



May 2024

The Independent NEWSLETTER

FROM THE PRESIDENT

Dear NAIIA Members,

I hope this message finds you well. As we reflect on the recently concluded 2024 NAIIA Annual Meeting, I would like to share with you a brief recap of the event's highlights and some key takeaways. Some highlights include:

1. **Educational Sessions:** Attendees had the opportunity to participate in a diverse range of educational sessions covering the latest trends, best practices, and innovations in the insurance adjusting industry. The sessions provided valuable insights to help attendees stay ahead in their professional endeavors.
2. **Networking Opportunities:** The Annual Meeting served as a platform for networking and collaboration among independent adjusters, insurance professionals, and industry experts. Attendees had the chance to connect with peers, interact with our National Advisory Council, exchange ideas, and create new partnerships.
3. **Industry Insights:** Guest speakers and industry leaders shared their expertise and perspectives on the current state and future direction of the insurance adjusting landscape. Their insights provided valuable strategic guidance and inspiration for attendees to navigate challenges and seize opportunities in the evolving industry.
4. **Vendor Expo:** The Vendor Expo showcased a wide array of products, services, and solutions tailored to the needs of independent insurance adjusters. Attendees had the chance to explore the latest tools and technologies designed to streamline operations, enhance efficiency, and improve customer experiences.

Please mark your calendars now and plan on joining us at the **2025 NAIIA Annual Conference**, which is being held at the beautiful Sagamore Resort on Lake George in the Adirondack Mountains of New York.

As my tenure as President of the National Association of Independent Insurance Adjusters (NAIIA) comes to a close, I wanted to take a moment to express my deepest gratitude to each and every one of you. Serving as your president over the past year has been an incredible honor and privilege.

As I pass the torch to our incoming President Bill Schulenberg, I am optimistic for the future of NAIIA. I have full confidence in our leadership team and our members to continue advancing our mission and being the best of the of independent insurance adjusters across the nation. I want to extend my thanks to the NAIIA Executive Board, committee members, volunteers, and our Executive Director Sheri Csom for their tireless efforts and support throughout my term.

In closing, I look forward to continuing to serve NAIIA as the Immediate Past President. Thank you once again for the privilege of serving as your president. It has been an honor.

We are...Better Together!



Sincerely,

John Henderson, 2023-2024 NAIIA
President
AIC, AIS, CIU, CIA
Wickizer & Clutter Multi-Line Insurance
Adjusters
Phone: [800-299-8070](tel:800-299-8070), ext. 120
Email: johnhenderson@w-cclaims.com

Save the Date for these NAIIA Events!



Western Regional Conference
October 2 - 4, 2024
Embassy Suites Hotel Las Vegas
3600 Paradise Road
Las Vegas, NV 89169



Mid-States Regional Conference
October 16 - 18, 2024
The Hilton Lexington Downtown
360 West Vine Street
Lexington, KY 40507



Southwest Regional Conference
February 2025
Tulsa, OK



Southeast Regional Conference
February 26 - 27, 2025
Embassy Suites by Hilton Orlando
Lake Buena Vista South
4955 Kyngs Heath Road
Kissimmee, FL 34746

National Conference Photos





NAIIA Member News

We want to spotlight YOU and recognize YOUR news! You can submit your information to be recognized:

- Submit your information for a [member spotlight](#)
- Submit your [news or industry content](#)

Do you have news you want to share? Let us know so we can include it in our quarterly newsletters! You can also send your member news to admin@naiia.com.

Save the Date for 2025!



Our 2025 National Conference at the beautiful Sagamore Resort on Lake George in the Adirondack Mountains of New York is already being planned! Be sure to follow our [events page](#) for more information as it becomes available.

NAIIA Business Transition Committee



We are pleased to announce that the NAIIA has formed a Business Transition Committee to assist members with any questions they may have about the process of preparing for and transitioning the ownership of their company.

The initial committee chairs are Past-Presidents Susan Daniels, Cathy Hester and Peter Schifrin, along with Don Lederer, Chris Koning, Alan Mayfield, and Scott Kidder.

The committee's goal is to provide confidential advice and stories of experience to members at their request. Should you wish to connect with the committee please contact any of the members'

Legislative Committee Update



From Legislative Committee Member, Christopher M. Davis, CPCU, AIC, HCI-C:

KENTUCKY UPDATES PUBLIC ADJUSTER REGULATIONS

Kentucky Legislators have passed House Bill 232 which was later signed into law by Governor Andy Beshear. The law includes several provisions to increase fee transparency and protect consumers. Public adjuster fees are now capped at 15% for non-catastrophe claims and 10% for catastrophe claims. As is common in most states, an insured has up to three business days to rescind a public adjuster contract after it has been signed. To protect against conflicts of interests, public adjusters are prevented from being paid by contractors. Public adjusters could be fined up to \$5,000 for a violation of the new law.

The new law requires that all public adjuster contracts be submitted to the Kentucky Department of Insurance for approval prior to their execution. Then, once a contract is executed, a copy of it must also be sent to the Department of Insurance within three business days. Kentucky Insurance Commissioner Sharon P. Clark issued Advisory Opinion 2023-07 stating that contracts allowing for the public adjuster to collect fees for claim payments negotiated or adjusted prior to the execution of the contract are generally prohibited. In other words, public adjusters may only collect a fee on new money that they help collect for their clients.

In other news from The Bluegrass State, Commissioner Clark issued Advisory Opinion 2023-08 which provides clarity about the state's "matching" statute 806 KAR 12:095 Section 9(1)(b). The opinion states that "line of site" is not an applicable test to determine the scope of repair or replacement of a damaged item when the item cannot be reasonably matched. For example, if shingles on the damaged slope of a roof cannot be reasonably matched, replacement of the entire roof should be paid for by the insurance company, not just

replacement of that damaged slope.

Thank you to Christopher for this submission! You can reach Christopher M. Davis at Chris@Davis.claims.

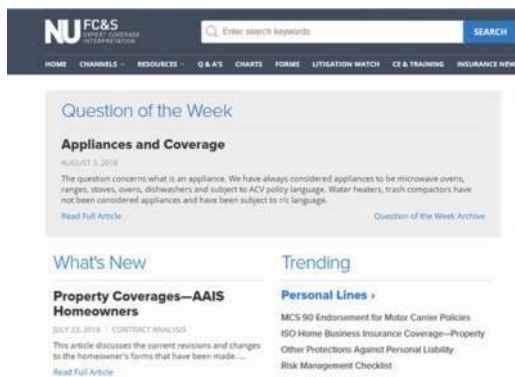


Thank you to **Barry Parks** from **Hausch & Company** for serving as the National Chairman of the NAIIA Legislative Committee.

During Barry's tenure as Legislative Committee Chair, we have seen enormous growth in the committee. He has been integral to the important advances the committee has made, particularly in the areas of adding local legislative insurance attorneys to the committees, holding quarterly meetings, creating regional committees, and adding quarterly updates to the NAIIA Newsletter.

Thank you for the extraordinary leadership and commitment you put into improving the Legislative Committee!

Subscription Discount for NAIIA Members



The NAIIA is proud to announce that we will continue to offer a discount on the FC&S Expert Coverage Interpretation.

The subscription is \$115 per user which is a significant savings for our members. The cost for the first subscriber is usually \$1,200, with each additional subscriber being \$200. □ The FC&S Expert Coverage

Interpretation allows you to:

- Create custom alerts to notify you of changes in relevant policies and trends,
- Easily navigate through the site making it easier to get the information you need to resolve claims quickly,
- Filter by article, discussion, analysis, and more to find the exact information you're looking for,
- Search and navigate Q&A's to find answers to your specific questions

NAIIA Partners with KMG Services to Offer

Health Insurance

If you are self-employed or an independent contractor, you now have exclusive access to IHA Health powered by Conquer. IHA Health offers a variety of specifically designed Comprehensive ACA Compliant Major Medical plans. If you are in good or reasonably good health, IHA Health is the place for you. If you have a strong relationship with your benefits broker have them contact KMG and they willing to work with them.

WHAT DOES IHA HEALTH OFFER?

- 12 Comprehensive Plans to Choose From
- ACA Compliant
- Affordable Pricing
- No Age Banded Rates
- Copays for Primary, Specialist and Urgent Care
- National PPO Network
- No Plan Lifetime Limits
- \$0 Copay Telemedicine
- and more!

This coverage is available for those in Arizona, Delaware, Georgia, Illinois, Indiana, Louisiana, Michigan, Ohio, Pennsylvania, Tennessee, and Virginia.

Learn more at the link below:

[LEARN MORE](#)

All other states except Washington can learn more at this link below:

[LEARN MORE](#)

Become a CLM Fellow!

Joining NAIA partner CLM as a Fellow is completely free, and one of the best things you can do to advance your career. Industry professionals — risk and litigation managers, insurance and claims resolution professionals, corporate/staff counsel, and service providers — are eligible to join as Fellows.

Learn more about the [CLM Fellow Benefits](#).

Are you a member of NASP?

If you aren't a member of NASP, then maybe you should be! The NASP (National Association of Subrogation Professionals) memberships not only offer unique educational opportunities, but members also



have a plethora of additional benefits, including lower conference registration rates, free webinars, access to the NASP Member Forum, a members'-only directory and an award-winning subrogation education magazine.

Learn more about [NASP](#) and the [NASP Member Benefits](#).

More Great NAIIA Member Benefits!

DON'T FORGET - your membership offers more benefits than just great networking, a listing in the Blue Book, and the ability to have your company listed in the on-line membership directory!

[Drury Hotels](#) is proud to partner with NAIIA and offer a 17% discount chain-wide to provide you with superior accommodations while helping reduce your expenses.

Drury is a family-owned hotel company that provides exemplary quality and service at a great value. To access your discount, simply log into NAIIA member-only area to access the booking link which provides your discount at over 150 hotels nationwide.

[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.

[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 [online here](#).

[Staples Advantage](#) - NAIIA has an account with Staples Advantage and NAIIA members fall under the NAIIA umbrella! The discount is based on how many products are ordered under the umbrella—so the more members who have an account under NAIIA, the bigger the discount for everyone. Our NAIIA contact person is Douglas Kellogg. You can reach him by email to Douglas.Kellogg@Staples.com or by phone at 407-475-4219.

More Great NAIIA Member Benefits!

East Coast Claims Services
Orlando, FL

Access Claims
Jacksonville, FL

Infinity Insurance Service LLC
Sun Lakes, AZ

Bluegrass Damage Appraisal
Owensboro, KY

This is *your*

**Need to add or update your email?
Have industry news or tips to share?**



Click to submit via email to Sheri@NAIIA.com

Sheri Csom, NAIIA Executive Director

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