark your calendars already for the 2017 conference in St. Thomas, US Virgin Islands. Remember Puerto Rico and how much fun we had? This is right up there with "Meeting in Paradise". The dates for the 2017 conference are June 14-17, 2017.





## NAIIA FEATURED BENEFITS

Members are reminded that their membership gives them more advantages than just great networking, a listing in the Blue Book, and the ability to have your company listed in the on-line membership directory.

***CEU.com*** is a continuing education provider offering professional license holders convenient, engaging and superior quality compliance training that both enhances their career development and increases productivity. They offer NAIIA members a 15% discount off the listed rate. CEU.com is approved in all 50 states and the District of Columbia. The CFP Board of Standards, the CPCU Society, and the American College have also approved many of our courses for CE credit.

***Enterprise Rent A Car*** offers members of the NAIIA a discount of 10% from any airport location and 5% from any other (in-town) location. Members need only mention account number 15A9796 when booking through 1-800-rent-a-car or through the web at [www.enterprise.com](http://www.enterprise.com)

***EmbroidMe*** is in partnership with the NAIIA for unique NAIIA branded apparel. The

NAIIA has set up a special Company Store where members can securely and safely browse the EmbroidMe catalog for clothing and other items branded with the NAIIA logo. A direct link is listed on the NAIIA web site under the Marketplace NAIIA Products <http://shopnaiia.promoshop.com>

**Flippin Cards** Offers NAIIA members competitive rates on business cards. Members may wish to contact Josh Turner, Design Team Lead, [jturner@flippincards.net](mailto:jturner@flippincards.net)  
Telephone: (858) 4493583; Fax: (858) 408-3000, Website [www.flippincards.net](http://www.flippincards.net)  
for more information.

**Dell** Vendor specialists are also available from all Dell partners to customize solutions for every environment. Discounts are extended off of retail/list pricing. Please contact the NAIIA | DELL account manager for assistance: David Frazier, phone: 512-946-1368, fax: 512-283-7875, Email: [david\\_frazier@dell.com](mailto:david_frazier@dell.com)

**CDW** A leading provider of technology driven products and solutions allows members to take advantage of a discounted contract pricing structure that could increase based on volume purchases from our organization. **Also, please retain our organizations corporation account number (3725880) which all purchasing should include.** To begin using your purchasing power with CDW, please retain this number 877.840.8164 for direct contact with Calis Jones, our CDW Account Manager, [calijon@cdw.com](mailto:calijon@cdw.com).

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STAY CONNECTED:

