

## Property Adjustment National Association Syllabus

### State Test

All the states except Georgia are taking the public adjuster ISO test **Insurance Services Office** materials as seen below the eight section is all about state laws in the state on public adjusting or state regulations.

- 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

We go into detail with the ISO but the must memorize gives you a quick and clear understanding of a covered loss or we would say a covered peril. It helps put you on an even playing field with the insurance adjuster (IA). After going though our ISO section and some of our negotiation section you will be sharper than the IA.

#### 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

Knowing how to look for damage that corresponds with the policy using a inspection process is important so you know just what you need to write up on the contract. Having all the proper paperwork is important you need more than just an approved contract to guide and protect the client, but most public adjusters are ignorant of these facts.

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

## **Commercial & Business Policies**

Commercial is a way to really profit in the public adjusting field and most public adjusters are clueless on the details in the commercial claim when understanding the policy, it has so many twists and turns. I would suggest you master residential first then flow into commercial. We have the most comprehensive commercial library anywhere.

### **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 Annals**

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

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- Eligibility
- Common Conditions
- 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

We start you in simply knowing what is the damaged material and how much needs to be worked and what is the quantity like square foot, linear foot and so on and what is the action needed to fix the problem.

There are many aspects to an estimate like contents, loss of use, and the structure. Understanding what we call a power estimate that will have a credible third-party information on almost every line of the estimate, like building code, OSHA regulations, Manufactures recommendations for installation, and the three federals like Lead, Mold, and asbestos.

We have a service that lets you send us what we call scope tick sheets they are designed to help guide you to what is really needed to properly scope out the damage. We have also put a catalog into the site that has every line item that you would find in the estimating software.

It shows you the type of measurements used with the item and what kind of actions needed with the material such as square foot, linear foot, day, hour, each and so on. We will create your estimate with the ability to give you:

- Scope sheet (Estimate without the dollars)
- Estimate
  - Building Code
  - OSHA Regs
  - Manufactures Recommendations for Installation
  - The Three Federals Lead, Mold, Asbestos
- Case Law, FC&S Reprints, Estimating Education Reports
  - Steve Patrick Master Trainer Workshop
  - Maximize Legitimate Profits Using PowerEstimates
  - 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 FAA
  - We show you the best drone that has all the bells and whistle for under \$100 and fits in the palm of your hand.

### Step 1 Tools, Measuring, Masonry, Framing

- Estimating Step 1 Video Training

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- 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



- 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**

What it takes to work use the government in a flood claim and how to get paid and it takes to get paid.

## Detailed Fire & Smoke Training

- Repairs to Fire Damaged Framing Lumber
- 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

**EPA Mold Course (not cell phone ready)**

- Mold Certification Class 1
- Mold Certification Class 2
- Review Test1
- Review Test2
- Review Test3
- Review Test4
- Review Test5
- Review Test6
- Review Test7
- Review Test8
- Review Test9

**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**

Learn how to not get into a shouting contest but put the IA off their guard and back them into a corner that they can't defend and will put them where they need to do what is impossible which is defend a negative.

- Is Cosmetic Damage A Covered Loss
- Matching Materials, Aesthetics and Diminished Value
- Damaged Property - Repairable or Total Loss
- Fact & Evidence

- The Complete Mentor LLC Copyright 2018
- 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
  - 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

Letter writing is an art for about 30% of your letters to your client and to other professionals it is easy to document the claim we have templates for this task. But for the other 30% we have in our association we have a master letter writer who has

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never had to go to appraisal or court and we interview him with 9 of his letters.

### 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
- 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

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- 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

Steve runs the largest and the most successful appraisal company

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



## Preparing Claim for Lawsuit



### 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
- Troubleshooting Your Guidelines
- Fitting the Rules into Your CaseStory
- 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?

### 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 "OffBase"
- 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 “OffBase”
- 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

- 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
- Pushing Up People Training

## 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
  - 4 Webinars
- National Public Adjuster Conference
  - Master Certification
- Association Membership Contact Information
- Association Chapel