



Letter from the President

Dear Northern Nevada Association Members,



On January 15th, the name Chelsey "Sully" Sullenberger became known to all as the hero that landed a commercial jet plane in a river after the engines failed. When interviewed, we have heard him state that he was only doing his job. He had the assistance of a co pilot and on board personnel and together as a team, they were very successful. It's nice to be recognized for doing your job well, but to get to that point, you have to be prepared.

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Continuing education is vital to our industry to keep us prepared so that we do the best job that we can. As an association, we have a lot of talent and with your participation, have embarked on monthly lunch meetings with an educational format. Although the topics at all times may not pertain directly to what you do, it still exposes you to knowledge and possibly a future resource.

Thanks to Joe Cacioppo for his talk in January on FEMA and the Flood Insurance Program. Information in the presentation was provided to register for certification to handle claims for FEMA. Plan on attending our February lunch meeting as our topic is on Depositions, the Do's and Dont's, as presented by Marshal Smith of the Smith Law Firm. I expect this to be a very interesting topic, so bring your questions!

We have outgrown our meeting place and are moving the location to South Valleys Library, 15650A Wedge Parkway, Reno for our February meeting. We believe there is adequate space to address our needs. Check our web site: www.nevadaclaims.org to [register](#) and for directions. As a final acknowledgment, thank you again to Jean Olson and Residence Inn by Marriott - Reno for letting us meet at their facilities.

See you at our next lunch meeting

Upcoming Events

[February 12 Lunch & Learn](#)

Other Links of Interest

[Nevada Department of Insurance](#)

[NWS Storm Predictor](#)

[Expert Witness Primer](#)

[Catastrophes: Insurance Issues](#)

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

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

[Join the Nevada Claims
Association](#)

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

Lunch & Learn Day and Location

Lunch & Learns will be held on the second Thursday of each month at the South Valleys Library at 15650A Wedge Parkway, Reno ([map](#)). Cost: Members: \$20, Non-members: \$25.

February 12: Marshall Smith, Esq., of the Smith Law Firm, will be speaking on **"The Do's and Don't's of Depositions."** Please RSVP before February 9.

California Earthquake Would Accelerate Mortgage Meltdown



In light of current economic conditions, a major catastrophe such as an earthquake in California would bring new misery to both U.S. and international financiers, according to the "Annual Global Climate and Catastrophe Report: 2008," which highlights that the lack of mandatory earthquake insurance in California would result in high levels of mortgage defaults should an earthquake occur.

The largest natural catastrophe in 2008 was the tragic earthquake in China on May 12; very little insurance was in place and the rebuilding costs are estimated at \$146 billion. The largest insured loss event in 2008 was Hurricane Ike, which is likely to be the third most costly hurricane on record.

Additionally, between 1995 and 2008 there has been a significant increase in the average frequency and intensity of hurricanes in the Atlantic Basin.

Source: Aon Benfield. [Read more...](#)

Insurers to Pay \$25.2 Billion in 2008 Catastrophe Claims

U.S. property/casualty insurers are expected to pay homeowners and businesses \$25.2 billion for 3.9 million property loss claims in 2008 from 37 catastrophes — the fourth

highest cost in a decade and the highest frequency in a decade, according to preliminary analysis by ISO's Property Claim Services Unit. [Read more...](#)

AAIS Issues Expanded Cause of Loss Reports for Homeowners Insurance

The American Association of Insurance Services recently posted its latest "Homeowners Cause of Loss Report" on its AAISdirect Web service. AAIS is a national insurance advisory organization and licensed statistical agent that develops policy forms and rating information for 24 lines of personal, commercial, farm, and inland marine insurance. [More](#)

More Classic Quotes from Actual Auto Claims

"I was thrown from the car as it left the road. I was later found in a ditch by some stray cows."

"Coming home I drove into the wrong house and collided with a tree I don't have."

"I thought my window was down, but I found it was up when I put my head through it."

"The guy was all over the road. I had to swerve a number of times before I hit him."

"I had been driving for forty years when I fell asleep at the wheel and had an accident."

"As I approached an intersection a stop sign suddenly appeared in a place where no stop sign had ever appeared before."

[Join the Nevada Claims Association](#)

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 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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