

Presidents Message – April 2020

Hey gang, you're probably thinking this is going to be a “grand opportunity” for me to get on my soapbox and talk all about where we are now with Covid-19....

I'm not going to do that! With the wonderful assistance of Marla Hofstee and Kim Hickey, we have outlined below what we hope are some positive things you can do during this downtime. In the interim, and in all seriousness, we will get through this -no matter what the outcome. We will persevere and hopefully will learn from this terrible event. That being said, Be Safe! One more thing, when at home with the ones you love (hopefully just them and nobody else! Y'all should be self-quarantining!) ,give them a hug or kiss and tell them it's going to be all right, even if you don't believe it yourself...



John Ratto
CAIIA President

Take care my friends, John

Tips to Weather the Quarantine Credit to CAIIA

Safe at home is not easy. For those single, it can be lonely times. For those with families or roommates, it can be too much 1 on 1 time. : /

We've started a list of things to do or think about during this time of quarantine.

1. Experiment with different recipes. Look for things that you have in the pantry and google a recipe based on that ingredient. Many of us are at home more than we are used to so we have time to cook. See our article on TUNA.
2. Spring Cleaning. Take the time to do a deep cleaning of your home. Take books off of the bookshelves and vacuum and dust the books as well as the shelves. Shampoo your carpets and area rugs. Take all of items out of the kitchen cabinets and wash everything and the shelves. This is also a good time to look at everything before you put it back. Do you need it or can you part with it? Start a donation box. There are plenty of people that are less fortunate than you that could use some of the things you are getting rid of! See our article on HOW TO CLEAN YOUR WINDOWS
3. Home projects. While you were deep cleaning, what little things did you notice? Are there rooms that need to be re-painted? Molding that needs to be replaced? Make a list of those things and tackle some of the small projects while you have the time.
4. “Bored” games- dust off that old game board or cards and play an old fashion game with the family. Break out a jigsaw puzzle and set it up on a card table in the corner of your living room.
5. Go outside and get some exercise. See the message in this report from our guest contributor, STERRETT HARPER.
6. Let's talk about finances. It is a scary time for many of us between the state of the stock market and many companies/industries forced downsizing but there may be a silver lining. For all of us, now is a good time to look at our budget. We may see areas of opportunity to save money on food and drink, entertainment, travel, and gasoline. Look at what you are spending, estimate your income Continued on page 2

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and put together a budget. If you have leftover money at the end of the month, set it aside in a savings account. Use ½ of the saved money to either pay down your bills or the mortgage or set aside in an emergency savings fund.

7. With the other half, Plan a trip! Sit down with your family and put together a trip for when life gets back to normal and we aren't quarantined. At the end of the month, put that money into a special account. Check out a website like NerdWallet for "high" interest online savings accounts. Banking is very competitive and some banks are even offering a bonus to new customers.

8. Take time to learn something new! The Open University on iTunes. Did you know that you can download a variety of courses for free? The Open University joined iTunes U in 2008, making available for free a range of high quality audio-visual assets used in their courses. Check out this link: <http://www.open.edu/itunes/getting-started>

We'd love to hear what you are doing to keep moving and staying positive! IMPORTANT INFO BELOW ON CLAIMS HANDLING..

From Paul R Camacho, ARM, RPA:

Risk management dictates anticipating and identifying an exposure. All people that do field work in assessing and investigating losses now have to be prepared to NOT be the carrier or the recipient of the Coronavirus. The rules seem to change on a regular basis due to the evolving research. I am sure there will at one point be flattening of the curve, but the cost is high to humankind.

I hate to say it, but we all know the driven individual who boasts of not missing a day of work and has come to work ill. We have to get past that mindset and think of others who can be affected by those actions. Lines of communication are now more important than ever. My personal belief is that it is ok to ask ahead of an appointment of any illness in the residence or business and plan accordingly. I have recently deferred appointments because of bouts of flu in the residence. The other part of the equation is that people do not want you in their residence while they are self isolating. There was no issue with the postponement of the inspections. We need to be creative to get our tasks done. Options may involve Skype, FaceTime, Zoom or other applications in applicable circumstances.

I think that in any high stress situation, we must not panic and be positive. I have to agree these are uncharted waters and we are all looking to create a map.

Stay healthy and safe!

From Sterrett Harper:

When adjusting claims, here are some things to keep in mind for this unprecedented times.

1. Make phone calls as soon as possible.
2. If at all possible, don't meet people in person.
3. Have your claimants take photos and send them to you.
4. Keep communicating with your contacts, including insureds, claimants, witnesses and clients.
5. If you must go out to the loss location, do not shake hands.
6. Apologize for not shaking hands.
7. Keep the 6 feet rule at all times.
8. Wash your hands after the inspection.
9. Take hand sanitizer with you and use it.
10. Report as soon as possible.

In order to comply with the claims regulations, send letters and emails to all concern.

NEWS OF AND FOR OUR MEMBERS

SAVE THE DATE

April 23 & 24 CAIIA Midterm Meeting, Hilton Garden Inn, Burbank (POSTPONED)

Press Release from the Insurance Commissioner:

Maintain Health Care Access During Coronavirus Emergency Including Prescription Refills

Companies to submit plans on prescriptions, maximizing telehealth, and ensuring network provider adequacy

OAKLAND, Calif.— Today, Insurance Commissioner Ricardo Lara and the California Department of Insurance directed health insurance companies to submit emergency plans detailing how they will ensure continued access to medically necessary health care services for the duration of the declared COVID-19 state of emergency. These include allowing for 90-day prescription drug refills, suspending refill waiting periods for all drug tiers, including specialty drugs, and maximizing telehealth to help health insurance policyholders who are sheltered in place. Health insurers are to file their plans with the Department no later than close of business this Friday, March 20th.

The action affects 2 million Californians covered by Department of Insurance-regulated health policies.

“I am ordering health insurance companies to submit their plans to provide consumers access to necessary health care during the state of emergency, including extending prescription refills to a 90-day supply, removing unnecessary barriers to accessing treatment, and taking other steps to protect Californians’ health and safety,” said Insurance Commissioner Ricardo Lara. “With the actions being taken by state and local governments to protect people from coronavirus spread, we are directing health insurance companies to work with us to guarantee access to care for our most vulnerable during these extraordinary times.”

The action exercises the Commissioner’s authority under a 2018 state law that requires health insurance companies to file an emergency plan with the California Department of Insurance. The emergency plan must address:

How the insurer will remove barriers to access to outpatient prescription drugs, including suspension of prescription fill/refill limitations and refill waiting periods for all drug tiers, including specialty drugs, to allow for policyholders to order a 90-day supply, waiver of charges for home delivery, streamlining/eliminating drug access processes such as step therapy and prior authorization.

How the insurer is complying with CDI’s [March 5, 2020 Bulletin](#) regarding no patient cost-sharing for COVID-19 testing and screening.

How the insurer will cover medically necessary treatment for COVID-19 infection and related conditions.

How the insurer will maximize telehealth, including waiving/expediting any network provider credentialing, certification, or pre-authorization requirements, and waive telehealth cost-sharing. This applies to all providers, including but not limited to providers of mental health and substance use disorder services.

How the insurer will ensure networks provide access to medically appropriate care from a qualified provider, and how the insurer will arrange to provide for available and accessible providers outside the network, with the patient responsible only for in-network cost-sharing, if care cannot be provided within the network.

How the insurer will communicate with consumers, including maintaining a toll-free telephone number.

How the insurer will minimize potential disruptions to its operations and facilities located in jurisdictions with shelter-in-place orders, to ensure it can continue to provide consumers access to necessary health care services during the state of emergency.

Spring Cleaning– How to Perfectly Clean Your Windows

Adapted from Martha Stewart’s Guide to Spring Cleaning

I don’t know about you but I HATE to clean windows. They are always streaky! Read what Martha Stewart suggests for perfect windows.

8 steps to perfectly clean windows

1. Schedule the project Choose a time when the sun is not shining directly on windows. Its hot rays can cause the cleaning solution to dry, which will result in streaks.
2. Clean the surface with a soft-bristle brush, dust away cobwebs and loose dirt from windows and frames. Don’t forget hinges, sills, and tracks. Wear rubber gloves to protect your hands, especially if the frames are old and splintery.
3. Make the cleaning solution Mix 1 part white vinegar and 1 part hot water.
4. Prevent a mess before cleaning the inside of each window, place an absorbent terry-cloth towel along the windowsill to catch drips.
5. Wet the glass Using a sponge, wet (but don’t drench) the windowpane with the vinegar-and-water solution, and rub away the dirt. As much as possible, keep the solution from coming into contact with the window frames.
6. Prime a squeegee & wet the rubber blade; a dry one will skip.
7. Wipe the glass starting at an upper corner of the pane, draw the squeegee down in a straight, confident stroke. Wipe the rubber edge of the squeegee with a sponge or a lint-free cloth. Return to the top and repeat, slightly overlapping the first stroke. Finish by pulling the squeegee across the bottom of the window. Dry the sill.
8. Clean the frames Wipe surfaces using a cloth dampened with a non-ammoniated all-purpose cleaner and water. Rinse them thoroughly with a clean, damp cloth to remove cleaning solution, and dry immediately by wiping with a clean, dry cloth.

Get Creative with that Can of Tuna!

Credit to Epicurious

If we need to get dinner on the table fast, we look to pantry all-stars like that little can of tuna fish. Since it's easy, cheap, and shelf-stable, we always keep a few cans (or jars) around for last-minute meals. And while our go-to tuna salad sandwich is always tasty, there are so many other ways to turn the contents of that can into tonight’s dinner.

1. Tuna + Pasta

For an instant boost of filling protein in your carb-loaded pasta night, add a can of tuna. For a cold take, stir together the classic tuna-mayo mix, then combine with fusilli and some chopped raw vegetables for a [light pasta salad](#). To keep it hot, mix a can into pasta sauce as you heat it; we love tuna in a classic tomato sauce, but you can also go simple with a no-cook sauce, combining tuna with olive oil, capers, olives, and herbs for a [salsa verde approach](#). Or you can stir it into mac-and-cheese for a [creamy, tuna casserole](#).

2. Tuna + Cheese

It’s just one step away from a tuna salad sandwich, but oh how that layer of cheese in a tuna melt makes all the difference. The [classic](#)—with red onion, celery, and cheddar—is favorite for good reason, but we like to switch the flavors up a bit, subbing the [celery out for chopped fennel](#), which adds light, refreshing flavor. Or give tuna the cheesesteak treatment on long rolls with [Swiss cheese and a red-pepper mayo](#).

Another cheesy tuna option: Skip the crab in [crab rangoon](#), instead mixing tuna with cream cheese, scallions, and herbs, then stuff into wonton wrappers (you can [make your own](#) if you don't have any on hand) and fry.

Of course, there are a host of different takes on tuna casserole, like one with Gruyere, dill, and leeks.

3. Tuna + Bread

What’s better than avocado toast? Tuna avocado toast. Mash up an avocado with olive oil, salt, and pepper, then gently stir in a can of tuna for a delicious double whammy. (Add a few slices of bacon and tomato for the ultimate BLTA.)

You can also go [burger style](#), and pack that tuna into a patty to sandwich on a bun. Keep it simple by combining the tuna with bread-crumbs, mayo, and egg, or go big by making a red pepper–caper mayo, [mixed right into the flaked fish](#).

[Pan bagnat](#) is a classic French tuna sandwich with anchovies and eggs, but you can turn it up, too, with a [fennel and olive salad](#).

4. Tuna + Beans

Opening two cans is almost as easy as one, and it's worth the extra effort—tuna and white beans are a powerhouse duo of protein, fiber, and vitamins. It doesn't hurt that the combination is also delicious. Combine them in a salad with [radicchio and chopped celery](#) for a quick weeknight dinner; toss with cucumbers and tomatoes for a [filling side](#); or stir tuna into a [chunky Italian white bean soup](#) instead of sausage.

Tuna and green beans are another great combo. Green beans add a nice bit of fresh crunch to counter the tinned fish. Try it with [garlicky potatoes and feta](#) or a [grains and greens salad](#).

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5. Tuna + Egg

You only have to look at many of the canned tuna recipes above to see that tuna loves the richness of an egg. Give the combo a bit more of the spotlight in an [empanada](#) made with [puff pastry](#) or [pizza dough](#), or in a [Tunisian-inspired turnover](#) made with wonton wrappers. A [Niçoise salad](#) only needs tuna, olives, and eggs to really be complete, but you can add in [lentils](#), [white beans](#), green beans, caper berries, and more—whatever you have on hand, really—to make a composed salad that really hits the spot. Or you could add hard boiled eggs to this salad of [shaved carrots and sliced radishes](#).

You can bake tuna into a [Basque-style tortilla](#), a dish akin to frittata, made with chopped ham, tuna, and vegetables.

Finally, the ultimate tuna and egg combo is [tonnato eggs](#)—a deviled egg riff with tuna blended right into the yolk mixture. These eggs are rich and boldly flavorful, especially good with crispy capers on top.

Higher Interest Online Savings Accounts

Credit to NerdWallet.com

With the brick and mortar banks paying interest below 1% (and many paying way below 1%), these online banks may be something to look into. They are all FDIC insured with the same limits as the brick and mortar banks.

These 5 online banks are currently offering between 1.6% and 1.75% APY with no monthly fees and the convenience of 24/7 access to your accounts without leaving your home!

Visit NerdWallet.com for more details and their analysis on these banks and more!

While you are there, you may want to make sure that your credit card is the right one for you.

Note: The CAIIA does not personally endorse or have a relationship with any of these banks.



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From Sterrett Harper, Former Executive Director of CAIIA:

SOME OUTDOOR ACTIVITIES DURING THE COVID-19 OUTBREAK

Since all of us should be self-isolating, it is not a quarantine. This is the only time when we can save mankind by lying on the couch, doing nothing and watching television. What could be better?

However, we all can get cabin fever. We need to exercise and go outside and enjoy life a bit. Here are a few suggestions for what we can do outside and still stay within the guidelines.

Walking your dog is still allowed, but do it locally up to about 200 yards from your home.

Walk or jog in your neighborhood, but remember the six feet rule.

Do some outdoor stretching.

Make yourself a picnic and eat in your backyard.

Make a picnic and drive to a secluded spot (eat your picnic in the car if you have to). Enjoy the view and your surroundings.

Do some gardening, pull some weeds, sweep the driveway.

Wash and vacuum your car at home.

Some of these sound like work, but it is something to do to help make the time go by a little easier.

From Kim Hickey, Status Report Editor:

I'm trying to call at least 1 person every day. No texting, no "Facebooking" but just an old fashion phone call. I ask them how they are doing and tell them that I was thinking about them. I've been doing this daily and it makes me feel better and people are happy to share what is going on with them and their families.

From Peter Schifrin, RPA:

As I write this I am pondering that today was scheduled to be my favorite day of the year, opening day at Dodger Stadium. So trivial in comparison to all of the hardship everyone is suffering, but a reminder of how things changed so fast.

I have always thought of the CAIIA as a fraternal organization, and I hope all of us will reach out to each other, for assistance, or just a chance to share stories of how we are affected, and hopefully to get a bit of comfort.



This April 22nd marks the 50th anniversary of Earth Day. The first Earth Day in 1970 launched a wave of action, including the passage of landmark environmental laws in the United States. The Clean Air, Clean Water and Endangered Species Acts were created in response to the first Earth Day in 1970, as well as the creation of the Environmental Protection Agency (EPA). Many countries soon adopted similar laws.

Earth Day continues to hold major international significance: In 2016, the United Nations chose Earth Day as the day when the historic Paris Agreement on climate change was signed into force.

On the Lighter Side :

Some day—and we hope it's soon—readers who find this page will wonder why a travel publisher would suggest they take virtual tours of some of the world's greatest sites instead of simply *visiting*. After all, aren't the places on this list among the enduring reasons we go?

They are. But these virtual experiences are themselves extraordinary—fitting proxies for the real thing, when that real thing is momentarily out of reach.

So join us in indulging our shared wanderlust. If this is the first time you've been to some of these places, prepare to have your mind blown. Because here you'll find some of earth's most impressive treasures: natural wonders; works of art; architectural miracles and much more. They belong on any traveler's bucket list. And we'll help you make the trip in person—at least once—in the future. But in the meantime, we hope you'll find as much joy as we have in exploring them from afar.



Click this link for a [virtual tour](#) of the Vienna Opera House, the Louvre and more. Courtesy of *TravelZoo*.

