CAIIA Status Report

To find the best independent adjusters, visit www.CAIIA.com.

March 2018

Appraiser Declarations Inadmissible When Offered to Challenge the Merits of an Appraisal Award

Credit to Haight, Brown and Bonesteel, Los Angeles, CA

In *Khorsand v. Liberty Mutual Fire Ins. Co.* (No. B280273, filed 2/27/18), a California appeals court affirmed an appraisal award favorable to a homeowners insurer, ruling that it was improper to admit as evidence in opposition to a petition to confirm the award a declaration from the policyholders' appraiser, except for the limited purpose of showing improprieties in the appraisal, bias, partiality or other improper conduct.

The homeowners had a pipe leak and submitted a claim. The insurer responded to an estimate from the owners' adjuster by retaining an expert and paying an undisputed amount that was significantly less. Eleven months later the owners had upper deck damage and submitted another claim. Relying on the same expert, the insurer paid another undisputed amount significantly less than the owner's estimate. The owners requested appraisal but the insurer denied the request, contending that the dispute was over coverage and outside the scope of appraisal.

The owners' petition for appraisal was granted, with the court ordering separate listing of items the insurer disputed regarding coverage or causation. The appraisal panel issued an award stating that total damage was $132,293, of which $96,530 was contested by the insurer. The insurer filed a petition to confirm the award, which was granted despite the fact that the owners' appraiser had refused to sign it.

In opposing confirmation of the award, the owners submitted a declaration from their appraiser, in which he provided an account of the appraisal proceedings, including the evidence presented and the appraisers' deliberations, and set forth his reasons for declining to sign the award. This included facts regarding the owners' claim that the insurer could not dispute increased deck repair estimates despite having learned facts that it was not covered, because it had initially agreed to cover the loss.

The result hinged on whether the appraiser's declaration was admissible to oppose confirmation of the award. The insurer had objected to the declaration based on Evidence Code section 703.5, which states that: "No person presiding at any judicial or quasi-judicial proceeding, and no arbitrator or mediator, shall be competent to testify, in any subsequent civil proceeding, as to any statement, conduct, decision, or ruling, occurring at or in conjunction with the prior proceeding, except as to a statement or conduct that could (a) give rise to civil or criminal contempt, (b) constitute a crime, (c) be the subject of investigation by the State Bar or Commission on Judicial Performance, or (d) give rise to disqualification proceedings under … Section 170.1 of the Code of Civil Procedure.".

Continued on page 4

Published Monthly by
California Association of
Independent Insurance Adjusters

An Employer Organization of Independent Insurance Adjusters

Inside this issue…..

Appraisal Award	Pg. 1
President's Message	Pg. 2
Save the Date	Pg. 3
Past President letter	Pg. 3
Garagram	Pg. 4
Porter Ranch	Pg.6
CCC Registration	Pg. 8
CAIIA Mid-term	Pg. 9

CAIIA Newsletter
CAIIA Office
PO Box 168
Burbank, CA 91503-0168
Website: www.caiia.com
Email: info@caiia.com
Tel: (818) 953-9200

Editor: Sterrett Harper
Harper Claims Service, Inc.
(818) 953-9200
harperclaims@hotmail.com

Permission to reprint is always extended with appropriate credit to CAIIA Newsletter.

© Copyright 2018

Status Report Available

by Email and Web Only.

To add other insurance professionals to our e-mail list, please go to CAIIA. com or e-mail a request to statusreport@caiia.com.

California Association of Independent Insurance Adjusters, Inc.

President's Office
P.O. Box 18444
South Lake Tahoe, CA 96151
Email: mail@missionadjusters.com

President
Paul Camacho, RPA, ARM, Mission Adjusters, So. Lake Tahoe, CA
mail@missionadjusters.com

Immediate Past President
Steve Washington – Washington & Finnegan, Inc., Anaheim, CA
steve.washington@sbcglobal.net

Vice President
John Ratto
Reliant Claims Services, Inc.
Oakland, CA
mail@reliantclaims.com

Secretary Treasurer
Gene Campbell
Carter Insurance Claim,s Services, Inc.
Tustin, CA
gcampbee@carterclaims.com

ONE YEAR DIRECTORS
Neal Thornhill
Thornhill & Associates, Inc.
Chatsworth, CA
neal@thornhillandassociates.com

Eric Sieber
E.J. Sieber and Co.
Rancho Cucamonga, CA
EJSieberco@gmail.com

TWO YEAR DIRECTORS

Richard Kern
SGD Inc.
San Diego, CA
rkern@sgdinc.com

Pete Vaughan
Vaughan and Associates Adjusting Services, Inc.
Benicia, CA
pvaughan@pacbell.com

OF COUNSEL
Kevin Hansen, Attorney, McCormick Barstow,LLP
7647 N. Fresno St.
Fresno CA 93729-8912
T. 559.433.1300
F. 559.433.2300
kevin.hansen@mccormickbarstow.com

President's Message

Have you ever watched Undercover Boss on TV? This is where an owner or an executive of a large company goes into the business as an unknown to see the operations first hand. This leads to situations where employees shine with their talents or fail from lack of training, faulty equipment or attitude.

Paul Camacho

CAIIA President

This leads to several questions we should ask ourselves in our jobs or leadership in our companies.

How do you present yourself with your coworkers, manager or owner?

How do you communicate with your customers or clients?

Are you prepared to go beyond what is asked or expected of you?

Remember in this age of technology, you never know when you are on camera being observed or tested. We could get paranoid very easily these days, but when you perform your task correctly with courtesy and respect, you can also shine.

It was 3 degrees this morning with crisp blue skies and a fresh dusting of snow. I hope you have considered the invitation extended to you for the April 6, 2018, CAIIA Mid-Term meeting in South Lake Tahoe. A registration flyer is in this Status Report so that you can register and join us. **Help us plan the future of our organization!**

As you know, each month I am asking a past CAIIA President to share their observations of this organization and their views of change. This month I have asked Lee Collins, who was the CAIIA president in 2003-2004, to write this month's President's message. It was Lee who hired me for my first job as an Independent Adjuster, so it was fun to ask him to write an article. He agreed and then asked if I would give him plenty of time to compose his thoughts. I told him I would give him plenty of notice and then put him on my calendar to follow up. (Tables turned). I will always appreciate Lee for his encouragement and management style.

Please take the time to reach out to our past presidents to reconnect if you have lost touch. Stay tuned to see who is next!

Paul Camacho

CAIIA President 2017-2018
Paul Camacho

CAIIA President 2017-2018

Mission Adjusters

mail@missionadjusters.com

To find the best independent adjusters, visit www.CAIIA.com.

NEWS FOR OUR MEMBERS

SAVE THE DATE

The CAIIA is proud to be exhibiting at or sponsoring the following upcoming events:

March 6-7, 2018	**Combined Claims Conference, Garden Grove, CA**
April 6, 2018	**CAIIA Mid-term, South Lake Tahoe**
August 28-30	**Claims Conference of Northern Ca., Squaw Valley**

To introduce myself to those who don't know me, I am Lee Collins, and I was CAIIA President in 2003/2004. I was a partner at Bragg & Associates, which we founded in 1986, and which was acquired by York Risk Management in 2008; I have been retired since. I began my "multi-line" adjusting career for a major insurer, in 1972 in Southern California - an amazingly different time indeed. When I started, we were routinely instructed to inform all personnel agencies or applicants that our company did not hire women for field adjusting positions! That changed, thankfully, after a couple of years, following a lawsuit filed to remedy that backward position.

The CAIIA was founded in 1947, by coincidence the same year I came into this world. Since I maintained all original CAIIA records for a time, I can tell you that in the original files, the typewriter was king, and "cc" could be taken literally - the files were full of actual carbon copies! There were no zip codes then, and phone numbers began with such prefixes as "Madison" and "Trinity". How far the organization has come since - I imagine most, if not all, reports to clients are now sent by email.

When Paul Camacho recently asked me to write a guest column, I admit I had mixed emotions. Just about any past CAIIA President will tell you the monthly column is one of the harder duties of being President; I was delighted when I wrote what I thought was my last column in late 2004! Actually, a former President once told me no one ever read any of the columns anyway, but hopefully at least a few will read this one!

I naively expected my first year as a CAIIA officer, in 2000, as Secretary Treasurer, to be the largely ceremonial, oversight position it had been for years. To my shock and dismay, then President Lorrie Ware called an emergency meeting in December of that year. Long time CAIIA employee and Executive Director Gene Riggs had just resigned, informing the CAIIA it didn't have enough funds to continue paying him, and we were in danger of running out of money to continue operating! The Secretary Treasurer was no longer a ceremonial position, and I was suddenly "hands on", setting up a new bank account, writing checks, processing credit card payments, completing financial reports, and making sure any business entity or person who owed the CAIIA money for any reason paid up! Thankfully, we survived that year, and I managed to "work my way through the chairs" for four years, without any major disasters.

I have enjoyed reading the "CAIIA Status Report" since I retired, and I see many of the same challenges that we faced - membership growth, educational seminars, fall and mid term convention attendance, etc., continue to face your leadership now. My hat is off to all those who have accepted leadership roles in the CAIIA, and especially to my friend Paul Camacho, who as far as I know, is the very first to agree to be CAIIA President twice!

I thought about donning my CAIIA tuxedo (which I may have worn once since my CAIIA days, and which most certainly wouldn't fit me now!) for the photo Paul requested. Since I am "completely retired" though, I decided to submit one taken just a week ago in Carmel, showing me in my "completely relaxed" usual state! Best regards to all!

Lee Collins

Past President 2003-2004

To find the best independent adjusters, visit www.CAIIA.com.

Continued from page 1

Concluding that appraisers come within the purview of the statute, the appeals court agreed it was error to admit all but a small portion of the declaration. The court cited *Cobler v. Stanley, Barber, Southard, Brown & Associates* (1990) 217 Cal.App.3d 518, for the proposition that admissibility is limited to the four purposes specified in the statute, but not "[t]he merits of the controversy, the manner in which evidence was weighed or the mental processes of the arbitrators in reaching their decision." The *Cobler* court held that arbitrator declarations were only admissible "when a dissenting arbitrator charged improprieties in the arbitration, and when others charged bias, partiality or improper conduct, but were not admissible to challenge the merits of the award." (Citing Code Civ. Proc., § 1286.2(a)(1).)

The *Khorsand* court held that the only statements in the appraiser's declaration that could be admitted were those statements regarding the owners' charge that the insurer and its coverage counsel had engaged in "fraud" regarding the minimum scope of the deck loss, by having agreed to and paid the initial estimate for the repair, but then disputing any increased award for the deck after discovering a causation issue. The owners argued that the insurer was bound by its earlier representations regarding coverage, and it was fraud to argue otherwise.

But having concluded that the declaration was admissible for that limited purpose, the appeals court proceeded to find that judicial estoppel precluded any fraud argument by the owners because they had successfully argued for a broad application of the appraisers' powers in the fight to limit the scope of the appraisal. They had successfully opposed the insurer's application to limit the scope of the appraisal by arguing that the appraisal panel was authorized to make independent determinations regarding the existence and actual value of the losses, that the panel was not bound by the representations of either party regarding the scope of loss, but that the appraisers' own estimates, not earlier estimates prepared by the parties, defined the scope of an appraisal award. Thus, the owners were estopped from arguing that the insurer was bound by its earlier statements regarding coverage.

Otherwise, the *Khorsand* court concluded that the owners were merely arguing the merits of the appraisal award which was not a basis to vacate the award as entered.

Garagram

Credit to: Garrett Engineers, Long Beach, CA

The insured owner of a Chevrolet Cruze filed a claim for front and rear damage to his vehicle while parked in a shopping mall. Reportedly it was parked and unattended when it was struck from behind and pushed into a shopping cart storage area. Subsequently, the driver withdrew that claim and submitted a different claim. The second claim reported that he ran over an object that fell from a truck resulting in impacts that caused damage to the vehicle as well as injury to the occupants of the vehicle.

GEI was assigned to examine the supplied documents and photographs, to determine which version of the accident was most probable, and the probability for injury in this accident. The client provided sixty-six color photographs for review. The photographs showed obvious direct contact damage. There were surface scratches and scrapes to the left fender, right fender, right rocker panel, right door handle, right rear door, right quarter-panel, rear bumper cover, front bumper cover, left wheel flare and the right rear wheel cover. The right rocker panel was slightly indented. Continued on page 5

To find the best independent adjusters, visit www.CAIIA.com.

Continued from page 4

GEI was assigned to examine the supplied documents and photographs, to determine which version of the accident was most probable, and the probability for injury in this accident. The client provided sixty-six color photographs for review. The photographs showed obvious direct contact damage. There were surface scratches and scrapes to the left fender, right fender, right rocker panel, right door handle, right rear door, right quarter-panel, rear bumper cover, front bumper cover, left wheel flare and the right rear wheel cover. The right rocker panel was slightly indented.

Unrelated prior damage was noted as indicated to the left fender. Notably, there was no frame structural damage and no observed deformation with the exception of the right rocker panel. There was no wheel or suspension damage. There was no intrusion into the occupant compartment. The overall appearance of the vehicle suggested a series of low energy transfer impacts to the front right corner and right side surfaces. The images of the right undercarriage adjacent to the right rocker panel damage showed no contact or deformation to the underside of the vehicle. An object significant enough to cause the rocker panel damage would also cause some amount of damage to the adjacent undercarriage if this vehicle had traveled fully over it. Considering the pattern of the scratching and damage characteristics of the separate areas contacted, all of the right side damage was related. The damage to the front right corner suggested the vehicle struck something.

The scratches to the lower front bumper cover indicated the impact was planar (horizontal) not from a non-horizontal impact force as one would expect when driving over an object. Damage to the right front wheel mudguard suggested the struck object yielded and was knocked down, then run over by the front right wheel. The indentation to the right rocker panel showed some amount of non-horizontal force but with limited involvement. Only the underside of the right rocker panel

Continued from page 5

had any contact or indentation. The lack of additional undercarriage damage indicated the object responsible for the damage was small enough that it fit under the vehicle and was only involved with the right rocker panel and not the undercarriage. The continued surface scratching along the side of the vehicle suggested the right front door handle, right rear door, right quarter-panel and right rear wheel cover were damaged during the same event. The right door handle had a yellow colored residue transfer associated with the scraping that appeared to be consistent with the paint used to cover and highlight road-side furniture such as fire hydrants and parking barriers. The first claim was for the vehicle being struck on its back bumper and pushed into a shopping cart storage apparatus. The damage to the back of the vehicle consisted of a gouge to the lower right portion of the bumper cover face and some light scratching in various locations across its width.

This damage was not consistent with a planar impact from another vehicle. There was no evidence of an impact that occurred to the back of the vehicle that would accelerate the vehicle forward. The focalized gouge damage to the back bumper cover appeared more likely to be caused by a small, narrow, sharp-pointed object. Based on these observations, the version where the vehicle struck a stationary object with its front right lower bumper corner, knocking it down and running over it with the vehicle's front right wheel and sustaining slight right rocker panel damage is the most probable one. There was no mechanism for the production of an injury to the occupants due to the force of the impact or from a component intrusion into the occupant compartment of this vehicle in this accident.

Southern California Gas Company, Petitioner, v. The Superior Court of Los Angeles County

Credit to : Low, Ball & Lynch, San Francisco, CA

Southern California Gas Company, Petitioner, v. The Superior Court of Los Angeles County

Respondent; First American Wholesale Lending Corporation, et al., Real Parties in Interest 18 Cal.App.5th 581

Court of Appeal of the State of California Second Appellate District Division Five December 15, 2017

Seven business plaintiffs sued Southern California Gas Company (SoCalGas) when a natural gas leak resulted in business losses without property damage or personal injury. The Appellate Court concluded as a matter of law that SoCalGas did not owe a duty to prevent business plaintiffs' economic loss based on negligent conduct. California has never recognized an unlimited duty of care. Without a special relationship between plaintiffs and defendant, foreseeability alone is too tenuous to support imposition of a duty of care to a third party. This is to guard against imposition of liability out of proportion to fault, promoting virtually unlimited responsibility for intangible injury.

Facts:

A natural gas storage facility located above Porter Ranch in Los Angeles developed a gas leak which spread an oily mist over nearby neighborhoods. Relocation of 15,000 Porter Ranch residents took an enormous toll on the local economy, and seven businesses filed a complaint against SoCalGas for strict liability, negligence and negligent interference with prospective economic advantage. No injury to person or property was claimed, only economic loss.

SoCalGas demurred, asserting it owed no duty of care to the business plaintiffs because the complaint did not allege a special relationship sufficient to impose a duty under the J'Aire Corp. v. Gregory case. The trial court overruled the demurrer, and SoCalGas filed a writ. The Court of Appeal ordered the trial court to vacate its order and sustain the demurrer without leave to amend. (Continued pg. 7)

To find the best independent adjusters, visit www.CAIIA.com.

Continued from page 6

Analysis

Generally, a defendant owes no duty to prevent purely economic loss to third parties under any negligence theory. However, public policy may dictate the existence of a duty to third parties. The Biakanja v. Irving case held that the following factors must be balanced:

1. The extent to which the transaction was intended to affect the plaintiff;
2. The foreseeability of harm to plaintiff;
3. The degree of certainty that plaintiff suffered injury;
4. The closeness of connection between the defendant's conduct and the injury suffered;
5. The moral blame attached to the defendant's conduct; and
6. The policy of preventing future harm.

Where the alleged negligence has caused economic loss, but no personal injury or property damage, duty is not presumed. The court must examine the Biakanja factors to determine whether to impose on the defendant an exceptional duty to third parties. Centinela Freeman Emergency Medical Associates v. Health Net of California, Inc.

In J'Aire, foreseeability figured prominently in the analysis. The landlord hired a contractor to renovate commercial space, and construction delays caused the tenant economic loss. Since the defendant could not perform the contract without interrupting the tenant's business, it was foreseeable that the contractor's performance would directly affect the tenant. Thus, a special relationship existed between the parties, and plaintiff could recover loss of expected economic advantage through the negligent performance of a contract even though the parties were not in contractual privity.

In Bily v. Arthur Young & Co., the California Supreme Court held that, even when foreseeability was present, an award of damages for pure economic loss raised the spectre of vast numbers of suits and limitless financial exposure. For example, a driver who causes a car accident which blocks a major traffic artery would have a duty to the vehicles involved in the accident but no duty to the myriad of people inconvenienced by blocking the bridge or tunnel where the accident occurred. In the SoCalGas case, the business plaintiffs abandoned their claim that SoCalGas was a party to a contract intended to affect them. The Court held that a third party's purely economic loss arising from a transaction is a prerequisite to recovery in tort when there is no injury to person or property.

In the George A. Hormel & Co. v. Maez case, plaintiff driver negligently toppled a power pole, damaging a transformer which resulted in a power surge. The power surge burned out a motor which caused a nearby factory to shut down, and the factory owner sued for the cost of replacing the motor and the wages it paid its idled employees. The Court concluded that plaintiff's damages were reasonably foreseeable and defendant owed a duty of care.

In Union Oil v. Oppen, the 9th Circuit considered the oil spill off the Santa Barbara Coast. Commercial fishermen were permitted to sue for damages to their livelihood, but other businesses in the town were not, even though they were affected. The Court said this case did not open the door to claims asserted by those whose economic or personal affairs were "discommoded" by the oil spill. Not every decline in the general commercial activity of every business in the Santa Barbara area following the oil spill constitutes a legally cognizable injury for which the oil company may be responsible.

The SoCalGas court found that the common element in the relevant cases was the physical destruction of the property which enabled plaintiffs to earn a livelihood. That element is missing in the SoCalGas case. The Court concluded that, in the absence of personal injury or property damage, the special relationship requirement serves as a foreseeability gauge. Without a special relationship, foreseeability is typically too tenuous to support the imposition of a duty of care to a third party. Foreseeability alone could result in the imposition of liability out of proportion to fault or promote virtually unlimited responsibility for intangible injury.

CONCLUSION

The SoCalGas case stands for the proposition that, without personal injury, property damage, or a special relationship, the general rule that precluding business plaintiffs from recovering for pure economic losses under a negligence theory remains viable.

To find the best independent adjusters, visit www.CAIIA.com.

Combined Claims Conference Scholarship

You're Invited!

2018 COMBINED CLAIMS CONFERENCE

CCC-BACK TO THE FUTURE

30th Anniversary Celebration

Hyatt Regency Orange County

March 6-7, 2018

What's the Combined Claims Conference (CCC)?
The late Wm. H. King, Sr., founded the CCC in 1988 as a not-for-profit organization aimed at delivering quality education and training opportunities to those in the insurance industry at an affordable price. 30 years later, the CCC Committee continues the founding members' vision of providing outstanding sessions and continuing education to insurance professionals!

Who qualifies for a Scholarship Pass?
Any individual employed by an insurance company, TPA, broker or public entity qualifies for the Scholarship Program: Managers, Supervisors, Adjusters, Appraisers, Risk Managers and Underwriters are welcome to submit applications.

What's a Scholarship?
The CCC Committee is pleased to offer Conference Scholarships to the Insurance Professional. We are offering a limited number of one day and two day ***scholarships which cover the registration fee*** to attend the CCC. Scholarship passes include breakfast, breaks and lunch on the day(s) you are attending as well as admission to all sessions, continuing education credits and conference events (except the golf tournament).

How do I sign up for my free Scholarship Pass?
You must complete the scholarship form online at www.combinedclaims.com/scholarship for a scholarship pass. One-day and two-day passes are available. Limited passes are available – RSVP early!

Property Track Sessions	Liability Track Sessions	SIU Track Sessions
Adjusting Water Damage Claims (1CEU)	Reconstructing Bicycles vs. Auto Collisions (1CEU)	Examinations Under Oath: Top Things to Know. "Just the Facts, Ma'am" (1CEU)
Looking Ahead: Strategies for Increasing Temporary Housing Efficiencies and Improving Accuracy in A New Age of Insurance Claims (1CEU)	Adjusting for Trees: Tree Appraisal, Risk Assessment and Root Intrusion (1CEU)	ALE/FRV Fraud Session (1CEU)
Products, Appliances, Vehicles and Systems (1CEU)	Exculpatory Agreements (1CEU)	Undercarriage Damages Claims and Examination (1CEU)
Fire and Explosion Investigations that *Sizzle!* (1CEU)	California Tort Claims Act – An Overview (1CEU)	Personal Lines Auto Fraud (1CEU)
Bloody Jobs: How to Walk Through the Mess (1CEU)	Ethics and Claims Handling (1CEU) *(Ethics Credits)*	Evaluating Documents For Potential Fraud: Trust But Verify(1CEU)
Ethics and Marijuana (1CEU) *(Ethics Credits)*	Traumatic Brain Injury Cases (1CEU)	Social Media Investigations (1CEU)
PLUS keynote Opening and Closing General Sessions! (2CEUs)	***PLUS keynote Opening and Closing General Sessions! (2CEUs)***	***PLUS keynote Opening and Closing General Sessions! (2CEUs)***

Combined Claims Conference - P.O. Box 255431 Sacramento, CA 95865
(714) 321-3847 – info@combinedclaims.com – www.combinedclaims.com

To register and for more info: http://www.combinedclaims.com/registration

CAIIA REGISTRATION FORM

California Association of Independent Insurance Adjusters

MID-TERM BUSINESS MEETING—April 5-6, 2018

Tahoe Resort Hotel, 4130 Lake Tahoe Blvd., South Lake Tahoe, CA 96150

Call **1.800.988.9895** for Reservations under group code CAIIA.
Rooms are subject to availability until March 6, 2018.

Your Name _____ Spouse/Guest _____
Company _____
Address _____
Phone _____ Fax _____
E-Mail _____

EVENT	COST	#TICKETS	TOTAL PRICE
MEMBER CONVENTION Package (*) (Includes Reception dinner, Continental Breakfast, CE Class/Lunch/Meeting)	$ 150.00	#_____	$_____
Non-Member *Convention Package* (Includes Reception dinner, Continental Breakfast, CE Class/Lunch)	$ 175.00	#_____	$_____
Spouse/Guest *fee* *Name*_____ *(Reception dinner, breakfast)*	$ 50.00	#_____	$_____
3 Hour CE Class Only (Includes Continental Breakfast, Presentation, Lunch)	$ 100.00	#_____	$_____
		Grand Total payable	$_____

SCHEDULED EVENTS

Please specify which events you will attend by placing a check mark in the box next to the event.

Complete a separate form for each registrant and additional guest.

Please use PayPal to pay and email your completed registration form to:

		You	Spouse/Guest
04/05 – 6:30 P.M.	Welcome/Dinner	[ ]	[ ]
04/06 -- 8:00 A.M.	Registration/Breakfast for hotel guests	[ ]	
04/06 – 9:00 A.M.	Seminar (3 CE credits-Ethics)	[ ]	
04/06 – 12:00 P.M.	Lunch	[ ]	
04/06 – 1:00 P.M.	Business Meeting	[ ]	

Paul Camacho
Mission Adjusters
PO Box 18444
So. Lake Tahoe, CA 96151

PAY with PayPal

(*) Members only

1) Send a completed copy of this form paul@missionadjusters.com

2) Please indicate the date payment was made using PayPal _____