

SUPERSTORM SANDY:

One Year Later: Lessons Learned, What Now?

A one-day seminar on the current issues affecting windstorm insurance claims handling.

May 9, 2014
Hilton Penn Station
Newark, NJ



Bringing Windstorm Claims
Industry Professionals Together[®]

Visit WIND at www.windnetwork.com

**2014 GUIDE
SYMPOSIUM
REGISTRATION**



Don't Miss the WIND Regional Symposium

May 9, 2014 • 8 am - 5 pm • Hilton Newark Penn Station • Newark, NJ

Join professionals from all segments of the property insurance industry as they address the impact of the past hurricane seasons and important windstorm insurance claims issues.

The Fifth Annual Windstorm Insurance Network Regional Symposium will provide an opportunity for professionals from many disciplines to discuss and educate themselves on a variety of subjects important to those engaged in windstorm insurance claims.

The Regional Symposium is designed to provide both a general session and breakout sessions for windstorm insurance professionals, including company claims managers and adjusters, independent and policyholder adjusters, attorneys, engineers, accountants, contractors, salvors, vendors, and other related professions in the windstorm claims insurance industry.

Industry-related hot topics will be offered to give you a chance to earn valuable adjuster and attorney continuing education credits for multiple states, including sought after Ethics credits for many states.

Register today for this one-day educational seminar on the current issues affecting windstorm claims handling, in addition to earning CE credits and the opportunity to network with industry professionals!

**Address Issues, Exchange Ideas, and Explore Solutions
at the 5th Annual WIND Regional Symposium**



Register online at www.windnetwork.com or call 813.988.0737.

WIND Regional Symposium Program Agenda

May 8, 2014

6-7pm

Networking Reception

May 9, 2014

7:30am

Registration/Continental Breakfast

8:15 - 8:45am

Welcome/About WIND

8:45 - 9:45am

Keynote Speaker: Boston Marathon Bombing Survivor Heather Abbott

9:45 - 10am

Networking Break

10 - 11:45am

General Session/Panel Discussion: High Value Complex Claims: A Difference in Kind or Degree?

12 - 1:15pm

Networking Lunch

1:15 - 3pm

Educational Breakout Sessions #1

Late Notice, Supplemental Claims and Other Post Loss Policy Condition Issues

Appraisal Nuts and Bolts

Ethics and Professionalism for Adjusters

Anti-Current Causation: Wind or Flood?

3 - 3:15pm

Networking Break

3:15 - 5pm

Educational Breakout Sessions #2

Late Notice, Supplemental Claims and Other Post Loss Policy Condition Issues

Appraisal Nuts and Bolts

Ethics & Professionalism for Adjusters

Anti-Current Causation: Wind or Flood?

5pm

Symposium Conclusion



Register online at www.windnetwork.com or call 813.988.0737.

Continuing Education Offerings

CE credits will be offered in both morning and afternoon time blocks.

Although some of the workshops will differ, we will be requesting a total of 7 CEs/CLEs from each entity listed below. Final approvals for this year's program will be posted on the Symposium CE page at www.windnetwork.com. We will be requesting certification from the following:

Update: March 31, 2014: Important CE Update: Continuing education application offerings for will include adjuster credits for the states of New Jersey, Pennsylvania, Florida, and Texas. Public Adjuster credits for the state of New York will not be available.

Here is the complete list of CE offerings for the 2014 WIND Regional Symposium:

Adjuster CEs (including Ethics where possible)

Florida
Texas
Pennsylvania (NEW!)
New Jersey

Attorney CLEs (including Ethics where possible)

New York
New Jersey

Hotel Information

WIND Regional Symposium Event Hotel
Hilton Newark Penn Station
Gateway Center - Raymond Blvd
Newark, New Jersey, 07102-5107
Phone: 973-622-5000

Rooms are available on Thursday, May 8, 2014

Group Rate
Starts at \$189

Reservations
Reference Windstorm Insurance Network Symposium

Deadline
April 17, 2014 or until sold out



The Hilton Newark Penn Station is the event hotel for the 5th Annual WIND Regional Symposium.



Register online at www.windnetwork.com or call 813.988.0737.

Symposium Educational Sessions



Keynote Speaker: Boston Marathon Bombing Survivor and Amputee

On April 15, 2013, what is referred to as Marathon Monday in Boston, Heather Abbott of Newport, RI set out on an annual tradition with six friends. They would attend the Red Sox game, followed by a walk over to the Boston Marathon finish line to watch the runners and gather at the Forum restaurant. However, Abbott would never have dreamed this day would change her life forever.

Abbott was struck by shrapnel from the second of the two bombs that day, which severely injured her left foot. Strangers Matt Chatham, former New England Patriots lineman, and his wife, Erin, carried Abbott to safety away from the direction of the bombs and saw her to an ambulance that brought her to Brigham and Women's hospital.

After three surgeries in four days, Abbott was faced with the agonizing decision of whether to try to save her left foot or to allow doctors to amputate her left leg below the knee. With the help of other amputees and the support from hundreds of thousands around the country, Abbott made the difficult decision, at the age of 38, to live her remaining years as an amputee and use prosthetic legs.

Just four months following the bombing, she was living independently and returned to her job as a Human Resources Manager, on a part time basis. Within the first year following her amputation, she started participating in the activities she loves, including paddle boarding, running and wearing high heels. Abbott currently has four different prosthetic legs and has not let this horrific act of terrorism slow her down. She has become certified as a Peer Counselor by the National Amputee Coalition and is helping other amputees adjust to their "new normal," as an example of hope and determination.

Heather Abbott has remained a model of strength and resilience, truly personifying the popular phrase "Boston Strong," since the city that so many love was shaken by the senseless violence. She is sharing her story with audiences across the country and inspiring others with her contagious optimism and thoughtful reflection on her journey.

Panel Discussion: High Value Complex Claims: A Difference in Kind or Degree?

WIND will host a general session panel discussion consisting of senior insurance professionals with in-depth personal knowledge of large catastrophe loss resulting from Super Storm Sandy. The panel members will respond to questions selected in advance and read aloud by the panel moderator. Anticipated issues include business income loss, regulatory compliance, discovery, multiparty negotiation and settlement dynamics, appraisal and the benefits and pitfalls of trial.

Panel members: Moderator: Janet L. Brown, Esquire, Boehm Brown Harwood, PA, Finley Harckham, Esquire, Anderson Kill, P.C. Richard Snyder, P.E., Contestoga-Rovers, Dale Fohl, AIC, Vericclaim, Chip Merlin, Esquire, Merlin Law Group; Richard D. Gable, Jr., Esquire, Butler Pappas; Dick Tutwiler, Charles R. Tutwiler & Associates

Please feel free to submit your questions via email to curtis.hutchens@gmail.com and include "Panel question" in the subject line.

Late Notice, Supplemental Claims and Other Post Loss Policy Condition Issues

This workshop will address claims handling issues arising from Sandy losses reported long after the event. The panel will examine how supplements are related to the duty to promptly report a loss, damages first reported in a demand for appraisal, and if and when other policy post loss conditions can be re-applied to a supplement or in the appraisal process. Be prepared to actively participate in a group discussion, ask questions and to share your own experiences with late notice issues.

Faculty: Craig Krugler, Constructive Solutions, Inc.; Robert Norton, General Adjusting Services, Inc.; Curtis Hutchens, Esquire, Salmon & Dulberg Dispute Resolution; Ron Papa, National Fire Adjustment Co.

Ethics and Professionalism for Adjusters

This workshop will present a series of prepared claim adjusting problems for group discussion. The panel will discuss the ethical issues raised by each example, and discuss whether the analysis would be different under various state law and regulatory schemes. The distinguished panel members each have multi-jurisdictional experience and will related their personal response to challenging issues for public adjusters, independent adjusters and company adjusters. Topics include licensing, marketing & advertising, assignment of benefits, scope, pricing, delay and coverage. This is a must attend course for all types of adjusters, and professionals who interact with adjusters.

Faculty: Charlie Baker, Peninsula Insurance Bureau; Rick Tutwiler, Charles R. Tutwiler & Associates; Gretchen Connard, Esquire, Abrams, Gorelick, Friedman & Jacobson, LLP

Appraisal Nuts and Bolts

This course will be a practical discussion of appraisal challenges with a focus on the benefits of successfully resolving a claim dispute with appraisal and the pitfalls that prevent a successful outcome. Each panel member brings a high level of multi-jurisdictional expertise and will discuss issues selected to enhance the attendees' working knowledge of the process. The panel will discuss the qualities necessary to be a successful appraiser, umpire selection, policy coverage issues including post loss conditions, scope and pricing, post appraisal challenges and enforcing the award. As appraisal becomes an ever increasing alternative dispute resolution mechanism, this course material is valuable to anyone who works with first party property insurance claims.

Faculty: Jonathan Wilkosky, Esquire, Wilkosky, Friedman, Karel & Cummins; Anthony Antonellis, Esquire, Sloane and Walsh, LLP; John Voelpel, Voelpel Claim Service; Jon Doan, Claims Consultants Group

Anti-Current Causation: Wind or Flood?

Most homeowner and commercial insurance policies include provisions, known as anti-concurrent causation clauses, that contractually identify the scope of one or more sets of exclusions. In most policies, anti-concurrent causation clauses clarify that where an excluded peril contributes directly or indirectly to cause a loss, coverage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss. Notwithstanding this broad prefatory language, judicial treatment and enforcement of such clauses has varied in the wake of past catastrophes that have affected millions of policyholders. This workshop will review this policy language and discuss factual scenarios of when the exclusion can be successfully applied or avoided.

Faculty: Emmett E. McGowan, Esquire, Nelson Levine de Luca & Hamilton, TBA

4th Annual WIND Regional Symposium Registration Information

May 8, 2014 • 6 pm and May 9, 2014 • 8am - 5 pm

Hilton Newark Penn Station • Newark, NJ

Register online at www.windnetwork.com

REGISTRANT INFORMATION (one form per registrant)

First Name _____

Last Name _____

Badge Name _____

Company/Organization _____

Title _____

Address _____

City/State/Zip _____

Phone _____

Fax _____

Email _____

Email address required; registration confirmations are sent via email.

PROFESSIONAL DESIGNATION (please check)

- | | |
|--|---|
| <input type="checkbox"/> Accountant | <input type="checkbox"/> Government |
| <input type="checkbox"/> Agent | <input type="checkbox"/> Independent Adjuster |
| <input type="checkbox"/> Appraiser/Umpire | <input type="checkbox"/> Insurance Company |
| <input type="checkbox"/> Attorney - Defense | <input type="checkbox"/> Consultant |
| <input type="checkbox"/> Attorney - Policyholder | <input type="checkbox"/> Contractor |
| <input type="checkbox"/> Public Adjuster | <input type="checkbox"/> Restoration |
| <input type="checkbox"/> Engineer | <input type="checkbox"/> Service Provider |
| <input type="checkbox"/> Underwriter | <input type="checkbox"/> Other _____ |

How did you learn about the Symposium? (please check)

- | | |
|--------------------------------------|--|
| <input type="checkbox"/> WIND member | <input type="checkbox"/> Referral |
| <input type="checkbox"/> Email | <input type="checkbox"/> Internet Search |
| <input type="checkbox"/> Website/Ad | <input type="checkbox"/> Other _____ |

EVENT SELECTIONS (please check events you will attend)

- Networking Reception, May 8 Lunch, May 9

WORKSHOP SELECTIONS

Register early as many classes have size limitations.

1:15 - 3pm

- Late Notice, Supplemental Claims and Other Post Loss Policy Condition Issues
- Appraisal Nuts and Bolts
- Ethics and Professionalism for Adjusters
- Anti-Current Causation: Wind or Flood?

3:15 - 5pm

- Late Notice, Supplemental Claims and Other Post Loss Policy Condition Issues
- Appraisal Nuts and Bolts
- Ethics and Professionalism for Adjusters
- Anti-Current Causation: Wind or Flood?

CONTINUING EDUCATION INFORMATION

CE credits will be offered in both morning and afternoon time blocks. Final approvals for this year's program will be posted on the CE page at www.windnetwork.com. We will be requesting certification from the following, including Ethics where possible:

(Adjusters: Florida, Texas)

(Attorneys: New York, New Jersey)

For CE-related inquires, contact the WIND CE Provider, AE21 Inc at 800.820.4550 or email info@ae21.com.

REGISTRATION FEES

Registration fees are \$200. Fees include all general sessions, break out sessions, break, lunch, evening reception, and CE credits/filings.

CANCELLATION POLICY

Full refunds (less a \$50 processing charge) will be made for cancellations received by May 1, 2014. No refunds will be made after this date. Substitutions are welcome. A request for cancellation must be submitted in writing via fax, 813-988-5737; email, meetingplanner@windnetwork.com; or mail, 11812 N 56th Street, Tampa, FL 33617. Refunds will not be given for no-shows.

HOTEL INFORMATION

**Hilton Newark Penn Station
Gateway Center - Raymond Blvd**

Newark, New Jersey, 07102-5107

Phone: 973-622-5000

Rooms are available on Thursday, May 8, 2014. Group rate starts at \$189. Reservations: Reference Windstorm Insurance Network Symposium. Deadline until sold out.

PAYMENT AND MAILING INFORMATION

- Total Payment _____
- Check (payable to Windstorm Insurance Network, Inc., Tax ID #59-3604274)
Check payments must be received by April 16, 2012.
- Mastercard Visa AMEX

Card _____

Exp. Date _____ Auth. Code _____

Billing Address _____

Name _____

Signature _____

Mail forms and payment to:
**2014 WIND Regional Symposium
c/o Meeting Management Group
11812 N 56th Street • Tampa, FL 33617
Fax: 813.988.5837 (credit cards only)**

FOR MORE INFORMATION

Contact WIND's meeting planner at 813.988.0737 or meetingplanner@windnetwork.com. Visit www.windnetwork.com for news and updates.

5th Annual
**Windstorm Insurance Network
Regional Symposium**

May 8 - 9, 2014
Hilton Newark Penn Station • Newark, NJ



WIND Symposium 2014 Sponsorships

Increase Your Company's Visibility at the WIND Regional Symposium. Sign Up for a Sponsorship Today! Complete this form or sign up online at www.windnetwork.com.

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AM or PM Networking Breaks

Company logo on conference signage
Company logo in conference materials
Company logo on power point presentation
Company name/link on WIND website
Shared table to display company literature during break sponsored (no promotional items)
Post event full contact list roster

Platinum Sponsors (\$1,500)

Lunch or Welcome Cocktail Reception

Company logo on conference signage
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Thank you by WIND President in Opening Session & introduction of representatives in attendance
Company name/link on WIND website
Company logo on WIND website
(six-foot table in preconference area only, no trade show booths, maximum 10 Gold Sponsorships/tables)

Contact Information

Company Name _____
Address _____
City/State/Zip _____
Phone _____ Fax _____
Company Website _____ Co. Email _____
Attending Representative _____ Email _____

Sponsors: All logos must be emailed in jpg. or gif. formats to meetingplanner@windnetwork.com.
Gold Sponsors: Please ship your company banner to MMG at the address above no later than April 11, 2014 with a pre-paid label for return shipping. WIND is not responsible for lost or mishandled banner signs.

Questions? Please contact WIND's meeting planner, MMG,
at 813.988.0737 or meetingplanner@windnetwork.com.

Thanks for your support of the 5th Annual WIND Regional Symposium!

Select A Sponsorship

- Logo Sponsorship, \$300
 Gold Sponsorship, \$600
 Platinum Sponsorship, \$1,500

Payment Information

Check (Tax ID #59-3604274)
 Mastercard Visa AMEX
Number _____
Exp. Date _____ Auth. Code _____
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Name _____

Mailing Information

Paying by credit card? Fax form to 813.988.5837.
Checks must be received with application.

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or email meetingplanner@windnetwork.com

Windstorm Insurance Network, Inc.

The Educational Association for Windstorm Insurance Claims Industry Professionals®

About the Windstorm Insurance Network, Inc.

The Windstorm Insurance Network, Inc. (WIND)® is the first educational member association devoted solely to dealing with windstorm insurance claims issues of interest to insurance practitioners. WIND was incorporated in 1999 with the goal to help professionals familiarize themselves with critical issues related to wind insurance claims and to remain current and knowledgeable on developments and trends in this ever-changing industry.

WIND's mission is to offer industry insight and education for individuals and groups interested and employed in the windstorm-insurance-claims industry. Members come from across the United States and represent various companies and professional interests in the property and windstorm insurance industry.

Educating and Informing the Industry

WIND originated from the perceived need for education and training in dealing with insurance issues arising from Florida's hurricanes. From that initial concern, the idea grew to create an educational organization to address similar interests shared by other industry practitioners. The targeted group includes those responsible for adjusting, sales, marketing, and underwriting of windstorm coverages, as well those persons whose employment and professional responsibilities are directed toward windstorm insurance issues.

In its inaugural year, WIND's Board of Directors consisted of 14 officers and board members from a diverse list of professional backgrounds in the insurance company, accounting, adjusting, agency, engineering, legal, reinsurance, residual market, and scientific communities. WIND's membership consisted of more than 200 professionals. As WIND developed, the idea grew and evolved into offering a first-class conference to educate insurance professionals from all professional representations.

Bringing Windstorm Claims Professionals Together

The inaugural Windstorm Insurance Conference was held in February 2000 in Orlando. Offering a line-up of keynote speakers, professional development workshops, continuing education credits, evening receptions, a vendor trade show, and golf tournament, the conference drew nearly 400 professionals. From the outcome of the first WIND conference, it was evident that there was a clear demand for a discussion forum to address windstorm insurance issues from a variety of industry perspectives.

In 2003, the WIND Umpire Directory® and WIND Umpire Certification Program® were launched. Recognizing an industry need for a compilation of competent umpires in insurance appraisal matters, the umpire directory was introduced at the 2004 annual conference. The certification program, which is mandatory for WIND umpire directory applicants, has been taught to hundreds of professionals since the first class in 2003. As all umpires must adhere to important guidelines, a code of ethics written and adopted by WIND, and frequent certification renewal, the WIND Umpire Directory® and WIND Umpire Certification Program® have quickly become an invaluable tool for professionals. In 2012, WIND has launched the WIND Appraiser Certification® Program®, the WIND Certified Appraiser® designation, and approved the WIND Code of Ethics in Insurance Appraisals.®

In 2014, in conjunction with WIND's 15th anniversary, the WIND Professional Designation Program was launched. The WIND Professional Designation Program is a distinct credential process for windstorm insurance claims professionals. The program has been established to recognize within the industry individuals that demonstrate professionalism and technical knowledge in the field of property and windstorm insurance claims. The program includes two levels of designations: the Windstorm Insurance Network Associate (WIND-A) and Windstorm Insurance Network Fellow (WIND-F). Both designations recognize individuals who show a dedication to ongoing education in their respective concentrations.

Advancing Members' Knowledge Through Education, Networking, and Professionalism®

Today, WIND boasts a sizeable membership with more than 1,000 professionals from across the nation and an impressive group of officers and board members. The annual Windstorm Insurance Conference attracts more than 1,000 attendees from across the United States, Canada, Germany, and Great Britain for three days of professional development, continuing education, and networking opportunities.

Now in its second decade, long-range planning goals have been put into place to continue to grow and foster WIND as a premier educational association for windstorm insurance claims professionals.



2929 Langley Avenue, Suite 203 • Pensacola, FL 32504
Phone: 850.473.0601 • Fax: 850.473.0603 • Email: info@windnetwork.com
Visit WIND online www.windnetwork.com



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