



2018 COMBINED CLAIMS CONFERENCE

**CCC: BACK
TO
THE FUTURE**

30th Anniversary Celebration
Hyatt Regency Orange County
March 6-7, 2018

Program Schedule at a Glance

Tuesday, March 6th

<u>Session</u>	<u>Room Location</u>	<u>Time</u>
Registration Desk Opens – Exhibitor Setup and Breakfast	Grand Ballroom & Foyer	7:00 a.m. – 7:30 a.m.
Exhibit Hall Open to all Attendees (Continental Breakfast served from 7:00 a.m. – 9:00 a.m.)	Grand Ballroom	7:30 a.m. – 4:30 p.m.
Opening General Session (1 CE): Subrogation Arising From the 9/11 Terrorist Attack-- Million Dollar Lessons from a Billion Dollar Case	Royal Ballroom	9:00 a.m. – 10:00 a.m.
Morning Break in Exhibit Hall	Grand Ballroom	10:00 a.m. – 10:45 a.m.
Breakout Sessions (1)		10:45 a.m. – 11:45 a.m.
Fire and Explosion Investigations that Sizzle!	Royal Ballroom E-F	Property Track (1 CE)
California Tort Claims Act - An Overview	Garden 1-3	Liability Track (1 CE)
Evaluating Documents for Potential Fraud: Trust But Verify	Terrace Room	SIU Track (1 CE)
Luncheon	Royal Ballroom	11:45 a.m. – 12:45 p.m.
Dessert Break in Exhibit Hall	Grand Ballroom	12:45 p.m. – 1:45 p.m.
Breakout Sessions (2)		1:45 p.m. – 2:45 p.m.
Adjusting Water Damage Claims	Royal Ballroom E-F	Property Track (1 CE)
Exculpatory Agreements	Garden 1-3	Liability Track (1 CE)
ALE/FRV Fraud Session	Terrace Room	SIU Track (1 CE)
Afternoon Break in Exhibit Hall	Grand Ballroom	2:45 p.m. – 3:15 p.m.
Breakout Sessions (3)		3:15 p.m. – 4:15 p.m.
Ethics and Marijuana (Ethics Credits)	Royal Ballroom E-F	Property Track (1 CE)
Adjusting for Trees: Appraisal, Risk Assessment, & Root Intrusion	Garden 1-3	Liability Track (1 CE)
Personal Lines Auto Fraud Investigations of the Future	Terrace Room	SIU Track (1 CE)
Exhibit Hall Stamp Card CASH Prize Drawing	Grand Ballroom	4:15 p.m. – 4:30 p.m.
Enchantment Under the CCC – 30 th Anniversary Celebration	Royal Ballroom	5:00 p.m. – 8:00 p.m.

Wednesday, March 7th

Registration Desk Opens – Exhibitor Setup and Breakfast	Grand Ballroom & Foyer	7:00 a.m. – 7:30 a.m.
Exhibit Hall Open to all Attendees (Continental Breakfast served from 7:00 a.m. – 9:00 a.m.)	Grand Ballroom	7:30 a.m. – 4:30 p.m.
Breakout Sessions (4)		8:30 a.m. – 9:30 a.m.
Bloody Jobs: How to Walk Through the Mess	Royal Ballroom E-F	Property Track (1 CE)
Reconstructing Bicycles vs Auto Collisions	Garden 1-3	Liability Track (1 CE)
Social Media Investigations	Terrace Room	SIU Track (1 CE)
Morning Break in Exhibit Hall	Grand Ballroom	9:30 a.m. – 10:00 a.m.
Breakout Sessions (5)		10:00 a.m. – 11:00 a.m.
Looking Ahead: Strategies for Increasing Temporary Housing Efficiencies and Improving Accuracy in a New Age of Insurance Claims	Royal Ballroom E-F	Property Track (1 CE)
Traumatic Brain Injury Cases	Garden 1-3	Liability Track (1 CE)
Examinations Under Oath: Top Things to Know. "Just the Facts, Ma'am"	Terrace Room	SIU Track (1 CE)
Energy Break in Exhibit Hall	Grand Ballroom	11:00 a.m. – 11:30 a.m.
Breakout Sessions (6)		11:30 a.m. – 12:30 p.m.
Products, Appliances, Vehicles, and Systems	Royal Ballroom E-F	Property Track (1 CE)
Ethics and Claims Investigations (Ethics Credits)	Garden 1-3	Liability Track (1 CE)
Undercarriage Damages Claims and Examination	Terrace Room	SIU Track (1 CE)
Cheers to 30 th Anniversary Luncheon	Royal Ballroom	12:30 p.m. – 1:15 p.m.
Exhibitor Raffle and Dessert	Grand Ballroom	1:15 p.m. – 2:15 p.m.
Closing General Session (1 CE) Catastrophic Claims: Prepare - Perform – Prosecute	Royal Ballroom	2:15 p.m. – 3:15 p.m.
Exhibit Hall Stamp Card CASH Prize Drawing	Royal Ballroom	3:15 p.m. – 3:30 p.m.

Continue to the next pages for complete session descriptions....

CCC: BACK TO THE FUTURE

Combined Claims Conference Session Descriptions and Speaker Details



Tuesday, March 6th

Opening General Session (1 CE)

9:00 a.m. – 10:00 a.m.

Location: Royal Ballroom

Subrogation Arising From the 9/11 Terrorist Attack-- Million Dollar Lessons from a Billion Dollar Case

Welcome to the 30th Anniversary of the Combined Claims Conference. The opening general session will educate the claims profession about the multi-billion dollar subrogation action brought against airlines and aviation security companies alleged to be responsible for the 9/11 terrorist attack. The complexity and historic significance of the litigation presented numerous legal and practical issues which had to be overcome in order to achieve a \$1.2 billion settlement, which represents the largest subrogation recovery ever obtained by the insurance industry. The issues addressed during this decade long historic litigation provide valuable lessons applicable to all subrogation matters.

Speaker:

Steven J. Badger, Senior Partner, Zelle LLP

Breakout Sessions (1)

10:45 a.m. – 11:45 a.m.

Property Track

Location: Royal Ballroom E-F

Fire and Explosion Investigations that Sizzle! (1 CE)

This workshop is designed to help develop the skills necessary for a thorough and effective fire claim investigation. Claims professionals will acquire the tools and perspectives needed to ensure cost effective utilization of experts, to avoid common dangerous mistakes, and to minimize exposure to legal liability in the context of the overall claim resolution goals. One important tool for any insurance claims professional responsible for fire cases is the newly published 2017 edition of NFPA 921, *A Guide for Fire and Explosions Investigations*. This engaging program utilizes visually compelling fire case examples to illustrate the current state of the art/science of forensic fire investigation, and to help claim professionals ensure a complete and proper investigation in a fire-related case.

Speakers:

Ulises Castellon, CPCU Chief Operating Officer, Fire Cause Analysis

Douglas Wood, Member, Clark Hill LLP

Juliet Schade, Regional Property Claim Manager, Capital Insurance Group

Liability Track

Location: Garden 1 – 3

California Tort Claims Act - An Overview (1 CE)

Virtually all litigants suing a public entity in California must comply with the California Tort Claims Act. This course will provide attendees with a comprehensive overview of the Act, including what the Act means, how it is

utilized in litigation involving a public entity, and the impact of non-compliance on a lawsuit. Upon completion of the course, attendees will be able to utilize the California Tort Claims Act to better analyze the viability of and the obstacles to claims against a public entity.

Speakers:

Doug Smith, Managing Partner, Smith Law Office, LLP
Kari Mendoza, Administrative Services Director, City of Beaumont
Reta Lewis, Claim Supervisor, Carl Warren & Company

SIU Track

Location: Terrace Room

Evaluating Documents for Potential Fraud: Trust But Verify (1 CE)

As the first line of defense against insurance fraud, the ability to identify red flags in documents, which are becoming increasingly more sophisticated, is very important in the claims process. This course will identify, evaluate and discuss fraud, material misrepresentation, and concealment in the form of documents – paper, electronic and otherwise - that are submitted in support of various types of claims. Examples of altered and fraudulent documents submitted in support of claims will be examined and red flags discussed. There will also be a discussion of the role that current technology plays in preparing fraudulent documents, along with identifying and combatting document fraud.

Speakers:

Richard Harer, Vice President, Specialized Investigations, Inc.
Kevin Hansen, Attorney, McCormick, Barstow, Sheppard, Wayte & Carruth, LLP

Tuesday Keynote Luncheon 11:45 a.m. – 12:45 p.m.

Location: Royal Ballroom
Dennis Kuhl, Chairman, Angels Baseball

Breakout Sessions (2) 1:45 p.m. – 2:45 p.m.

Property Track

Location: Royal Ballroom E-F

Adjusting Water Damage Claims (1 CE)

Attendees will walk away with an understanding of the current laws and requirements for initial water remediation, to include knowledge of Category 1-3 water losses, moisture readings, mapping of water losses, Asbestos Containing Material and lead and mold issues. They will also learn about relevant codes and standards associated with water losses to structures.

Speakers:

Alan Dialon, Senior Claims Examiner, Carl Warren & Company
Timothy Graves, R.A., P.E., Senior Consultant, Rimkus Consulting Group
Blake Brugman, Project Director, American Technologies, Inc.

Liability Track

Location: Garden 1 – 3

Exculpatory Agreements (1 CE)

Exculpatory Agreements will educate claims personnel on the application of exculpatory agreements so that claims can be properly assessed and evaluated, and claims personnel can direct defense counsel on the handling

of claims where a liability waiver is at issue. The primary focus will be on California law, but the laws of each state dealing with the application of exculpatory agreements will be provided and discussed.

Speakers:

Anthony J. Ellrod, Founding Partner, Manning & Kass, Ellrod, Ramirez, Trester LLP
Erik Brundage, Casualty Claim Supervisor, AMTrust North America

SIU Track

Location: Terrace Room

ALE/FRV Fraud Session (1 CE)

This session is a must for parties handling first party property claims due to the increase of questionable ALE/FRV claims. This is an area of the policy which very few carriers are devoting much time to investigate which makes the opportunity for abuse much greater. Both insured's and professionals are taking full advantage of this policy benefit in order to increase the value of claims.

Speakers:

Pete Galassi, Director, Mercury Insurance Group
Mike McKee, Special Agent, National Insurance Crime Bureau (NICB)
Jon Colman, Managing Partner, Colman Law Group

Breakout Sessions (3)

3:15 p.m. – 4:15 p.m.

Property Track

Location: Royal Ballroom E-F

Ethics and Marijuana (1 CE – Ethics Credit)

A catch-22 is a paradoxical situation from which an individual cannot escape because of contradictory rules. An insurance professional must adhere to the ethical standards under applicable codes of ethics, must strictly comply with the applicable standard of care, and must conduct their business legally. What happens when the insurance professional cannot conform to applicable ethical standards without breaking the law? What if following state law would violate a federal statute? This is the exact situation all professionals who sell marijuana insurance and claim professionals who adjust those claims will find themselves in. This course will help insurance professionals understand their ethical responsibilities by explaining the code of ethics, Fair Claims Settlement Practices Act, good versus bad conduct, and most importantly, how to ethically navigate this catch-22 paradox.

Speakers:

TJ Frost, Commercial Lines Producer, HUB International
Robert May, Esq., Kilmer Voorhees & Laurick, PC

Liability Track

Location: Garden 1 – 3

Adjusting for Trees: Tree Appraisal, Risk Assessment, and Root Intrusion (1 CE)

All trees pose at least some risk of failure in the landscape. Tree roots can encroach on neighboring properties and damage sewer lines and hardscape. Valuable landscape specimens can be damaged or destroyed, resulting in a need for an appraisal of the replacement or repair cost. This presentation addresses common issues faced by adjusters when dealing with tree-related losses.

Speakers:

James Komen, Consulting Arborist, Class One Arboriculture, Inc.
Tim Cary, Managing Attorney, Stutman Law

SIU Track

Location: Terrace Room

Personal Lines Auto Insurance Fraud Investigations of the Future (1 CE)

The internet has changed how we buy and manage our insurance policies. It continues to change how we adjust and investigate claims. More Americans are willing to lie to the carrier to get a lower premium, especially where human contact is limited. Seasoned Auto SIU experts will discuss new fraud trends; how to spot, defeat and deter them.

Speakers:

Rick Voller, SIU Director, Anchor General Insurance Co.

Bill Randall, SIU Program Manager, American Claims Management

Jay Bobrowsky, SIU Director, Employers Insurance

Wednesday, March 7th

Breakout Sessions (4)

8:30 a.m. – 9:30 a.m.

Property Track

Location: Royal Ballroom E-F

Bloody Jobs: How to Walk Through the Mess (1 CE)

The unthinkable occurs and the insurance claims professional is often called to deal with traumatic public events. Who do they hire to begin the work to not only clean up but begin the claims handling process? Commercial, residential and auto adjusters will learn about biohazard waste disposal of all kinds. Regulatory agencies also play a role in requiring that biohazard disposal be in compliance with regulations promulgated by the Department of Health Services and OSHA.

What are the bacterial risks, potentially hazardous debris, blood borne viruses? Do you know how to properly dispose of medical waste? What are the cost factors that should be considered on cases involving trauma cleanup?

Come to this session for an education on the steps taken to ensure the area is cleaned up, the environment is safe, and to help you with the claims process of navigating through the mess.

Speakers:

Robert McKeever, Bio/Trauma Manager, Alliance Environmental Group

Liability Track

Location: Garden 1 – 3

Reconstructing Bicycles vs Auto Collisions (1 CE)

Bicycle vs. auto crashes can be complex events with limited physical evidence that can leave an adjuster confused as to how to proceed. This presentation will educate attendees about important evidence and research that can help determine liability.

Speakers:

Tim Nelson, PhD, Biomechanical Engineer, MEA Forensic Engineers & Scientists

Szu Pei Lu-Yang, Attorney, Graves & King

SIU Track

Location: Terrace Room

Social Media Investigations (1 CE)

Social networking has far surpassed other forms of electronic communications and offers a great resource for investigators of any type. The problem exists in how to go about locating the information and memorializing it in a way that can be useful to your investigation. In this course the instructor will spend time showing you how to search for this data using Boolean and other search strings that can save you hours of pouring through thousands of false-positive search engine results. The instructor will also take you through some case studies that show how this data can be mined by anyone and preserved in a way that can lead you to successful investigative outcomes. This course is different than many other social networking presentations in that the instructor will concentrate on the process of what he calls “Hit-Scrubbing” or the elimination of unwanted, unnecessary search returns. Additionally there will be a brief review of digital photo metadata (EXIF).

Speakers:

Douglas Osbourne, CIFI, FCLS, CFE, National SIU Director, Kemper Corporation

Breakout Sessions (5)

10:00 a.m. – 11:00 a.m.

Property Track

Location: Royal Ballroom E-F

Looking Ahead: How to Increase Temporary Housing Efficiencies and Improve Accuracy in A New Age of Insurance Claims (1 CE)

This workshop will be an interactive session with a panel of insurance industry experts, including representation from a tier one, a tier two, and a regional carrier. The panel will be led and moderated by Andria LaMantia, Director of Sales and Joyce Kasmer, Manager, Business Development Manager, Oakwood Worldwide, Insurance Housing Solutions who will introduce the panel and pose one to two open-ended questions regarding how the panelists are currently handling claims with temporary housing needs. Examples of questions to lead the session off might be: What challenges are you or your organization currently facing with temporary housing decisions? What areas of the housing claim offer the biggest opportunity for cost efficiencies?

You are not alone!! Take this opportunity to learn from industry leaders about challenges and solutions related to your current business environment. You will also learn about temporary housing trends that will assist you as you manage claims.

Speakers:

Joyce Kasmer, Business Development Manager, Oakwood Worldwide

Andria LaMantia, Director of Sales, Oakwood Worldwide

Claudia Rodriguez, Property Technical Manager, Auto Club of Southern California

Sandra Tatum, Claims Specialist, State Farm

Liability Track

Location: Garden 1 – 3

Traumatic Brain Injury Cases (1 CE)

We have identified an emerging industry trend involving Traumatic Brain Injuries (TBIs), which include allegations of future early onset of dementia, Alzheimer’s, Parkinson’s, Chronic Traumatic Encephalopathy, seizure disorders and/or learning disabilities. The TBI claims often include a large associated life care plan and allegations of shortened life expectancy. TBI claims with these allegations have primarily involved children and young adults in their formative years, with additional claims being presented by a broad spectrum of age groups. The environment is changing quickly on a national basis around media exposure, medical research, expert testimony and plaintiff/medical provider advertising regarding head injuries. Medical evidence and testimony previously indicated brain injuries improving over time until a plateau. The TBI claim environment is spreading

quickly and is leading to attorneys alleging brain injuries with increased frequency, where jurors are believing the allegations, resulting in significant verdicts. Attendees handling TBI claims now or in the future will gain a better understanding of how to identify true vs. questionable TBI claims and how to properly handle and evaluate these types of cases.

Speakers:

Charles L. Harris, Managing Partner, Lewis Brisbois Bisgaard & Smith LLP
Kelly Harris, Claims Manager, Farmers Insurance

SIU Track

Location: Terrace Room

Examinations Under Oath: Top Things to Know. "Just the Facts, Ma'am" (1 CE)

Participants to the session will leave with a better understanding of the examination under oath and statement taking processes. They will also have all of the tools they will need to respond to questions from opposing counsel or the insured when scheduling examinations under oath.

Speakers:

Brian S. Mizell, Partner, McDowell, Shaw, Garcia & Mizell
Bill Hill, Senior SIU Investigator, National General Insurance Company

Breakout Sessions (6)

11:30 a.m. – 12:30 p.m.

Property Track

Location: Royal Ballroom E-F

Products, Appliances, Vehicles, and Systems (1 CE)

Product defect losses have a tremendous impact on claims. This session provides the adjuster with information on evaluating and analyzing different types of product failure losses from both a subrogation and liability point of view.

This interactive session will demonstrate how appliances, systems within the home and electrical/mechanical and vehicle failures should be examined. What investigative techniques will assist the adjuster with the claim? Has the product been recalled? Do you need another professional to inspect the appliance? How do the experts determine the cause and origin of the failure?

Speakers:

Karen Rayment, MSEE, MBA, PE, CFEI, PMP, Senior Consulting Engineer, Jensen Hughes
Roseanne Coughlin, Construction Supervisor, Gallagher Bassett

Liability Track

Location: Garden 1 – 3

Ethics and Claims Investigations (1 CE – Ethics Credit)

This course will provide attendees with ethical principles required to be successful in claims handling. Developed for insurance claim and legal professionals in mind, our presenters- an attorney with over 40 years of experience representing insurance companies and a licensed professional engineer who has provided expert witness and litigation support on hundreds of litigated matters- will define ethics and discuss the key ethical principles that every claims adjuster and litigation professional needs to know. Strategies for making good decisions when handling claims will be provided, and through the use of real life case studies we will illustrate best practices for successful and ethical claims resolutions.

Speakers:

Jennifer Gaster, Envista Forensics

SIU Track

Location: Terrace Room

Undercarriage Damages Claims and Examination (1 CE)

The presenters will discuss and present in detail actual investigation samples from fraudulent undercarriage damage claims. The presenters have experienced an abnormal or obvious rate of increase in the number of undercarriage damage claims in 2016 and 2017, after being dormant in prior years. The reason for the increase or reappearance of such claims is unknown. However, the motivation behind each individual claim remains the same. The repair estimates written for such fraudulent undercarriage claims run from \$10,000 to 30,000, depending on the make/model of the vehicle. The claims also share similarities with respect to the how the damages occurred, vehicles make/models, repair facilities, locations of the incidents, damages characteristics, etc. A systematic examination procedures will be verbally presented (not in a written handout) during the presentation that should help SIU participants to identify obvious signs and red flags when investigating undercarriage claims.

Speakers:

Sean Shideh, Forensic Engineer, Shideh Engineering

Kathy Jorgensen, SIU Investigator, National General Insurance

Closing General Session (1 CE)

2:15 p.m. – 3:15 p.m.

Location: Royal Ballroom

Catastrophic Claims: Prepare - Perform – Prosecute

Catastrophic events happen every year; some with warning, some without. These events can leave innocent insureds in dire positions but also brings out unscrupulous people who take advantage of insureds and carriers alike. The attendees will learn successful strategies for dealing with vehicle & property losses, which carriers can implement for effective response paired with careful investigation. This session will provide insight for adjusters, estimators, investigators and managers who are handling and managing CAT claims.

Speaker:

Jimmy Young, Catastrophe Unit Manager, AAA