

SEPTEMBER 2007

CAIIA 2007-2008 Nominations Announced

The nomination committee is proud to proposed the following slate of members for the Board:

Executive Board:

President: Peter Schifrin
SGD, Northridge

Incoming President: Peter Vaughan
Vaughan and Associates, Bencia

Vice President: Sam Hooper
Hooper and Associates, Cerritos

Secretary/Treasurer: Phil Barrett
Barrett Claims Service, Ukiah

Directors:

One Year Term: John Ratto
Reliant Claims Service, Inc., Oakland

The nomination of John Ratto completes the term of Phil Barrett, who has been nominated for the position of Secretary/Treasurer.

Two Year Terms: Kim Hickey
AIMS, Los Alamitos
Helen Dalcin
DaCin Claims Consulting, Burbank
Paul Camacho
Mission Adjusters, South Lake Tahoe

If anyone would like to nominate anyone else (self-nominations are acceptable) to any position on the Board, the nomination must be in writing and submitted to Sterrett Harper by no later than September 18, 2007.

You can submit nominations by email to
harpersclaims@hotmail.com,
by mail to P.O. Box 168, Burbank, CA 91503-0168
or by fax to 818 953-9316.

PUBLISHED MONTHLY BY
California Association of
Independent Insurance Adjusters



An Employer
Organization of
Independent
Insurance Adjusters

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Status Report Now Available by E-mail

If you would like to receive the *Status Report* via e-mail please send your e-mail address to info@caii.org.

CAIIA Newsletter

CAIIA Office
P.O. Box 168
Burbank, CA 91503-0168
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California Association of Independent Insurance Adjusters, Inc

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PRESIDENT

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IMMEDIATE PAST PRESIDENT

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PRESIDENT ELECT

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VICE PRESIDENT

Peter Vaughan
pvaughan@pacbell.net

SECRETARY TREASURER

Sam Hooper
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ONE YEAR DIRECTORS

Maribeth Danko
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Sam Hooper
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Frank Zeigon
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TWO YEAR DIRECTORS

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OF COUNSEL

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PRESIDENT'S MESSAGE

The countdown has begun. This is my second to last newsletter. Our yearly convention is approaching fast. Have you sent in your registration yet??? This year we have changed things up quite a bit. I think you will find the agenda to be quite exciting, educational and fun. For the first time, we have added a Golf Tournament to be held on Wednesday, October 16, 2007. The golf tournament will raise money for the Juvenile Diabetes Research Foundation. In addition, the CAIIA is pleased to announce the establishment of the "Steve Tilghman Scholarship Fund" in honor of and in memory of the passing of Steve Tilghman. Money raised from the tournament will also go towards the Fund which the CAIIA will use to help California insurance professionals or those wanting to enter the insurance field in some fashion such as RPA dues, CPCU costs, schooling, etc. Watch for details. What better way to network and to thank your clients and have an enjoyable day! Also, this year we are holding the All Industry Day and the business meeting on a Thursday. That way there will be more time to spend at Disneyland if you plan on going. We are excited to include in the program three convention speakers, Peter Crosa of Peter J. Crosa & Co. an independent adjusting and private investigation firm will be presenting a session on marketing ourselves. Mr. Crosa has been in the adjusting business for over 30 years. He has an AIC with the Insurance Institute of America, is a member of the Society of Registered Professional Adjusters, Past Regional Vice



President of the NAIIA, Affiliate Board Member of the Property Loss Research Bureau, Fellow of the International Federation of Adjusting Associations, Certified Umpire, Windstorm Insurance Network, professional member of the National Speakers Association and has authored several books relating to the insurance industry.

In addition our own, Frank Zeigon of M and Z Claims Service, Inc. will update us on fraud trends, statutes and other current industry matters. Last but not least, Kevin Hansen from the Law Firm of McCormick, Barstow, Sheppard, Wayte & Caruth, LLP of Fresno, California will be moderating an interactive presentation on adjusters being deposed, right and wrong answers, etc. Can't wait to see you there. Register soon to save your place. You won't want to miss this year.

SHARON GLENN

President - CAIIA 2006-2007

When You Need to Know What Really Happened

Submitted by Garrett Engineers, Inc. - Forensic Division

An Auto / Garage Fire

The case of the month concerns an auto/garage fire. The vehicle manufacturer issued a recall notice for an electrical problem. The insured took his nearly new vehicle to the dealer for required work. He picked up his car about 5 pm, drove home without incident, and parked the car in the garage. About 2 am, he was awakened by smoke and flames. The fire department extinguished the fire and determined that the fire started in the garage. Each interested party brought in their own CFI, but they could not agree as to the origin of the fire. At that point GEI was brought in. The vehicle sustained a burn to near completion. Most of the combustibles in the interior, exterior, and the engine compartment were consumed by the fire. Large aftermarket twenty-inch diameter wheels were found on the vehicle mounted with aftermarket wide tires, a navigation system and sound system.

A large amount of drywall and insulation material was found inside the vehicle. This was fire debris from the garage where the vehicle burned. The front of the vehicle had been cleared to accommodate the preliminary inspection. The front seats had moved to their full back position, most likely during the fire. The remains of magazines and clothes were found behind the right front passenger's seat. A lightly burned umbrella was found hooked on wires beneath the driver's seat.

With possible spoliation from the previous inspection combined with the vehicle being too badly burned led to the conclusion that it is not possible to determine with absolute certainty the cause and origin of the fire. However, the fire appeared to have started in the left front interior of the vehicle.

The engine compartment was heavily fire damaged. All of the rubber, plastic, and light aluminum components of the engine compartment were consumed. Our expert examined the fuel injection system, the power steering system, the air conditioning system, the automatic transmission system, and the engine compartment electrical system. The battery was consumed; the alternator was heavily fire damaged and seized. The engine compartment fuse box was consumed. No short-circuits or other pre-fire problems were found to the battery cables or the engine compartment wiring harness.

The recall was for a possible incorrectly routed electrical wiring loom, under the driver's seat. Some wiring harnesses lacked a particular plastic fastener that secured the wire loom from, over time, drooping down into the path of the frame of the seat, as it moved forward and backward due to the seat position requirements of different drivers. The concern was that over time, the wire insulation would be rubbed off, and eventually short-circuit. The manufacturer provided a replacement section of wiring that would be safely out of harms way, due to its special fasteners, when the seat was advanced and retracted.

The recall notice instructions to the dealer technicians were very explicit in warning where not to route the wires. In particular, it said, "CAUTION: Do NOT route the lumbar adjustment control harness between the seat lifter bar and the metal seat pan."

Our expert carefully examined this area and found the wires to be precisely there. During the recall service, the wire loom was misrouted between the driver's seat lifter bar and the metal seat pan. This action was specifically warned against in the service procedure to satisfy the recall. Additionally, the driver was a tall man and had moved the seat to the farthest back seat position. This pinched the wires, rubbing the insulation off as he drove home. Once the exposed wiring made contact with the seat tray, the wires short-circuited and generated sufficient heat to melt the wiring insulation and ignite the fire. The fire then progressed upward in the areas of available fuel. This was not a circuit that turned off with the engine—it was always "hot". Hot enough to nearly burn down the house.

2007 CCNC PROGRAM OF EVENTS

Thursday, September 13th ~ Bridging The Industry

8:00 am-10:00 am Welcome by Keynote Speaker: **Ken Brownlee, The Claims-Conscious Iconoclast**

As a columnist and contributing editor of Claims Magazine, Ken Brownlee will start off the conference with an amusing and thought provoking commentary.

10:30 am-11:30 am **Session I - Construction Defects: from Complaint to Verdict!**

Jim Keown and Jason Beiglow. Down in the trenches...find out what are the potential defendants and associated defects surrounding various trades. Strategies to use during litigation relating to interrelated building systems.

Session II - They're Here! New Building Codes Affecting Property Losses

Terry Paret, Marlie Barrows and Thomas Leith evaluate the nature of the significant adjusting, engineering and legal ramifications of the International Building Codes superseding the Uniform Building Code in California.

1:15 pm-2:30 pm **Session I - ABC's of ALE - Start to Finish**

In this session, Damon Conn and Kelly Taylor will describe what makes a residence unfit to live in. Use of a worksheet and problem solving examples are presented. Anticipate a quiz!

Session II - Evaluation and Negotiation of Bodily Injury and Wrongful Death Claims

Steve Schatz, Guy Sulson and Dennis Simmons. This panel consisting of plaintiff's attorney, defense attorney and moderator will offer an open discussion on what information and documentation is needed to evaluate wrongful death and bodily injury claims.

Session III - Proof of Loss - Friend or Foe?

Julian Pardini will cover everything you always wanted to know about Proofs of Loss but were afraid to ask.

3:00 pm-4:30 pm **Session I - Inventory Loss Evaluation and Salvage**

Mike Sowerville, Erik Quinn and Tom Richmann will cover what it takes to accurately assess, measure and settle an inventory loss.

Session II - The 10 Crucial Issues You Need to Know About the CGL Policy

Nell Selman will present a dynamic, fast paced seminar that will cover the major components of the CGL policy, from the insuring agreement, important exclusions, conditions and common endorsements.

Session III - All is Not Lost! Computer Diagnostics and Information Recovery

Robert Underwood and Troy Bates. When a company sustains damage to its IT equipment, the damage can have catastrophic impact at all levels of sales, inventory and production. Learn how you can manage a loss of this nature.

2:30 pm-3:30 pm **Session I - Pleasure Craft Liability Claims and Rules of the Road**

Marilyn Rata, Bob Miksta and Paul L. Newman. First, learn about the kinds of boating accidents; who is responsible to report them and what kinds of boatowners present a high risk. Then, the investigation of an accident to establish cause and fault and, finally, the legal coverage and maritime law applications that come into play and affect claim handling.

Session II - How to Avoid Bad Faith When Handling a Potentially Fraudulent Claim

Peter Ziegler and Stephen Smith will offer understanding of regulations and insurance codes that relate to SU and claims handling. Pitfalls to avoid and pertinent case law will also be discussed.

Session III - Claim File Documents - Your Best Friend or Worst Enemy

Kent Hansen and John Hagedorn. The purpose of the session will be to equip professional adjusters with the knowledge needed to confidently document a claim file in a manner that will withstand critical scrutiny (or audit) and avoid bad faith exposure, spoliation of evidence, and breaches of contractual, statutory or regulatory obligations.

1:00 pm-2:15 pm **Session I - Ethics and the Claims Handler**

Ulfra Castellan and Gregory Howell will define ethics and the importance of character in making sound ethical decisions. Problem solving of ethical dilemmas using "good cop/bad cop" approach will help you understand the principle and how it plays a role in day to day claims handling.

Session II - California Fair Claims Settlement Certification

Peter Schifrin will provide training that complies with DOI Regulations required for all claims professionals for a annual certification. Handouts, a power point presentation and a short quiz will convey the information in an interactive manner. A certificate of attendance will be given at completion.

2:30 pm-3:30 pm **Session I - Hands on Demonstration - Technology in Everyday Claims Handling**

Peter Vaughan will demonstrate technologies that are useful to the field adjuster in daily claims handling. This presentation will be aimed at users, not IT professionals. Topics include: GPS Navigation, digital Photography, Flash Memory-data gathering in the field, Digital Tape measuring and Digital Recording.

2007 CCNC REGISTRATION FORM

Bridging The Industry

Attendee Name: _____

Company: _____

Address: _____

City/St/Zip: _____

Phone: _____

Fax: _____

Email: _____

Business Type: _____

- Carrier Personnel & Self Insureds
 IAs, TPA's, Agents/Brokers
 \$75 one day ~ \$125 two days
 All other Attendees

\$300 both days

www.ClaimSConference.org

Additional registration questions please contact Cory Schmitz at cory.schmitz@jbmia.com or at 916-361-6616.

Credit card registration is available online only and not at the event.
Please go to www.claimsconference.org.

Continuing Education Credits Pending for RPA, CPCU and MCLE

Once approved, the RPA will grant to those that attend credit.

Once approved, CPCUs will be award points under the Continuing Professional Development program for CPCUs.

McGrawHill Barstow is a State Bar of California approved MCLE provider and is offering MCLE credit.

2007 CCNC PROGRAM OF EVENTS

Friday, September 14th ~ Bridging The Industry

9:00 am-10:00 am **Session I - The Value and Pitfalls of Estimating Programs**

Martha Ducharme and Dave Winters. Understanding how estimating programs are developed and get a contractor's view of the manner in which factors not contained in a computer generated estimate influence the cost of the repair, and issues to consider in developing an accurate reflection of what the job will cost.

Session II - Steering a Tire Investigation: A Perspective for Claim Staffs

Peter Thom and William Woehrle will teach you how to initiate and facilitate a tire investigation from automotive engineers with tire expertise and get up-to-date on tire technology and regulations.

Session III - SU Awareness Training for Integral Anti Fraud Personnel

Peter Meshot and Dale Banda. This program covers practices and regulations of Special Investigation Units. This course is qualified to provide DOI anti-fraud awareness training.

10:30 am-11:45 am **Session I - Pleasure Craft Liability Claims and Rules of the Road**

Marilyn Rata, Bob Miksta and Paul L. Newman. First, learn about the kinds of boating accidents; who is responsible to report them and what kinds of boatowners present a high risk. Then, the investigation of an accident to establish cause and fault and, finally, the legal coverage and maritime law applications that come into play and affect claim handling.

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1:00 pm-2:15 pm **Session I - Ethics and the Claims Handler**

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CAIIA REGISTRATION FORM
California Association of Independent Insurance Adjusters
ANNUAL CONVENTION – October 17 & 18, 2007

Disney's Grand Californian Hotel

1600 South Disneyland Drive, Anaheim, CA 92802

(714) 520-5005

Mention **California Association of Independent Insurance Adjusters** for special room rates



Attendees must make their own hotel reservations.

Your Name _____ Significant Other _____
Company _____
Address _____
Phone _____ Fax _____
E-Mail _____

- **Association members must purchase a complete registration package. Employees of members are welcome to purchase full or partial events.**
- **Package includes all events below. CAIIA Member Employees may attend the educational seminars only with a member's purchase of a Registration Package. Alternative spouses' program to take place during meeting time**
- **Insurance personnel guests (*) may purchase President's Gala Dinner Event and Educational Seminar only.**
- **Please specify which events you and your significant other/mate will actually attend by placing a check mark in the box next to the event. If you are insurance personnel guest (*), please indicate # in Guest Box below.**

EVENT	COST	# of TICKETS	TOTAL
Registration Package – members with spouse/mate **	\$ 250.00	_____	\$ _____
Registration Package – members w/o spouse **	\$ 200.00	_____	\$ _____
Golf Tournament Dinner/Reception (10/17/07)	\$ 50.00	_____	\$ _____
President's Dinner/Reception/Awards/Installations (10/18/07)	\$ 50.00	_____	\$ _____
Education Seminars including lunch and parking (available to member employees or insurance company guests only)	\$ 35.00	_____	\$ _____
Grand Total Payable			\$ _____

Please make your checks payable to CAIIA or pay by credit card.

Mail Registration form and payment to:

SCHEDULED EVENTS
Please Show # Attending Events Below: You Mate Guest*
10/17 Golf Tournament – mark and we will send you information** [] [] []
10/17 6:30 P.M. Tournament Reception/Dinner** [] [] []
10/18 9:00 A.M. Education Seminars [] [] []
10/18 12:00 P.M. Lunch [] [] []
10/18 1:30 P.M. Business Meeting [] [] []
10/18 6:30 P.M. Presidents Gala Dinner Event, Awards, & Officer Installations [] [] []

SGD
9255 Corbin Avenue, Suite 200
Northridge, CA 91324-2401
pschifrin@sgdinc.com

Credit Card: AMEX ____ VISA ____ M/C ____

Cardholder Name _____

Card #: _____

Signature: _____

* We welcome the attendance and participation of insurance company and risk management claims personnel and attorneys at the President's Gala Dinner Event, the Educational Seminars, and Luncheon following seminars.

** The Golf Tournament and post-tournament Reception/Dinner are at the Anaheim Hills Golf Course. Tournament fee TBD

Weekly Law Resume

Prepared by Low, Ball & Lynch, Attorneys at Law, San Francisco, CA

Civil Procedure - Complaint Not Signed By Plaintiff or Attorney Held To Be Curable Defect

The Board of Trustees of the Leland Stanford Junior University v. Superior Court, (April 18, 2007) Court of Appeal, Sixth District

California Code of Civil Procedure (C.C.P.) section 446 requires that every pleading shall be signed by the party or his or her attorney. In this case, Brian Umana, a Stanford University student, fell from a dormitory loft bed and sustained brain and head injuries in February 2003. Umana claimed that the school loft structure was defective and filed suit against Stanford in February 2005. The complaint was signed "Brian J. Umana, Plaintiff pro se." When Umana's deposition was taken in the case, he testified that the signature on the complaint was his father's - at Plaintiff's request. Stanford filed a motion for summary judgment on the ground that Umana's action was time-barred by California's two-year statute of limitations applicable to personal injury actions. Stanford contended that the complaint filed in February 2005 was void because neither Umana nor his attorney of record had signed the complaint, pursuant to C.C.P. section 446, as well as C.C.P. section 128.7 - which contains similar language. Immediately after Stanford filed the summary judgment motion, Plaintiff filed a motion for leave to file a first amended complaint. The proposed first amended complaint included several substantive changes and was signed by Umana's attorney of record. The trial court granted the motion for leave and denied the summary judgment motion. Stanford filed a petition for writ of mandate in which it sought relief from both the order granting Umana's motion for leave to file a first amended complaint and the order denying Stanford's summary judgment motion. The Sixth District Court of Appeal granted review, but ultimately denied Stanford's writ of mandate. In its writ petition, Stanford argued that C.C.P. section 446 established a rule that a complaint not signed by the hand of the plaintiff or his or her California-licensed attorney is of no legal effect and void. Stanford also challenged the trial court's determination that the properly signed first amended complaint related back to the improperly signed original complaint, contending that the relation back doctrine does not apply to a void complaint. Finally, Stanford argued that the policy of requiring properly signed complaints prevents improper practice of non-attorneys or non-California licensed attorneys initiating actions. The Court of Appeal, researching the legislative history of sections 446 and 128.7, found no suggestion that the Legislature intended for the signature requirement to constitute an incurable defect. The Court held the code sections allow correction of a signature defect in a complaint after the defect is called to the attention of the plaintiff, where the correction is promptly made and the court finds that the plaintiff actually assented to the filing of the action. Here, Umana attempted to cure the signature defect by seeking leave to amend the complaint shortly after his deposition was taken. He also assented to the filing of the original complaint. The Court of Appeal determined that the signature defect was a mere technicality and denied the writ of mandate.

COMMENT

This case holds that an improper signature on a complaint, or other pleading, may be cured, as long as it is done so promptly, and the party assented to the original complaint or pleading.

Coverage - Equitable Subrogation Proper Between Primary and Excess Carriers

Transcontinental Insurance Company v. Insurance Company of the State of Pennsylvania, (March 27, 2007) Court of Appeal, Fourth District

Generally, an excess carrier has a duty to defend only when underlying

insurance has been exhausted. This case examines whether the doctrine of equitable subrogation operates to compel an excess carrier to reimburse defense costs paid by a primary insurer. Barratt American, Inc. (Barratt) was the developer of a housing project in Orange County, CA. Barratt hired many subcontractors to work on the project. Barratt also secured multiple layers of insurance. First, Barratt obtained primary insurance from United National Insurance (United National). Next, Barratt required each subcontractor to obtain a commercial general liability policy, and for those carriers to list Barratt as an additional insured. Ten subcontractors obtained their coverage from CNA Affiliated Companies (CNA). Finally, Barratt obtained excess insurance from Insurance Company of the State of Pennsylvania (ISOP). In 1997, the Windsong Community Association filed a construction defect lawsuit against Barratt. Barratt tendered the defense to its primary carrier (United National) and that policy soon became exhausted. Barratt then tendered the defense to ISOP and the various carriers for the subcontractors, including CNA. ISOP initially contributed to the defense, but then asserted it had no defense obligation. It demanded reimbursement from the subcontractors' carriers having policies naming Barratt as an additional insured. Under threat of litigation from Barratt, CNA paid approximately \$1.2 million in defense fees and costs, but exercised a reservation of rights to later seek contribution from ISOP. The Windsong case settled for \$5,500,000. ISOP paid \$1.5 million in indemnity, but paid no defense costs. CNA filed a declaratory relief action and equitable contribution action against ISOP asserting that CNA should be reimbursed for defense costs. ISOP filed a motion for summary judgment arguing carriers for the subcontractors that named Barratt as an additional insured had to exhaust their policy limits before ISOP's defense obligation would be triggered. The trial court denied the MSJ. The parties then asked the court to enter a stipulated judgment in favor of CNA, so that an appeal could be filed. The trial court did so. The Fourth District Court of Appeal agreed to review the case and affirmed the judgment. On appeal, ISOP contended that it had no duty to contribute to defense of Barratt, because carriers for some of the contractors had issued additional insured endorsements naming Barratt, and the limits of all of those policies had to be exhausted to trigger ISOP's defense obligation. Further, ISOP argued that ordinarily there is no contribution between a primary and excess insurer. The Court of Appeal held, however, that there can be equitable subrogation between a primary and excess carrier in limited circumstances. Here, different insurance carriers covered different risks and liabilities. This was a "mixed-action," involving some uncovered claims. CNA's policies only covered Barratt for liability arising out of the subcontractors' own work on the project. The CNA policies did not cover liability arising out of Barratt's independent actions on the project. ISOP's obligation, if triggered, included claims involving Barratt's torts, as well as liability arising from the subcontractors' work. In analyzing the elements of a claim for equitable subrogation, the Court of Appeal held that CNA had properly defended Barratt when called upon, and that the Windsong lawsuit contained claims against Barratt, that were not potentially covered under the CNA policy. Therefore, CNA was not primarily liable for defense costs associated with certain causes of action. Therefore, CNA was entitled to reimbursement from ISOP. The Court of Appeal affirmed the stipulated judgment in favor of CNA.

COMMENT

This case establishes that under limited circumstances there can be equitable subrogation between a primary and excess carrier, allowing the primary carrier to seek reimbursement of defense costs and fees.



CALIFORNIA ASSOCIATION OF INDEPENDENT INSURANCE ADJUSTERS

First Annual Golf Tournament

Anaheim Hills Golf Course

6501 Nohl Ranch Road

Anaheim Hills, CA 92807

October 17, 2007 • 10:00 a.m. Check-in

11:00 a.m. Putting Championship • 12:00 p.m. Shotgun Start

"Join us for our First Annual Golf Tournament"

Player Participation ~ \$135 per player \$115 member price Includes: Green Fees, Cart, and Dinner Buffet

1. _____ Company _____
 2. _____ Company _____
 3. _____ Company _____
 4. _____ Company _____

(Player Participation / Foursomes sold on first available basis)

Dinner Buffet Only ~ \$50 per person \$45 member price Includes: Dinner Buffet and post-golf awards presentation

1. _____ Company _____
 2. _____ Company _____

Sponsorship Opportunities

Layered Charitable Sponsorships - Juvenile Diabetes (check box)

Diamond ~ \$1,000 Platinum ~ \$750 Gold ~ \$500 Silver ~ \$250 Bronze ~ \$150

Steve Tighlman Memorial Scholarship Fund ~ 10 available @ \$150 each

Tournament Sponsorships (check box)

Dinner ~ \$1,000 Bar ~ \$1,000 Shirt ~ \$1,500 ea. (2) Hat ~ \$500 ea. (4) Photo ~ \$800

Tee ~~\$500~~ ^{SOLD OUT} Hole - in - one ~~\$500~~ ^{SOLD OUT} Driving Range ~ \$150 Putting Contest ~~\$150~~ ^{SOLD OUT}

Players

_____ @ \$135 ea. (\$115 members) = \$ _____

Dinner Buffet Only

_____ @ \$50 ea. (\$45 members) = \$ _____

Sponsorships

_____ = \$ _____

Total Amount Enclosed = \$ _____

Member price dead-line: August 10th, 2007 ~ Application subject to verification by CAIIA

Mail completed form and your check payable to CAIIA to:

Jeff Stone

2276 Griffin Way, Suite 105-198, Corona, CA 92879

Questions? Contact: Jeff Stone at (951) 371-8845

Embarrassing Medical Exams

1. A man comes into the ER and yells, "My wife's going to have her baby in the cab!" I grabbed my stuff, rushed out to the cab, lifted the lady's dress, and began to take off her underwear. Suddenly, I noticed that there were several cabs - and I was in the wrong one. - Submitted by Dr. Mark MacDonald, San Antonio, TX

2. At the beginning of my shift, I placed a stethoscope on an elderly and slightly deaf female patient's anterior chest wall. "Big breaths," I instructed. "Yes, they used to be", replied the patient.- Submitted by Dr. Richard Byrnes, Seattle, WA

3. One day I had to be the bearer of bad news when I told a wife that her husband had died of a massive myocardial infarct. Not more than five minutes later, I heard her reporting to the rest of the family that her husband had died of a "massive internal fart". - Submitted by Dr. Susan Steinberg

4. During a patient's two week follow-up appointment with his cardiologist, he informed me, his doctor, that he was having trouble with one of his medications. "Which one?" I asked. "The patch, the nurse told me to put on. I am to put a new one on every six hours, and now I'm running out of places to put it!" I had him quickly undress, and discovered what I hoped I wouldn't see. Yes, the man had over fifty patches on his body! Now, the instructions include removal of the old patch before applying a new one. - Submitted by Dr. Rebecca St. Clair, Norfolk, VA

5. While acquainting myself with a new elderly patient, I asked, "How long have you been bedridden?" After a look of complete confusion, she answered, "Why not for about twenty years - when my husband was alive." - Submitted by Dr. Steven Swanson, Corvallis, OR

6. I was caring for a woman and asked, "So, how's your breakfast this morning?" "It's very good, except for the Kentucky Jelly. I can't seem to get used to the taste," the patient replied. I then asked to see the jelly, and the woman produced a foil packet labeled "KY Jelly". - Submitted by Dr. Leonard Kransdorf, Detroit, MI

7. A nurse was on duty in the emergency room when a young woman with purple hair styled into a punk rocker mohawk, sporting a variety of tattoos, and wearing strange clothing entered. It was quickly determined that the patient had an acute appendicitis, so she was scheduled for immediate surgery. When she was completely disrobed on the operating table, the staff noticed that her pubic hair had been dyed green, and above it there was a tattoo that read, "Keep off the grass". Once the surgery was completed, the surgeon wrote a short note on the patients's dressing, which said, "Sorry, had to mow the lawn". - Submitted by RN, no name

AND FINALLY . . .

8. As a new young MD doing his residency in OB, I was quite embarrassed when performing female pelvic exams. To cover my embarrassment, I had unconsciously formed a habit of whistling softly. The middle-aged lady upon whom I was performing this exam suddenly burst out laughing and further embarrassed me. I looked up from my work and sheepishly said, "I'm sorry. Was I tickling you?" She replied, "No doctor, but the song our were whistling was, 'I wish I was an Oscar Mayer Wiener'." - Doctor wouldn't submit his name.