



Letter from the President

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Dear Northern Nevada Association members,

This is my first letter to you as the President. As we move to grow and strengthen our local organization, my thanks to the current, dedicated board of directors. We are checking our mailing list and getting it up to date. When you receive this newsletter, forward it to your colleagues so we can broaden our exposure.

I am excited and see a great potential to work on continuing education. Our record of accomplishments so far includes:

- Sponsoring an IICRC Water Damage Restoration certification class
- Cosponsoring with the California Association of Independent Insurance Adjusters (CAIIA), Seminar for the evaluation of Earthquake Damage, California Fair Claims Settlement Practices Regulation and California SIU Regulations ([see pictures](#))

Upcoming Events

[Northern Nevada Claims Association Bowling Tournament - September 10](#)

Other Links of Interest

[Catastrophes: Insurance Issues](#)

[Real-Time National Weather Service Hurricane Forecasts](#)

[Real-Time Earthquake Info for NV and CA](#)

[Department of Labor](#)

Skills to handle claims properly are not an option, but a requirement. We have the opportunity to continue our education through this association. It is time to organize our lunch meetings and have quality topics in all areas of claims. I ask you to [contact us](#) and let us know if you are willing to share either in the form of helping set up or presenting topics. I propose that we limit the lunch meetings to a little over an hour so that it does not impinge on work hours. Topics can range between basic claims investigation, to the challenges of how to work with a difficult person and get the task completed. I recall a past presentation from the Washoe Air Quality District on asbestos that was very informative.

We can also have fun and help the community; check out the information for the bowling tournament in this issue. I hope to see you there!

[Occupational Outlook for Claims Adjusters](#)

[Lessons from the Midwest Floods](#)

[Flood Insurance Myths](#)

[Join the Nevada State Claims Association](#)

Paul R Camacho, ARM, RPA
Mission Adjusters
President, Northern Nevada Claims Association

Northern Nevada Claims Association Second Annual Bowling Tournament



Northern Nevada Claims Association is having our [Second Annual Bowling Tournament](#)! We want you to be a part of it!

When: September 10th.

Team check in: 1:30pm. Bowling: 2:00 - 5:00pm.

Where: High Sierra Lanes

(across from the Reno Peppermill Hotel/Casino)

3390 S. Virginia St., Reno, Nevada (775) 825-1048

To sponsor or participate, please complete the online **Team and Sponsorship Form**

or contact Denise Garcia at 408-483-7370.

Membership Renewal Reminder

If you have not yet renewed your membership in the Northern Nevada Claims Association, you can now easily [renew and pay online](#).

Flood Insurance Myths



In the wake of severe Midwest flooding, questions often arise about flood insurance.

[Click here](#) for common myths and facts about The National Flood Insurance Program (NFIP).

For more information about flood insurance, visit www.floodsmart.gov.

Largest Earthquake Drill in U.S. History Planned for November



The Great Southern California ShakeOut is a week of special events featuring the largest earthquake drill in U.S. history at 10 a.m. on November 13.

The scenario will depict a magnitude 7.8 earthquake, about 5,000 larger than the magnitude 5.4 earthquake that shook southern California on July 29.

For more details or to participate, visit www.ShakeOut.org.

Historic Decline in Traffic Deaths



2007 overall traffic fatalities fell to 41,059, the lowest number since 1994, while the fatality rate per 100 million vehicle miles traveled was 1.37, the lowest on record. However, motorcyclist fatalities continued their 10-year increase, reaching 5,154 in 2007, the highest number since data started being collected in 1975. Motorcyclist fatalities now account for 13% of total fatalities.

[Read the full report](#)

Classic Quotes from Actual Auto Claims

"Going to work at 7am this morning I drove out of my drive straight into a bus. The bus was 5 minutes early."

"The accident happened because I had one eye on the truck in front, one eye on the pedestrian, and the other on the car behind."

"I started to slow down but the traffic was more stationary than I thought."

"I pulled off the road with smoke coming from under the hood. I realized the car was on fire so I took my dog and smothered it with a blanket."

Q: Could either driver have done anything to avoid the accident? A: Travelled by bus?

(The claimant had collided with a cow)

Q: What warning was given by you? A: Horn.

Q: What warning was given by the other party? A: Moo.

"On approach to the traffic lights the car in front suddenly broke."

"I didn't think the speed limit applied after midnight"

"I started to turn and it was at this point I noticed a camel and an elephant tethered at the curve. This distraction caused me to lose concentration and hit a post."



Nevada Claims Association Mission Statement

The object of the Association shall be to guide the activities of insurance adjusters in Nevada in such a way as to maintain the dignity of the profession; to establish standards of conduct and

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technical abilities; to encourage cooperation and foster cordial relations among them; to improve adjusting methods; to encourage educational efforts in all subjects relating to adjusting and to promote the general welfare of the insurance business.

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