



**Editor's Note: This case appears to give a lot more power to the appraisal process.**

## **Assessors' Failure to Perform Assessment is Reversible Error**

**Credit to Haight, Brown & Bonesteel, Los Angeles, CA**

In *Lee v. California Capital Insurance Co.* (No. A136280; filed 6/18/15), a California Court of Appeal held that it was error for an appraisal panel to assign loss values to items simply because they were listed in the insured's scope of loss, and regardless of whether inspection revealed they were undamaged or never existed.

California Capital insured a twelve unit apartment building owned by Ms. Lee in Oakland, California. When a fire damaged one unit, the insurer prepared an estimate of \$69,255 and paid an undisputed amount of \$46,755, which was the amount of the estimate less depreciation and the deductible.

But Ms. Lee claimed that six of the units had been damaged, and she retained a public adjuster who submitted a claim exceeding \$800,000. This included cleaning, asbestos abatement, reconstruction of the affected apartments, and loss of rent. She claimed burn damage to one unit and smoke damage requiring complete replacement of all the interior rooms of five apartments, along with removal of a portion of the stucco exterior and iron balcony railings and repainting of the entire building.

Ms. Lee obstructed further investigation and petitioned to compel arbitration, which was granted over the objection of California Capital. The court ordered that the appraisal include: "(a) items of loss agreed by the parties to have been damaged by the fire; (b) items of loss asserted by Lee to have been damaged by the fire but where [California Capital] disputes coverage; and (c) items of loss asserted by [California Capital] to have been damaged by the fire but where Lee does not assert a claim." The order directed the panel not to make any causation or coverage determinations, or to value the loss of rental or business income. The order also stated: "Following the appraisal proceedings, the parties can through other proceedings resolve their disputes regarding whether an appraised item was covered by the policy, whether the item was damaged, and whether the item was damaged by the fire." The court also issued an order allowing California Capital to re-inspect, after which it issued an additional payment to Ms. Lee in the amount of \$109,367.41.

The appraisal panel rendered an award that did nothing more than list the appraisers' determination of the replacement cost and actual cash value amounts for each of the two parties' opposing scopes of repair. The appraisers refused California Capital's request to inspect the property, and ignored its protests that items on Ms. Lee's scope did not even exist. Ms. Lee was successful in getting the court to confirm the award, albeit with the limiting language from its earlier order that it did not address causation or coverage. A judgment was entered attaching the award, and California Capital appealed.

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An Employer  
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### CAIIA Newsletter

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**President's Message**

Happy Fourth of July/Independence Day 2015! Did you know? John Adams believed that July 2nd (the legal separation of the Thirteen Colonies from Great Britain) was the correct date on which to celebrate the birth of American independence, and would reportedly turn down invitations to appear at July 4th events in protest. Adams and Thomas Jefferson both died on July 4, 1826--the 50th anniversary of the adoption of the Declaration of Independence. John Adams was 90 years old, and Thomas Jefferson was 82.

Our DOI Recertification seminars are all completed now. Rick Kern spent a lot of time scheduling these events and making sure that every participant receives the proper education credit. Rick also made the arrangements for the presenters. I would like to thank everyone helped with these events.

With most schools out for the summer, family vacations and outings are being planned. We are so very lucky in California with so much to do within a few hours in any direction. I can be at the beach, the mountains, or the desert, in less than an hour or the beautiful Santa Catalina island in two! For a few bucks in gas and parking, we can put our feet on the sand or hike in the mountains. I have lived in California all of my life and feel fortunate. When I was a child we would go camping for a week out of a 1965 Mustang fastback. You can spend \$20 for the day, or as much as you want. I hope everyone is planning something fun. Even if you have limited time or money.....California is the place to be!

Check your city calendars. For example, Corona (where I live) has "Concerts in the Park" and other free events, all the way through the middle of August. These are great for families and an opportunity for you to spend time with your "neighbors" and support organizations in your community.

Over the next few months we will be looking for a new Treasurer, a Vice President, and directors. Our nominating committee is working diligently to fill these openings. The CAIIA is a volunteer organization and we keep people moving through the chairs so that we remain a strong group, with new influence. For those who regularly participate in events and meetings, thank you. For the independent adjusters reading this, if you have not been involved....get your feet wet. This is a great place to belong. In a continuously changing business, we need to band together. You will not be disappointed.

Don't forget to mark your calendars - Save the date - October 1-2, 2015 we will be holding our 2015 Fall/Annual CAIIA Convention in South Lake Tahoe.

Thank you for your interest in the CAIIA.

Kimberley Hickey, President - CAIIA 2014-2015

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Kim Hickey  
CAIIA President



## News from the DOI

Attention! The online service for renewing your license is now available for insurance producers and insurance adjusters who want to renew their license after the expiration date. Please see the attached Notice for details.

STATE OF CALIFORNIA

Dave Jones, *Insurance Commissioner*

**DEPARTMENT OF INSURANCE**

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### NOTICE

**TO:** Admitted Insurers, Insurance Producers, Insurance Adjusters and Other Interested Parties

**DATE:** June 3, 2015

**SUBJECT:** Online Service Now Available for Expired Licenses

#### Background

The California Department of Insurance's (CDI) ever popular online renewal service has renewed hundreds of thousands of insurance producer and adjuster licenses since its inception in 2004. However, until now this service was not available to individuals and entities who wanted to renew their license after the license expired. Instead, the only method available for renewing expired licenses was to mail in a paper form and a check for the late penalty fee. The paper process is very laborious as it requires additional departmental resources creating delays for renewing expired licenses.

#### Online Service Now Available for Expired Licenses

Effective immediately, individuals and entities may use CDI's online service to renew expired insurance producer and insurance adjuster licenses. Instead of waiting several days for an expired license to renew, individuals and entities that use CDI's online renewal service to renew these licenses will be issued the license within 24 hours provided that all of the license renewal requirements have been met.

#### How to Renew a License Online

Individuals and business entities can renew their expired licenses using CDI's online service, by selecting the following link: <https://www.insurance.ca.gov/0200-industry/0010-producer-online-services/0300-free-renewal-service/index.cfm> Once at this website, follow the simple step-by-step instructions to renew your expired license.

Please note that, at this time, bail agents and credit insurance agents cannot use the online late renewal service.

If you have any questions regarding this notice, please e-mail the Producer Licensing Bureau at <https://interactive.web.insurance.ca.gov/pli/servlet/InformationRequest> or call CDI's Producer Licensing Hotline at (800) 967-9331. Please be sure to include your name, telephone number, license number and e-mail address in all correspondence with the CDI.

Continued from page 1

The appeals court agreed that the appraisers had exceeded their powers: “[A] trial court does not necessarily err in compelling appraisal of disputed items when the disputes turn on issues such as coverage, causation, or policy interpretation. Those legal issues can be resolved in subsequent litigation, although it may be appropriate in certain cases to stay an appraisal pending resolution of the disputed issues. However, when the disputes turn on the condition or quality of damaged or destroyed items—and it is possible for the panel to assess an item’s condition or quality without simply having to rely on the insured’s representation—it is error to compel the appraisal panel to assign values to items that inspection reveals were not damaged or did not ever exist. In this case, the court erred because it directed the appraisal panel to assign loss values to items without regard to whether they were actually damaged.”

The court went on: “An assessment of whether an item is damaged or existed is fundamental to a valuation of the amount of the loss. As set forth in Insurance Code section 2071, the standard insuring language in a fire policy requires the insurer to pay ‘the actual cash value of the property at the time of loss, but not exceeding the amount which it would cost to repair or replace the property with material of like kind and quality . . . .’ If an item is undamaged, there is no repair cost and no need to replace the item. Indeed, our Supreme Court has stated that ‘[t]he function of appraisers is to determine the amount of damage resulting to various items submitted for their consideration.’”

According to the appeals court: “The appraisal award is fundamentally deficient because it does not provide a single valuation of the loss suffered by the insured. Instead, it presents two competing valuations with an express disclaimer that the appraisal did not determine the appropriate scope and method of repair or whether the submitted items were damaged or ever existed. In effect, the panel simply assigned values to the scopes of damage submitted by each side, without resolving any factual questions about the condition and quality of the property that was damaged in the fire. For example, the competing appraisal amounts contain different estimates for the repair of a single bedroom in one of the affected units. The competing estimates do not contain the same list of items requiring repair in the bedroom and apply different square footage numbers for the same spaces. In the case of a kitchen in one unit, one appraisal amount includes the cost of replacing one window, whereas the competing appraisal amount includes the cost of replacing two windows. It is the responsibility of the appraisal panel to resolve these factual disputes and arrive at a valuation of the loss. It may be appropriate to segregate some items from the others because there is a dispute as to coverage or causation, but an appraisal should ordinarily not contain two competing valuations for the same item.”

The appeals court explained what it takes: “The competing appraisal amounts appear to be the result of the view that an appraisal panel is required to apply a value to every item that is presented to it by a party, without regard to whether the item was damaged or ever existed. As explained above, the panel is not required to assign a value to every item submitted to it for appraisal. If inspection reveals that an item is undamaged or never existed, the panel should not apply a loss value to the item. In addition, the panel should apply a single set of measurements to a physical space and determine what is required to effect a repair, instead of offering two dueling versions of required repairs. If one side claims a room has one window and the other side claims the room has two windows, it is the appraisal panel’s obligation to resolve the dispute to arrive at a single value for the loss.”

Because the appraisers had failed to assess the property in the face of a factual dispute, although it would have been possible to do so, the judgment was reversed with an order for further proceedings.



*Enjoy a Safe and Sane  
4th of July Celebration!*

## **The Impact of The Affordable Care Act on Past and Future Expenses Post Howell**

### **Credit to Tyson & Mendes, La Jolla, CA**

Effective January 1, 2014, the Patient Protection and Affordable Care Act, or, as it is commonly referred to, "Obamacare," requires most Americans to purchase qualifying health insurance coverage or face a tax penalty. A key feature of Obamacare is health insurance is available to everyone, regardless of pre-existing conditions.

In an ideal post-*Howell v. Hamilton Meats* world, all personal injury plaintiffs would use their mandated health insurance coverage to treat for their injuries. This would, of course, drastically reduce the medical specials in each case. Not surprisingly, however, the practice of plaintiffs treating on a lien basis has remained the same, if not increased, in an effort to maximize recovery.

In a circumstance where a plaintiff has intentionally decided to treat on a lien basis in lieu of using their health insurance coverage, the defense should argue plaintiff has failed to mitigate his or her damages. Every plaintiff has a duty to take reasonable steps to minimize the loss caused by a defendant's actions. A plaintiff who does not take these reasonable steps "will be debarred from recovering for those additional damages which result from such failure." *Placer County Water Agency v. Hofman* (1985) 165 Cal.App.3d 890, 897.

A plaintiff's decision to forego required health insurance coverage to treat on a lien basis cannot be considered a "reasonable step" to minimize the loss. In fact, the opposite is true. Plaintiff's sole motivation is to enhance his or her monetary gain.

As to future medical expenses, the defense should cite to Obamacare as a basis for arguing plaintiff's future medical expenses will never cost more than the negotiated, discounted rates that private health insurers will pay health care providers.

In each personal injury case, the defense can take the following steps to develop a theme of plaintiff's failure to mitigate damages:

1. Plead failure to mitigate damages as an affirmative defense in an Answer to the Complaint.
2. Conduct discovery directed to plaintiff's treating physicians (depositions/subpoenas) requesting information about how much that doctor gets paid for the same treatment rendered to plaintiff under health insurance.
3. Retain experts who understand the implications of Obamacare in relation to whether plaintiff's future medical care will be covered under Obamacare and the cost of that treatment.
4. Question plaintiff's experts on whether they have taken Obamacare into account when assessing the reasonableness of plaintiff's past medical expenses and calculating future medical expenses.
5. File a motion in limine, citing to Obamacare, to exclude billed rates as irrelevant for future medical expenses, just as they are for past medical expenses.

Until the Court of Appeal decides a case on this particular issue, the battle between plaintiffs and defendants over reasonable past and future medical expenses under Obamacare will continued to be determined on a courtroom to courtroom basis.

### **IT's ALIVE! Credit to Tyson & Mendes, La Jolla, CA**

In our legal system where corporate entities are deemed to be "persons," it has become relevant and wise to ask: Is this corporation alive or dead? Your determination will greatly influence your litigation strategy and may be significantly affected by a filing of corporate bankruptcy or other dissolution of the corporation. While bankruptcy and dissolution are often seen as the nail in a corporation's coffin, a corporate defendant may just find life after death, for better or for worse.

Whether by Chapter 7 or Chapter 11, a corporate bankruptcy filing is typically intended to discharge pre-petition debts owed by the corporation. Of course, a lawsuit against the corporation is considered a debt, even if liability has yet to be proven. As with any other debt, the corporate defendant seeks to get out from under the threat of the lawsuit and potential impact of an adverse judgment. So, what does post-bankruptcy dissolution mean for a corporate defendant, its counsel, its carrier and its opponents?

While in the process of winding up its affairs, a dissolved corporation maintains the capacity to sue and to be sued. *Corps. Code* § 2010(a); *Favila v. Katten Muchin Rosenman LLP* (2010) 188 Cal.App.4th 189, 215; *Penasquitos, Inc. v. Sup. Ct. (Barbee)* (1991) 53 Cal.3d 1180, 1185. That is all well and good when thinking about a dissolved corporation filing an action to recover monies due to it and its shareholders, but the matter becomes more complicated when considering a lawsuit against a dissolved corporation.

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In order for a potential judgment to be worth something, there need to be assets, which are difficult to uncover among corporate bankruptcy debtors. In light of this fact, the law provides for a suit to be maintained against a dissolved corporation to the extent any undistributed assets exist. *Corps. Code* § 2011(a). The truth is, undistributed assets may be scant, and other creditors may hold superior claims, leaving you and your client nothing.

An even more tempting target than potentially undistributed assets is the insurance policy or policies covering the dissolved corporation. The law specifically provides that insurance policies are available to satisfy legal actions against a dissolved corporation, particularly where there are no other available assets. *Corps. Code* § 2011(a). Although the corporation is as good as dead, its carrier is very much alive.

The insurance policy is not only an asset of the dissolved corporation, but is one that is very difficult to reach by most creditors outside of legal claims implicating coverage under the policy. Accordingly, creditors sometimes create clever avenues to reach the policy proceeds in satisfaction of their debts. And insurance carriers are left holding the bag while defending a dissolved corporate insured.

The takeaway: If you represent a dissolved corporation, determine the existence of any insurance policies and coverage thereunder for any claims against the insured corporation. If you are seeking to assert claims against a dissolved corporation, go for it, and pray the undead entity has an insurance policy that lives on.

## News from the DOI

### **Court upholds insurance commissioner's revocation of broker-agent's license for sexual misconduct**

*Sexual misconduct conviction in two states leads to license enforcement action*

**FRESNO, Calif.** - The Court of Appeal upheld a decision by Insurance Commissioner Dave Jones to revoke the broker-agent license of Wellman Dale Shew, 55, of Fresno. When the Department of Insurance learned that Shew had two misdemeanor convictions in California and Nevada for sexually-related misconduct, the commissioner revoked Shew's insurance license.

Shew installed a video camera in the bathroom of his Fresno area insurance agency office and, over the course of several weeks, secretly recorded a female employee while she used the bathroom. He was convicted in California of disorderly conduct (peeping). In Nevada, Shew was convicted of gross lewdness for taking topless photographs of a sleeping friend without her knowledge or consent.

"Shew was convicted of sexual misconduct with two people he knew, including an employee over whom he had power and authority," said Insurance Commissioner Dave Jones. "Licensed agents and brokers have access to consumers' private and personal information and they must be trustworthy and held to the highest standards of conduct, in order to protect the public. Shew's actions were an egregious violation of trust, therefore he should not hold an agent license in California."

Under his authority to protect consumers from agents and brokers who are a threat to the public and unfit to hold a license, the commissioner revoked Shew's broker-agent license in 2013.

Shew appealed the commissioner's order revoking his license. In January 2014, a Fresno Superior Court judge upheld the commissioner's order. Shew then appealed the trial court's ruling to the Court of Appeal. On June 1, 2015, the Court of Appeal, Fifth Appellate District, upheld the revocation of Shew's insurance license. Shew is no longer a licensed insurance broker-agent.

## The Privette Doctrine and How it Affects Homeowners

### Credit to Tyson & Mendes, La Jolla, CA

Among the worries involved in constructing or remodeling your home, liability for a contractor's employee who gets hurt on the job should not be one. A line of cases starting with *Privette v. Superior Court* (1993) 5 Cal.4th 689, commonly referred to as the *Privette* Doctrine, explain the limitations of a homeowner's liability for work performed on the premises by the employee of a contractor. The *Privette* Doctrine generally holds property owners and general contractors are not liable for injuries to employees of subcontractors absent an affirmative act or omission causing injury.

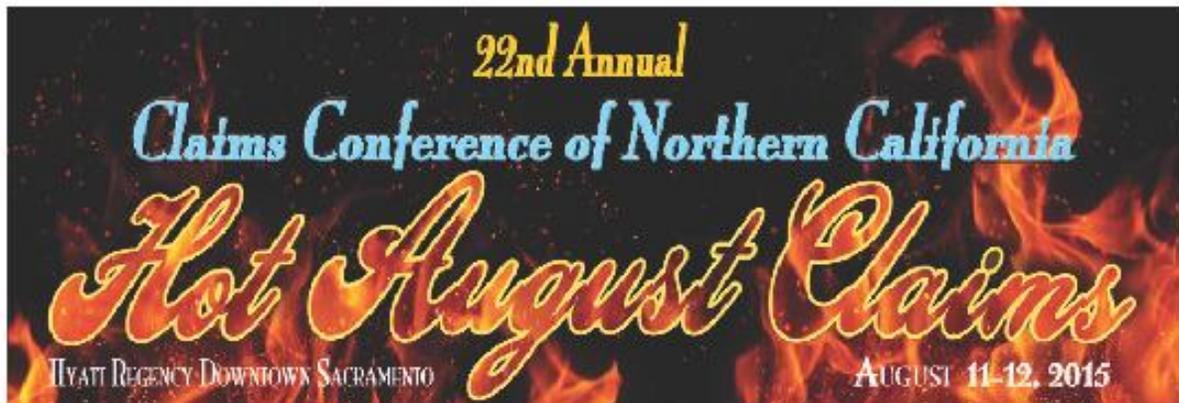
In *Privette*, an employee of a subcontractor was severely burned by hot tar. The employee sought recovery in the workers' compensation system and also sued the property owner, Privette, contending Privette could be held vicariously liable for the roofing contractor's negligence under the doctrine of peculiar risk. As explained in *Privette*, the peculiar risk doctrine allows a property owner to be held liable for a contractor's negligent performance of inherently dangerous work where the work causes injuries to a third party. The *Privette* court held the doctrine of peculiar risk could not be extended to impose liability on a property owner for injuries of a contractor's employee because the California Workers' Compensation Act provides the exclusive remedy for workplace injuries. The court reasoned the plaintiff was barred from recovering damages from his employer (the independent contractor) by the exclusive remedy of workers' compensation, and the plaintiff should not be allowed to recover from the property owner who hired the independent contractor as the property owner was indirectly paying for the cost of workers' compensation coverage because the contractor presumably calculated such cost into the contract price.

The California Supreme Court explained the underlying rationale of the *Privette* Doctrine again *Toland v. Sunland Housing Group, Inc.* (1998) 18 Cal.4th 253. In *Toland*, an employee of a subcontractor who was injured in the course of employment brought an action against the general contractor. However, the court denied the imposition of any liability. Relying on *Privette*, the court stated "it is illogical and unfair that a landowner or other person who hires an independent contractor should have greater liability for the independent contractor's negligence towards the contractor's employees than the independent contractor whose liability is limited to providing workers' compensation coverage." *Toland, supra*, at 270.

Although the *Privette* Doctrine is premised on the theory an employee will be compensated for his injuries under the workers' compensation system, the presence or absence of workers' compensation insurance does affect an employee's ability to recover directly from a property owner. As the court explained in *Tverberg v. Fillner Const., Inc.* (2010) 49 Cal. 4th 518, 521, subcontractors are in the best position to protect the welfare of their employees. An independent contractor "has authority to determine the manner in which inherently dangerous construction work is to be performed, and thus assumes legal responsibility for carrying out the contracted work, including the taking of workplace safety precautions." *Tverberg, supra*. Thus, an independent contractor may not hold a property owner vicariously liable for injuries resulting from the contractor's failure to guard against risk.

While the *Privette* Doctrine insulates homeowners from liability for injury to a contractor's employee, it does not bar recovery against a property owner in all situations. An employee may be able to recover against a landowner where the landowner retains control over part of the work. As explained in *Sheeler v. Greystone Homes, Inc.*, (2003) 113 Cal. App. 4th 908, "one who entrusts work to an independent contractor, but who retains the control over any part of the work, is subject to liability for physical harm to others for whose safety the employer owes a duty to exercise reasonable care, which is caused by his failure to exercise his control with reasonable care." *Id.* at 689.

**What does this mean to landowners looking to build or remodel their home? Based on the *Privette* Doctrine, the best way to avoid potential liability for any injuries to employees that may occur on the premises during the course of construction or a remodel is to hire a general contractor and give the contractor control over how the work is performed .**



Announcing the 2015 CCNC Program Schedule  
**Register Now To Attend!**

**Special Room Rates at the Hyatt Regency - Register to Stay**

On behalf of the CCNC 2015 organizing committee, I am pleased to invite you to the 22nd Annual Claims Conference of Northern California. The conference brings together insurance claims experts from all over the west coast to engage in continuing education, networking and social gatherings. Our theme "Hot August Claims" is sure to be a hot time in the city!

We are honored to have Ulises Castellon, CPCU, RPA as our keynote speaker. Ulises has been a prolific educator in and around our industry over the last 25 years.

Our Continuing Education program this year features Earthquake and Ethics courses. All CE classes meet both the California and Texas DOI requirements. We also have a free afternoon CE session Monday, August 10 for registered attendees.

Tuesday will feature a strong three-tiered line-up of valuable courses, intertwined with our popular trade-show event. Tuesday will be capped by a more inclusive Casino Night, being held right on-site at the Hyatt, including dancing and gaming experiences, plus raffle prizes.

As CCNC President, I know that the success of the conference depends on the many volunteers who have worked to secure the Continuing Education program, Sponsorships, Facilities, Exhibitors, Promotions, Conference materials, and supporting social and administrative arrangements. Thank you to all our volunteers!

Last, but not least, we would like to take the opportunity to thank all of the exhibitors and sponsors. With their support the conference continues to be a success each year.

The 2015 CCNC Planning Committee is pleased to announce the 22nd Annual Claims Conference of N. California's program schedule.

**Jack Corry**  
 2015 CCNC President  
[jack@watersmokemold.com](mailto:jack@watersmokemold.com)

**Monday August 10, 2015**

4:00 p.m. - 6:00 p.m.

**Fire Claim Investigation - Subro, Arson and Other Exposures** (this session will not repeat)

**Tuesday August 11, 2015**

Opening General Session

Keynote Address:

**The Ring of Power -**

Ulises Castellon, CPCU RPA

10:00 am-12:00 pm Workshop Sessions

**Track 1 - Liability - Commercial Trucking Accident Investigations -**

**What to get before it is gone** CE Credits = 2

**Track 2 - Property - Earthquake Claims**  
 CE Credits = 2

**Track 3 - Construction Defects** CE Credits = 2

1:00 p.m. - 3:00 p.m. Workshop Sessions

**Track 1 - Liability - Protecting the insured against statutory and non-statutory liens, including Medicare**  
 CE Credits = 2

**Track 2 - Property - Earthquake Claims**  
 CE Credits = 2

**Track 3 - Tile Roof Damage Assessment**  
 CE Credits = 2

3:30 p.m. - 5:30 p.m.

**Track 1 - Liability - Avoiding the pitfalls of Crawford and Additional Insured tenders and what the future may hold** CE Credits = 2

**Track 2 - Property - Fighting Back Against an Appraisal Ambush - A Case Study** CE Credits = 2

**Track 3 - Managing a Complex Suspected Property Claim** CE Credits = 2

8:00 p.m. - 11:00 p.m.  
**CCNC Casino Night**  
 Main Ballroom, Hyatt Regency  
 Downtown Sacramento

**Wednesday August 12, 2015**

Opening General Session

**Dealing With Counsel In Handling and Surviving Third Party Litigation.** CE Credits = 1

10:30 a.m. - 12:30 p.m.

**Track 1 - Liability - Settlement: From First Phone Call to Final Handshake** CE Credits = 2

**Track 2 - Property - Hoarding** CE Credits = 2

**Track 3 - Investigative Technology: Social Media and Geolocation in the Real World** CE Credits = 2

1:30 p.m. - 4:30 p.m.

**Ethics** CE Credits = 3

4:30 p.m.

**CCNC Drawing and Closing**



**Attendee Registration Sponsorships Available**

Exhibit Booths are sold-out at this time



Click on the image to register at:

[www.ClaimsConference.org](http://www.ClaimsConference.org)

## On the Lighter Side...

Everybody over 50 was home schooled!

Most of our generation 50+ were HOME SCHOOLED in so many ways.

1. My mother taught me RELIGION.  
"You better pray that will come out of the carpet."
2. My father taught me about TIME TRAVEL.  
"If you don't straighten up, I'm going to knock you into the middle of next week!"
3. My father taught me LOGIC. - " Because I said so, that's why."
4. My mother taught me FORESIGHT.  
"Make sure you wear clean underwear, in case you're in an accident."
5. My father taught me IRONY.  
"Keep crying, and I'll give you something to cry about."
6. My mother taught me about the science of OSMOSIS . "Shut your mouth and eat your supper."
7. My mother taught me to be a CONTORTIONIST. "Just you look at that dirt on the back of your neck?"
8. My mother taught me about STAMINA. "You'll sit there until all that spinach is gone."
9. My mother taught me about WEATHER. "This room of yours looks as if a tornado went through it."
10. My mother taught me about HYPOCRISY.  
"If I told you once, I've told you a million times, don't exaggerate!"
11. My father taught me the CIRCLE OF LIFE.  
"I brought you into this world, and I can take you out..."
12. My mother taught me about BEHAVIOR MODIFICATION . "Stop acting like your father!"
13. My mother taught me about ENVY.  
"There are millions of less fortunate children in this world who don't have wonderful parents like you do."
14. My mother taught me about ANTICIPATION. "Just wait until we get home."
15. My mother taught me about RECEIVING.  
"You are going to get it from your father when he gets home!"
16. My mother taught me MEDICAL SCIENCE.  
"If you don't stop crossing your eyes, they are going to get stuck that way."
17. My father taught me HUMOR.  
"When that lawn mower cuts off your toes, don't come running to me."
18. My mother taught me HOW TO BECOME AN ADULT . "If you don't eat your vegetables, you'll never grow up."
19. My mother taught me GENETICS. "You're just like your father."
20. My mother taught me about my ROOTS.  
"Shut that door behind you, do you think you were born in a barn?"
21. My mother taught me WISDOM. "When you get to be my age, you'll understand."
22. My father taught me about JUSTICE .  
"One day you'll have kids, and I hope they turn out just like you !"