

Property Adjustment National Association Syllabus

State Test

- State License Test: Preparing Paperwork for Public Adjusting License
- Insurance Glossary
- Insurance Basics
- Adjusting Losses
- Dwelling Policy
- Homeowner's Policy
- Commercial Package Policy
- Business Owner Policy
- Other Coverage's & Options
- Your State Regulations

Residential Policy & Client Paperwork

ISO Residential ISO Policy Form

- Policy Workshop
- Must Memorize
- ISO Overview
- Eligibility
- Declarations, Agreement & Deductible
- Definitions
- Common Conditions
- Dwelling and Other Structures
- Personal Property
- Coverage D – Loss of Use
- Additional Coverage
- Perils and Exclusions
- Conditions
- Underwriting Considerations
- Rating Considerations
- Available Endorsements
- In Home Business

Understanding the Client's Process & Paperwork

- Home Inspection Video
- First Meeting with Homeowner
- The Client's Contract & Paperwork
- Paperwork

Commercial & Business Policies

Commercial Property Coverage Form

- Overview, Eligibility and Declarations
- Coverage, Limits and Definitions
- Coverage Discussions
- Conditions
- Conditions Discussions
- Causes of Loss-Special, Broad and Basic
- Commercial Property Program Underwriting and Rating
- Commercial Property Program Available Endorsements
- Endorsements That Should Always Be Considered

Commercial Policy Break Down Annalists

- Common Policy Conditions
- Commercial Property Conditions
- Building and Personal Property Coverage Form
- Builders Risk Coverage Form
- Causes of Loss – Basic Form
- Cause of Loss – Board Form
- Causes of Loss – Special Form

This Endorsement Changes the Policy

- Earthquake and Volcanic Eruption
- Windstorm or Hail Percentage Deductible
- Ordinance or Law Coverage
- Pollutant Clean Up and Removal
- Outside Signs
- Glass Coverage Form
- Business Income (And Extra Expense) Coverage Form
- Business Income (Without Extra Expense) Coverage Form
- Extra Expense Coverage Form
- Business Owners Policy Declarations
- Business Owners Coverage Form

ISO Businessowner Coverage Forms

- Overview and Declarations
- Eligibility
- Common Conditions

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- Definitions for Property and Liability Sections
- Limits of Insurance for Property and Liability Sections
- Property Section Coverage
- Property Section Causes of Loss, Exclusions and Limitation
- Property Coverage Endorsements
- Property Section Conditions
- Liability Coverage
- Liability Exclusions
- Liability Coverage Endorsements
- Who Is an Insured
- Liability Section Conditions
- Underwriting Considerations
- Rating Considerations
- Available Endorsements and Their Uses
- Industry-Specific Endorsements

Business Income Loss Defined Net Income Plus Continuing Expenses

- Loss of Business Earnings
- Financial Records
- Stocks of Merchandise
- Adjustment of Reporting Form Losses
- Important Terms in Business Income Losses
- Analyzing A Profit and Loss Statement
- Cash Versus Accrual Method
- Business Income Loss Checkout
- Business Income Loss Defined

Commercial Docs

- How Profit & Loss Statements Are Typically Organized
- Manufacturing Business
- Retail Store Income Statements
- Service Business Profit & Loss Statement
- Cash Versus Accrual Method
- Cash vs. Accrual Accounting
- Calculation of Business Income Loss
- Profit & Loss Statement

General Overall Estimating

- Steve Patrick Master Trainer

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- Maximize Legitimate Profits Using Power Estimates
- Personal Contents & Additional Living Expenses
- Simsol Software, Perils & Estimates, Contents
- Facts & Evidence with Work Craft in Estimating Printable
- Facts & Evidence Building Codes
- Facts & Evidence OSHA
- Drone Certification For FFA

Step 1 Tools, Measuring, Masonry, Framing

- Estimating Step 1 Video Training
 - ✓ Estimating Work Book
 - ✓ Understanding Framing

Tools & Measuring

- Developing an Accurate Property Estimate
- Claim Efficiency Through Estimating Accuracy
- Tools for The Estimator / Adjuster

Masonry Lessons

- Foundation Settlement, Damage and Repair
- Cleaning Restoration of Building Exteriors
- Damage Brick and Mortar
- Concrete and Related Materials Damage and Repair
- Chimney Damage and Repair
- Chimney Liners and Construction Defects
- Estimating Zero-Clearance Fireplace Damage
- Masonry Cracks, Repair, Evaluation and Reinforcement
- Manufactured Stone
- Building Concrete Homes

Framing Lessons

- Using Steel for Optional Engineering for Framing Techniques
- Floor Framing
- Wood Framed Foundations and Factory Assembled Wall Panels
- Decks and Porches: Design, Construction & Material
- Wood Identification

Step 2 Roofing, Siding, Doors, Windows, Ceilings, Walls

- Estimating Step 2 Video Class

Roofing Lessons

- The Basic of Roof Area Calculation
- Calculating Roof Area
- Membrane Roofing, Related Damage and Repair
- Roof Covering Materials: Tile, Slate, Wood, And Metal Shingles
- Asphalt Shingles Roof Covering and Related Damage
- Red Cedar Shingles and Shakes
- Understanding Ice Dams
- Roof Codes

Siding Lessons

- Aluminum, Vinyl and Other Miscellaneous Exterior Siding
- Aluminum and Vinyl Siding replacement Options
- Wood and Composition Exterior Siding; Damage and Repair
- Wood and Hardboard Siding
- Sheathing and Siding
- Stucco: Application Damage and Repair
- Synthetic Stucco: Problems & Solutions

Doors & Window Lessons

- Damage to Thermopane Windows
- Repairing Common Damage to Doors
- Garage Door Repair
- Door Technology Update: Part 1
- Door Technology Update: Part 2
- Windows, Part 1 Super Windows
- Windows, Part 2 Super Windows

Ceilings & Walls Lessons

- Drywall Repair
- Drywall: Installation Damage & Repair Gypsum Drywall
- Repair Alternatives to Ceiling in Older Homes
- Ceramic Tile Repair and Replacement
- Insulation Installation, Damage & Replacement
- Estimating Plaster
- Plaster & Stucco
- Repairing Old Plaster / Veneer Plaster
- Backer Board Installation, Damage & Repair; Shower Stall Problems Gypsum Backer Boards

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- Wall & Ceiling Texture
- Uncommon Walls: Alternative Materials

Flooring lessons

- Carpet Repair
- Carpets Construction & Materials
- Repairing Hardwood Floors, Part 1
- Repairing Hardwood Floors, Part 2
- Wood Finish Flooring
- Plastic Laminate Flooring: Construction & Installation
- Engineered Wood Flooring
- Plastic Laminate Flooring Damage & Repairs, Part 1
- Plastic Laminate Flooring Damage & Repairs, Part 2

Step 3 Cabinets, Molding, Stairs, Decorating, Flooring, Fencing, Heating, Air Conditioning, Plumbing, Electric

Estimating Step 3 Video Class

- Estimating Step 3 Video Training

Cabinets, Molding, Stairs Lessons

- Kitchen and Bathroom Cabinetry
- Plastic Counter Top Repairs
- Interior & Exterior Molding & Trim
- Selecting Wood Grades
- Residential Elevators: Upward Bound 1
- Residential Elevators: Upward Bound 2
- Concrete Counter Tops Contents
- Concrete Countertops: Construction
- Concrete Counter Tops Installation & Repair
- Purchase / Replacement of Concrete Countertops

Decorating Lessons

- Paint and Painting
- Paint, Problems, And Preparation
- Paint: Failure Coloration, Bleeding
- Paint & Paint Problems, Part 1
- Paint & Paint Problems, Part 2
- Wallpaper, Installation, Cleaning & Repair
- Wall Covering Update, Part 1

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- Wall Covering Update, Part 2
- Interior Wall Coverings

Fencing Lessons

- Wood and Metal Fences
- Masonry Walls and Fences

Heating & Air Conditioning Lesson

- Update Home Heating Systems
- Heating Systems
- Forced Air Heating and Air Conditioning Systems and Contaminants
- Building Insulation Damage
- An Estimator's Approach to Solar Heating Units
- Solar Heat: Damage and Repair
- Air Conditioning Fundamentals and Repair Diagnosis
- Decontamination Methods and Procedures for Forced Heating/Cooling Air Systems
- Furnace Puffbacks
- Insulation and Moisture Control
- Basic Geothermal Operation

Plumbing & Electric Lessons

- Plumbing Repairs
- Plumbing Damage; Repair & Replacement
- Finish Plumbing
- Claims Involving "PB" Plumbing
- Freeze and Freeze Related Damage
- Damage to Appliances
- Lightning Damage
- Electrical Damage and Repair
- T.V. Satellite Dish Antennas, Damage and Repair
- Ground Fault Interrupters/ Aluminum Wiring
- Wire Uses; Codes Basic Wiring Information
- Structured Wiring and Home Automation

Specific Fire & Flood Estimating Claim

Detailed Fire & Smoke Training

- Repairs to Fire Damaged Framing Lumber

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- Cleaning Chemistry, An In-Depth Study—Part 1
- Cleaning Chemistry, An In-Depth Study—Part 2
- Smoke & Odor Damage Restoration Procedures
- Deodorization & Restoration, Advanced Techniques 1
- Deodorization & Restoration, Advanced Techniques 2
- Deodorization & Restoration, Advanced Techniques 3
- Eliminating Fire Hazards Caused by Wood Stoves
- Arson Investigation for Claim Adjusters
- Overview Fire & Smoke Damage Repair
- Purpose of These Guidelines
- Categories of Restoration
- Recommended Restoration Practice
- General Business Conduct
- Inspections
- The Work Site
- Performing the Work
- Fire Damage & Restoration
- Treatments & Results 1
- Treatments & Results 2
- Building Restoration 1
- Building Restoration 2
- Personal Property Restoration 1
- Personal Property Restoration 2
- Anatomy of A Chimney Fire
- Chimney Fires: The Rest of The Story
- Fire Suppression Systems for Special Hazards
- Fire Extinguishers and Liability Issues for Fire Protection
- Fire Sprinkler Systems for Commercial Properties

Detailed Flood Training

- ✓ Mold Remediation A Realistic Approach
- ✓ Drying Out Structure: First Step in Mold Prevention
- ✓ Water Damage & Repair
- ✓ Foundation Settlement, Damage and Repair
- ✓ Understanding Molds

Lead & Mold & Asbestos Estimating

EPA Mold Course (not cell phone ready)

- Mold Certification Class 1

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- Mold Certification Class 2
- Review Test 1
- Review Test 2
- Review Test 3
- Review Test 4
- Review Test 5
- Review Test 6
- Review Test 7
- Review Test 8
- Review Test 9

HUD Lead Course (cell phone ready)

- Lead Information
- Module 1: Why Should I Be Concerned About Lead Paint?
- Module 2: Regulations
- Module 3: Before Beginning Work
- Module 4: Contain Dust During Work
- Module 5: During the Work
- Module 6: Cleaning Activities and Checking Your Work
- Module 7: Record Keeping
- Module 8: Training Non-Certified Renovation Workers
- Appendix 1
- Appendix 2
- Appendix 3
- Appendix 4
- Appendix 5
- Appendix 6

Presenting & Negotiating

- Is Cosmetic Damage A Covered Loss
- Matching Materials, Aesthetics and Diminished Value
- Damaged Property - Repairable or Total Loss
- Fact & Evidence
- Understanding How Adjusters Think
- Unfair Claims Settlement Practices Act
- Unusual Everyday Issues
- Twenty-Five Insurance Insider Secrets Revealed
- Building Code and OSHA Compliance
- Dealing with Difficult Insurance Adjusters

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- Who's in Charge
- Actual Cash Value
- Public Adjusting and Engineers
- How to Deal with IA Adjusters Writing Authority
- Poor Workmanship
- Round Table Discussion 1
- Round Table Discussion 2

Negotiating Gambits & Tactics

- The Rules and Where They Come From
- The Insurance Adjusters Position and Reasoning
- Presentation Layout to Insurance Adjuster
- Insurance Company Trend with Policy
- Final Ways to Have A Resolution
- Understanding Conflict
- Recording Rules
- ✓ Forms
- The Basics, Flinching & Power Negotiating Tips
- Nibbling, Hot Potato & Power Negotiating Tips
- Put It in Writing, Splitting the Difference & Never Say Yes to the First Proposal
- Never Walk Away, The Power of Time & Ask for More Than You Expect to Get
- You Will Have to Do Better Than That, Reading People & Win-Win Negotiating
- Understanding Body Language & Power Negotiating Tips
- Meeting with the Insurance Adjuster

Documenting & Letter Writing

Practical Letters

- ✓ Final Offer Before Appraisal
- ✓ Re-open Claim
- ✓ Assignment
- ✓ Owe to Match
- ✓ Miss-Matched Siding
- ✓ Withdrawing Our Representation
- ✓ Referring Individuals
- ✓ Appraiser Settlement
- ✓ Undisputed Proof of Loss Statement Client

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- ✓ Simple Undisputed Proof of Loss Statement
- ✓ Proof of Loss 1
- ✓ Proof of Loss 2
- ✓ Hold Back Insurance Company
- ✓ Settlement Check
- ✓ Payment by Client Settlement Check
- ✓ Endorse the Draft
- ✓ Client Signing Check
- ✓ Homeowner Borrower Authorization
- ✓ Mailed Our Fee
- ✓ Sign Draft
- ✓ Lender Authorizing to Release Our Fee
- ✓ Client Repairs for Hold Back
- ✓ Partial Settlement

The John Meli Letters



John Meli Master Letter Writer

- ✓ Meli Letter 1
- ✓ Meli Letter 2
- ✓ Meli Letter 3
- ✓ Meli Letter 4
- ✓ Meli Letter 5 & 6
- ✓ Meli Letter 7
- ✓ Meli Letter 8
- ✓ Meli Letter 9

Client Template Letters

- ✓ Client Thank You
- ✓ Detailed Settlement
- ✓ No Claim Letter
- ✓ Settlement Letter
- ✓ Fee Payment Letter
- ✓ Referral 2
- ✓ No Claim Referral

Template Letters to Adjusters & Supervisors

- ✓ Adjuster 1
- ✓ Adjuster 2
- ✓ Adjuster 3
- ✓ Adjuster 4
- ✓ Adjuster 5
- ✓ Hold Back
- ✓ Hold Back 2
- ✓ New Mortgage Company
- ✓ Proof of Loss Flood Letter
- ✓ Proof of Loss Letter

Appraisal



Steve Patrick Master Trainer

An Introduction to The Appraisal Process

- Association's Prospective
- History / Legislative / Judicial
- Appraisal as Distinct from Arbitration

Circumstances Warranting Appraisal

- Disagreement Necessary
- Appraisal Where There Are Questions of Liability or Coverage
- Time and Other Benefits
- In Actions Against Brokers and Agents

Scope of The Issues Covered by The Appraisal Clause

- Appraisers May Not Exceed Their Commissions
- Appraisal of Loss and Value of Property as Well As Economic Loss and Other Claims
- Valued Policies and A Total Loss
- Issues of Scope of Loss, Causation and Coverage
- Issues of Bad Faith

Issues of Waiver and Estoppel

- Waiver of The Appraisal Provision by Claim Denial, Litigation or Repair

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- Waiver of Policy Provisions or Defenses to Liability by Submission to Appraisal
- Reservation of Rights to Litigate Liability
- Waiver of Right to Participate by Non-Appointment or Non-Participation
- Waiver of Breach of Contract Claim by Acceptance Of Award

Timing Issues

- When Appraisal Should be Demanded
- Timing of the Award
- When the Loss Is Payable
- Time to Bring Suit
- Completing Demands
- When Appraisal Should be Demanded
- Timing of the Award
- When the Loss is Payable
- Time to Bring Suit
- Completing Demands

The Mechanics of Demanding an Appraisal

- The Demand
- The Appraisal Agreement
- Remedies If Appraisal Is Wrongfully Refused
- Failure of Appraisal

The Appraisers

- Qualifications
- Disinterested but Permissibly Predisposed
- Fees

The Umpire

- The Umpire's Qualifications, Duties & Scope of Authority
- Fees
- Written Agreement with the Umpire
- Court Appointment of the Umpire
- When to Appoint the Umpire

The Appraisal

- Generally

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- Consultation Necessary
- Determining Value
- Outside Experts
- Notice Adjournments & Cancellations
- Hearings & Inspections

Preparing Claim for Lawsuit



Chip
Merlin
Attorney
Speaker



Jonathon
Wheeler
Attorney
Speaker

Case Law Library

- Jonathon Wheeler Class Action

Going to Court

- Set the Claim Up for A Law Suit
- Two Ways to Court
- Witness / The Claim File What do lawyers call a claim file?

Be A Better Witness

- Examination Under Oath
- Under Oath
- Be a Better Witness: Deposition Basics-Practical Pointers from Preparation to Testimony

How to Prepare A Case for A Lawsuit (with Chip Merlin)

- How to Prepare A Case for A Lawsuit

Learn What the Best Attorneys Know

- Problem Solving
- Identifying the Legal Perspective
- Developing A Working Guidelines
- The Plaintiff's Expert
- The Daubert - Proofed Expert

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- Troubleshooting Your Guidelines
- Fitting the Rules into Your Case Story
- Should You Litigate

The Art of Arguing Your Claim Like an Attorney

- Why Argue
- Winning Without Arguing
- The Pistol That Fires in Both Directions
- The Incredible Power of Credibility
- The Power of Listening
- The Power of Prejudice
- The Power of Words
- Structuring the Winning Argument
- Opening Them Up
- How to Present the Winning Argument
- The Magical Argument
- The Unbeatable Power Argument

How to Ask Leading Questions Like an Attorney

- How to Ask Leading Questions

What Is Bad Faith?

- Bad Faith
- Understanding Basics of Bad Faith

Public Adjuster Ethics



Kevin Kaufmann

- Public Adjuster Ethics

Case Law Library

Actual Cash Value

- Depreciation of Labor Costs When Determining Actual Cash Value
- Arkansas Bars Depreciation of Labor When Calculating
- Fifth Circuit: Total Loss Amount Caps Insured's Recovery Even Under Multiple Policies Covering Different Risks

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- Kansas Court Sanctions Depreciation of Labor to Determine
- Kentucky Court: Depreciating Labor to Get Actual Cash Value Is Like Making the Insured Use a Very Old Roofer with Debilitating Arthritis to Repair the Roof
- Sixth Circuit Holds That Declines in Market Value are Not a Factor in Determining Actual Cash Value
- Arkansas' Supreme Court Prohibits the Depreciation of Labor Costs Under an Actual Cash Value Policy

Additional Insured

- Florida Property Manager's Insurable Interest

All Risk

- Florida Court Holds Arson is a Type of Excluded Vandalism and Malicious Mischief
- Florida Court: Under All-Risk Policy, Insured Does Not Bear Burden of Showing Loss Was Caused by a Sinkhole

Ambiguity

- Vermont: First-Party Pollution Exclusions Are Not Confined to Traditional Environmental Pollution
- Fifth Circuit Refuses to Predict Texas Will Adopt a Sophisticated Insured Exception to Contra Proferentem
- California Court Holds Pre-Loss Preventative Measures to Avert A Collapse Are Not Covered as Mitigation.
- California Court Adopts Expansive Reading of Contamination and Product Recall Coverage
- Utah Court: Seepage Over A Months-Long Period Is Excluded as Moral Hazard
- Massachusetts Court Refuses to Apply Discovery Rule to Commencement of the Suit Limitations Period
- Under Illinois Law, Mine Subsidence Held to Be a Type of Excluded Earth Movement
- Texas Court Rejects Ambiguity Arguments Bottomed on a Single Phrase
- New York Court: Undefined Word "Occurrence" in a Deductible Provision Must be Construed by the Finder of Fact
- Washington Supreme Court Misses Opportunity to Clarify the Meaning Of "Collapse"

Anti-Concurrent Causation

- New Jersey Court Rejects Theory of Spoliation By Encouragement
- Florida to Decide What Test Applies When Concurrent Multiple Perils Cause a Loss
- Ninth Circuit: Under Arizona Law Mudslide Can Be Covered as the Direct Result of Fire
- Iowa Court: Anti-Concurrent Causation Language Mandates That the Jury Determine Whether an Excluded Peril Was One Cause of the Loss
- Texas Supreme Court Enforces Anti-Concurrent Causation, Bars Coverage Where Wind and Flood Combine to Cause the Loss
- Iowa's Highest Court: Damage by Rainwater is Damage by Rain
- Anti-Sequential Causation Clause Upheld in Hurricane Irene Case in New Jersey

Arbitration & Appraisal

- Texas Court Addresses What Constitutes an "Itemized" Appraisal Decision
- California Court: Appraisers Cannot be Directed to Assign Loss Values to Undamaged or Non-Existent Items in the Insured's Scope
- Florida Court: Your Own Attorney is Simply Not a "Disinterested" Appraiser
- Florida Court Holds "Retained Rights" Provision Does Not Render an Appraisal Clause Unenforceable
- Pennsylvania Court Addresses What Is a Coverage Dispute for Appraisal Purposes
- Florida, Georgia and Texas Appraisal Update: Is Causation A Coverage Question for The Court or A Damages Question for The Panel?

Arson & Fraud

Bad Faith

- California: Service of Suit Endorsement Trumps Forum Selection Clause in Case Involving Product Recall Due to Contamination.
- Claim for Fraudulent Wire Transfer Under Commercial Crime Policy Found to be Covered, Although Denial Not in Bad Faith

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- Order of Civil Authority Claim for Superstorm Sandy Barred by Flooding Exclusion in New York
- Pennsylvania Court Addresses What Is a Coverage Dispute for Appraisal Purpose

Builder's Risk

- Indiana Court Nixes Requests for Reinsurance and Reserves
- Missouri Court Clarifies What Constitutes an Ensuing Loss
- New York Court: All Sandy Losses, including "Downstream" Financial Ones, Capped by Annual Aggregate Limit for Flood
- New York Court: Broadly-Worded Flood Limit "Meaningless" Unless it Applies to Any Kind of Loss Caused by Flood

Burden of Proof

- Florida Court: Under All-Risk Policy, Insured Does Not Bear Burden of Showing Loss Was Caused by a Sinkhole
- New York's Highest Court Enforces a Water Damage Exclusion Despite an Ensuing Loss Exception

Business Interruption

- A New York Court Bars Coverage for a Power Outage Caused by Superstorm Sandys
- Arizona Court: Argument that All Business Income Loss Caused by a Wildfire is Covered is "Off Base"
- New York Court: All Sandy Losses, including "Downstream" Financial Ones, Capped by Annual Aggregate Limit for Flood
- New York Court: Broadly-Worded Flood Limit "Meaningless" Unless it Applies to Any Kind of Loss Caused by Flood
- Saving Green by Going Green
- The Fourth Circuit Clarifies Who Is A Direct Supplier Under Contingent Business Interruption Coverage

Cancellation

- California: Service of Suit Endorsement Trumps Forum Selection Clause in Case Involving Product Recall Due to Contamination.

Catastrophes

- Anti-Sequential Causation Clause Upheld in Hurricane Irene Case in New Jersey

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- Fifth Circuit: Total Loss Amount Caps Insured's Recovery Even Under Multiple Policies Covering Different Risks
- Florida to Decide What Test Applies When Concurrent Multiple Perils Cause a Loss
- Late Notice Held to Bar a \$6,000,000 Hurricane Wilma Claim in Florida
- New Jersey Court Holds \$22 Million "Named Storm" Deductible Applicable to a Superstorm Sandy Loss
- New Jersey Court Rejects Theory of Spoliation By Encouragement
- New Jersey Judge Writes a Primer on How Not to Draft a Denial Letter
- New Jersey Panel: If a Flood Is Excluded, So Are the Unhealthy Water-Borne Substances that It Leaves Behind
- New Jersey Trial Court Holds Storm Surge Not Subject to Flood Sublimity Where Policy Expressly Includes "Ensuing Storm Surge" in Named Windstorm Coverage
- New York Court: Broadly-Worded Flood Limit "Meaningless" Unless it Applies to Any Kind of Loss Caused by Flood
- New York Court: Storm Surge is a Species of Excluded Flood
- Order of Civil Authority Claim for Superstorm Sandy Barred by Flooding Exclusion in New York
- Pennsylvania Court Addresses What Is a Coverage Dispute for Appraisal Purposes
- Second Circuit Affirms a Southern District Decision Construing "Covered Location" Narrowly
- Texas Supreme Court Enforces Anti-Concurrent Causation, Bars Coverage Where Wind and Flood Combine to Cause the Loss

Causation

- Anti-Sequential Causation Clause Upheld in Hurricane Irene Case in New Jersey
- Arizona Court: Argument that All Business Income Loss Caused by a Wildfire is Covered is "Off Base"
- Forgery May Not Constitute "Theft" Under an Employee Dishonesty Coverage
- New Jersey Trial Court Holds Storm Surge Not Subject to Flood Sublimit Where Policy Expressly Includes "Ensuing Storm Surge" in Named Windstorm Coverage
- Ninth Circuit: Under Arizona Law Mudslide Can Be Covered as the Direct Result of Fire

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- Oklahoma Holds Question of Whether Fracking Causes Earthquakes is for the Courts to Decide.
- Oklahoma Insurance Commissioner: Don't Deny Earthquake Claims as Man-Made by Linking Them to Fracking
- Pennsylvania Joins Oklahoma, Bans Homeowners Insurers from Attributing Earthquakes to Fracking
- Texas Limits Scope of Anti-Technicality Statute and Material Breach Doctrine in Vacancy Clause Case
- Texas Supreme Court Enforces Anti-Concurrent Causation, Bars Coverage Where Wind and Flood Combine to Cause the Loss

Hurricane

- Fifth Circuit: Total Loss Amount Caps Insured's Recovery Even Under Multiple Policies Covering Different Risks
- Hurricanes vs. Wildfires — 2015's Dramatic Contrast
- New Jersey Judge Writes a Primer on How Not to Draft a Denial Letter
- Where Wind and Flood Combine to Cause the Loss
- Late Notice Held to Bar a \$6,000,000 Hurricane Wilma Claim in Florida
- Anti-Sequential Causation Clause Upheld Hurricane Irene Case in New Jersey
- New Jersey Court Holds \$22 Million "Named Storm" Deductible Applicable to a Superstorm Sandy Loss
- Florida Property Manager's Insurable Interest Is Limited to Its Fees

Water

- Summary Judgment May Be Appropriate When Insured Fails to Take Reasonable Measures to Prevent Property Damage
- Connecticut Court Holds No Cause of Action Against
- Fifth Circuit: Total Loss Amount Caps Insured's Recovery Even Under Multiple Policies Covering Different Risks
- New Jersey Court Rejects Theory of Spoliation by Encouragement
- Insurers from Coast to Coast Notch Suit Limitation Victories
- Florida Court Rejects Claim Replacement of Undamaged Property Is Necessary for Aesthetic Uniformity
- New Jersey Panel: If a Flood Is Excluded, So Are the Unhealthy Water-Borne Substances that It Leaves Behind

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- Utah Court: Seepage Over A Months-Long Period Is Excluded as Moral Hazard
- Massachusetts Court Refuses to Apply Discovery Rule to Commencement of the Suit Limitations Period
- Florida to Decide What Test Applies When Concurrent Multiple Perils Cause a Loss

Market for Public Adjusters

- Marketing Webinar
- Learn How John Meli Built Up Business with A Property Manager
- Assumptive sale
- Home Inspections and Policy Valuation
- Workshop
- Good Working Habits
- Networking with Contractors
- Networking with Real Estate Investors
- Learn How to Make Speaking Pay
- Vandalism & Fire Claims
- Mind Set
- What Are the Best Practices for Networking

Getting Started Selling on The Web

- Internet Marketing Unit 1
- Internet Marketing Unit 2
- Internet Marketing Unit 3
- Internet Marketing Unit 4
- Internet Marketing Unit 5
- Internet Marketing Unit 6

Learn More About Roofing Leads

- Working with Door Knocking
- Door Knocking Uniform
- What's the best way to get roofing leads?

Forecasting the Weather

- Weather Prediction Center
- Identifying and Setting a New Market
- Secrets of Closing the Sale

Success & Information Resources

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- The Five Columbus Principles
- The Top Ten Principles of Success
- The David And Goliath Principles
- Breaking Free
- The Third-Party Principal
- The Singleness of Purpose Principle
- The Coming Back Stronger Principal
- 4 Audios with Doug Teaching Speaking

Step by Step Claim Processing

Mind Meld

- Test Prep & Licensing
- Company & Structure
- Marketing & Sales
- Cover Peril Policy
- Property Inspection
- Client Paperwork & Insured Notification
- Estimating Scope
- Claim Presentation
- Claim Resolution
- Masters Certification

PANA CE Credits

PANA Facebook Group

National Public Adjuster Conference