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NACA NEWS

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A message from our Board Member: John Postava

Ready, Aim, DEPLOY!

Now is the time for all the newly trained, seasoned and somewhere-in-between professional catastrophe adjusters to prepare for their first or next deployment. And, just like the Roman command, preparations should be done in their proper order. For example, if the Catapultier began the catapulting process by first lighting the payload on fire and then tried to spend time aiming the massive device, the whole thing would catch fire and ultimately be lost.

Similarly, if the cat adjuster prematurely deploys before aiming or being ready, he or she might end up hundreds of miles from the actual landfall, days away from his or her first assignments without the proper equipment or supplies to handle those assignments even if they had them in hand! Make sense? Sure it does!

Here are a few simple tips from an overly seasoned adjuster who has done his fair share of “firing, readying and aiming” when it comes to handling catastrophic property events and claims. For the more experienced adjuster, some of these tips might seem like no-brainers

and just plain common sense. For the newcomer, some of these tips will save you time and help you do a better job for your employers and policyholders.

THE READY PHASE

RIGHT NOW, is the time for the Ready phase. Tropical storm season is approaching and there are no immediate storms on the weather channel or on any of your other 20 weather apps on your phone. Now is the perfect time for you to get ready for the tropical season 2022.

The following is not a complete list by any means but should give the reader something to think about: The phrase, "Ready, Aim, Fire" is said to date back to the days of the Roman Empire.

Military historians have argued the phrase suggests gunpowder would have to be involved if a regiment commander would use the word 'fire' as a command. These historians concluded the phrase could not have come from Roman times. However, deeper research of the phrase indicates the first translation of the Latin (Roman) was "Ready, Aim, Fire, Kill". This four-word series of commands were issued to the crews of soldiers manning the ancient Roman killing machine - the catapult. It was the crew's first duty to first be ready, secondly to aim the gargantuan wooden device towards the rushing hoards, then light the catapult's payload on fire. Once ignited, finally launch the weapon's deadly payload to the heavens in the hope of killing as many of the opposing barbarians as possible.

What does all this have to do with catastrophe adjusting? Well, not much, but for the sake of this article, I'd like to rephrase the Roman, "Ready, Aim, Fire" to, "Ready, Aim, DEPLOY!".

We are a little over a month away from the 2022 tropical storm season. The prognosticators are all stating that 2022 will be an above average year with 19 named storms (winds over 39mph), 9 hurricanes (winds over 74) and 4 "major" hurricanes (winds exceeding 111mph). Their predictions notwithstanding, all seasoned wind adjusters know that it only takes one good blow to make the season profitable. All the NFIP "flooders" know that even a small tropical storm can drop 24-36 inches of rain on a city like Houston in 24-48 hours and create a water event of biblical proportions (remember Harvey?).

- Check your state license to be sure your license is current. If you need CEs before the end of the year, get them NOW. A large event may prevent you from obtaining required CE's while you are also up to your neck in storm-related paperwork. If you wait for the Aim or Deploy phase to get your CE up to date, you're probably too late.
- Review your personal Errors and Omissions (E&O) policy. It's suggested all cat adjusters carry their own personal E&O policy if they are adjusting property claims. Even if your employer provides such coverage, a personal policy will afford you another layer of protection should you be sued in state or federal court. Check with your insurance agent on this one as each state and policy terms may differ. If you have a policy, check the dates and be sure it is current.
- Reach in your wallet and check your driver's license. You don't want your DL to expire while on deployment and you are away from home. It's a hassle and takes time away from your primary purpose - handle claims and make a living.
- Check the expiration dates on all the credit cards you may be using while on the road. If a card is expiring, it might be a good idea to call the credit card company and get a new one sent to you now. Later, in the Deploy phase, consider calling your credit card providers and let them know what state you will be working so they know charges from those areas are valid.
- Take as many free online classes for your estimating and adjusting software as time allows. If you have a working or trial copy of the software you are planning to use during the next event, start using it now. It is vital adjusters KNOW THEIR SOFTWARE.

Even the best estimator can look like an amateur cat adjuster if their estimates aren't professional quality. If you do not have the time to practice with your software now, when will you have the time? Surely not when the storm makes landfall!

- If you are using any “new” technology such as a camera, measuring device or any other insured-facing apparatus (something used in front of the public), LEARN IT NOW. You do not want to be fumbling with new tech in front of the insured or public adjuster during inspection. If you lose credibility during the “first knock” it is very difficult to get it back.
- Back-up all adjusting-related items on your computer in the event your computer goes down or is stolen or lost during the Deploy Phase (you can thank me later). Ghost the hard drive and/or learn how to use Dropbox or another cloud-based technology for storing and sharing files.

Get your “non-tech” gear ready and have it all in one place. This includes, but not limited to, adjusting-related clothing such as gloves, boots, waders, tool belt, shingle gauge, pitch/slope locator, tape measures (2 of these), general office supplies, batteries, power banks, tables, chairs and coffee maker. Basically, everything you're planning to load in your storm vehicle or trailer (except the clothes and sundries you will be packing during the Aim Phase).

THE AIM PHASE

The Aim phase starts when a storm is approaching the mainland and the weather models' “cone of certainty” is concentrating on where the storm will make landfall. Whether this is your 1st event or your 100th, these are exciting times. Everything is ready-to-go and now is the time to begin focusing on an upcoming deployment.

- If you are fortunate enough to have an employer lined up, review the company's claim handling requirements as well as any instructions they have provided in order to adjust their claims. Even if you just finished their training or annual claims conference or have worked for them multiple times in the past, it's a suggested best practice to go over company protocols and regulations as often as time will allow.
- If you do not have an employer, it should not be too hard to find a potential one. By this time all IA firms are looking (some would say “scrambling”) for adjusters. If you've attended and made the rounds at a recent National Association of Catastrophe Adjusters, NACA, convention, your name and contact information should be in the hands of all the right people.
- If the storm has the potential to generate a large volume of claims, rest assured they will be calling you – all IA firms need trained professional cat adjusters)! Have your resume ready to resend to them if requested and let them know you are willing to commit to them if, and when, they call you for deployment. If you choose to COMMIT to any one firm, stick to that commitment until such time you are released, or promises are not met.
- Remember, a promise of assignments is not the same as deployment. No one knows for sure how many claims a storm will generate until the assignments start to flow through the system. PIF counts (policies in force) and videos from the Weather Channel™ notwithstanding, mother nature can be unpredictable. Be careful what YOU promise to these potential employers.
- Be professional during the Aim phase and only express your interest and intentions to the firms YOU want to work with. These are the firms that will be calling you to deploy to the storm site. Honesty is the key here.
- Make a few reservations for hotels in the vicinity of the potential landfall area. In the event the storm comes ashore, hotel rooms will be at a premium after the event so book early if possible (without incurring any upfront or penalty costs for cancellation).
- Download the app, WAZE, on your phone – it's invaluable for long distance road trips!

- Start packing. Pull out your suitcases, get your sundries organized and get ready to DEPLOY!

THE DEPLOYMENT PHASE

The storm has made landfall and you got the call to go. Congratulations! Here's some tips:

- Do you know the IA firm for which you are deploying? If you have not worked for the firm before, ask other adjusters in your adjuster network about topics such as what's that company's expectations of their adjusters, how do their adjusters get paid, how often does the company pay their adjusters, does the company hold back a portion of their adjuster's commissions until the claim gets paid (retainage percentage)?
- If you are familiar with the firm for which you are being deployed or have worked for them in the past, chances are you will be assigned claims as you travel to the storm location. If you have a "co-pilot" on the drive, have them contact these policyholders and let them know you are on the way as well as give them the information they need to start on the road of recovery.
- If you change your mind about the IA firm for which you have already made a verbal commitment (or sent an email confirmation), let the IA firm know you have had second thoughts so they can fill your spot and not expect you to be part of their cat team response to the event. Letting them know will ease your mind as well as put you in a better light with that IA firm for future storms. If the IA firm holds a grudge, that's their issue and your side of the street is clean. Integrity is probably the most important personal characteristic a professional cat adjuster can have – say what you mean and mean what you say. That counts for what you say to policyholders, too!
- If you have committed to and have accepted claims from an IA firm, DO NOT accept claims from other IA firms without the express permission of your current IA employer. Adjusters who double or triple dip a storm in order to receive more assignments are only looking for trouble. This practice is very unprofessional, and most times comes back to bite the adjuster who attempted to maximize profits. Working for more than one IA firm is stressful, confusing and only leads to reports being sent to the wrong IA firm. Not only are policyholders left with delayed payments and inferior service, but the IA firms are also affected by delayed or incorrectly transmitted reports, longer claim cycle times and adjusters with stressed-out "bad" attitudes from overwork. At the end of the day, the double-dipping adjuster loses all credibility and ends up at the end of the call list for the next event. Remember, IA firm owners talk to one another, and you don't want to be a topic of one of their conversations!
- If you get sick or have a personal emergency during your deployment, let your employer know you are leaving your location. Do not attempt to cover up even a one- or two-day trip away from your storm location. Most IA firms will work with adjusters who are honest with them. We all know the importance of earning a living and holding on to our assignments. IA firms want the original adjuster to complete their assignments.
- After you are scoped out, do not leave your storm location without telling your employer. It is critical that adjusters remain on site until the IA firm manager releases them. Open and honest lines of communication at the end of deployment are as important as in the initial days of an event.

Now get in the truck (or car), drive safely, empathize with your insureds, measure twice, scope once, enjoy yourself and, most of all, "adjust 'til ya' bust".

TOOLS OF THE TRADE FOR ADJUSTERS

ESSENTIAL GEAR FOR CAT PROPERTY ADJUSTERS AND MORE.. | VIEWER QUESTIONS



- How to work as an adjuster team
- What vaccines should adjusters get?
- Essential gear list for cat property
- Which licenses to get first and why you
- should get every state license
- How to be an ace in Xactimate

IS THE ADJUSTER LIFE FOR YOU?



MOCAT, Americas Premiere Adjusting School is an all inclusive in person adjuster school that provides new and seasoned adjusters with the tools necessary to not only get started in the industry but to excel. We teach the MOCAT 4 Core Competencies™ of Policy, Claim Management, Scoping and Estimates. We would love to offer NACA members a 10% discount on any of our training courses.

[MOCAT ADJUSTERS](#)

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Exhibitor Prospectus

STORM SEASON
IS
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DON'T BE LIKE JON SNOW.
KNOW YOU HAVE
THE BEST CLAIMS SOFTWARE.

The graphic features a black silhouette of a dragon's head on the left, a castle on a hill in the center, and a red sky above. The text is in a serif font, with "STORM SEASON IS COMING" in large letters and "DON'T BE LIKE JON SNOW. KNOW YOU HAVE THE BEST CLAIMS SOFTWARE." in smaller letters below.

LION OR SHEEP?

In the words of Twin Lannister, "A lion doesn't concern himself with the opinions of sheep." If you want to claim the Lion's Share of work, you must be prepared to triage and distribute a massive number of claims in minutes.

VCA Software can take you there, and there's still time to get you onboarded before

storm season,
with the following capabilities:

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NACA is looking to expand our membership so that we can better service both the adjuster and the firms in our network. To add that value for all, we are looking for both new adjusters and veteran adjusters to become members.

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