



FOOTPRINTS



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January, February, March



President's Message

Lynn Tolley

We are entering a new era for KCA as we have reviewed and updated our by-laws and reduced the number of board members. This should make your board more responsive to your needs and well being of the organization. We are in the planning stages for the Fall Seminar, to be held in McPherson on September 23rd & 24th of September. We are kicking around several different ideas, some to include two days of education. We are discussing having some or all of the education count towards the continuing education requirements for adjoining states. Contact the board if you have ideas you want us to consider.

Don't know who is on the board, go to the website. The address is www.kansasclaims.com. I hope you will take the time to visit our site and also give us input as to what we can do to make the website more useful. Our goal is to make the site a useful tool for you and your associates. This is true for our members as well as our sponsors and advertisers. Please contact a board member with your suggestions. Get the word out to join KCA, we hope to have a roster on the site soon.

OBITUARIES

Warren L. Berquist

Warren L. Berquist, 89, of Lenexa, passed away Sunday, March 14, 2010. He was born July 25, 1920, the son of Albert & Ruth Berquist. He was branch claims manager for Farm Bureau Mutual, Insurance in Salina, KS..

Warren served in the Navy during WW II and was a member of the Rolling Hills Congregational Church, the Elks Lodge and the Lions Club. Survivors include two daughters, Julie Allen of Shawnee, KS and Sherly Froetschner, of Russell, KS; one brother, Carroll Berquist. Visitation was held March 17 at Ryan Mortuary, Salina, KS, followed by a funeral service with burial at Rose Hill Cemetery.

Gary W. Wilson

Grave side services for Gary W. Wilson, 67, of Milford, was held on Wednesday, January 27, 2010 at Kansas Veterans Cemetery. Military honors and Masonic Ritual was held. Gary passed away January 24, 2010, at Geary Community Hospital, Junction City, KS.

Gary Wilson was born November 25, 1942, in Evansville, Indiana as the son of Carl (Bud) & Stacey Wilson. Gary served in the navy for 3 years and 9 months. He served during the Viet Nam war as a fire control technician. He graduated from Southern Illinois University in 1970.

Gary moved to Geary County in 1972 where he began working for GAB as an insurance adjuster. He later worked for Cimarron Insurance and completed his career with Farmer's Alliance Insurance retiring in 2007.



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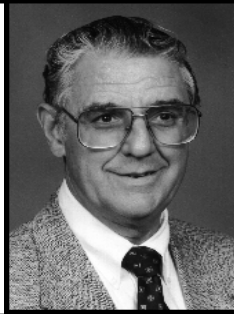
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**REMEMBER
TO LOOK
FOR NEW
MEMBERS!**



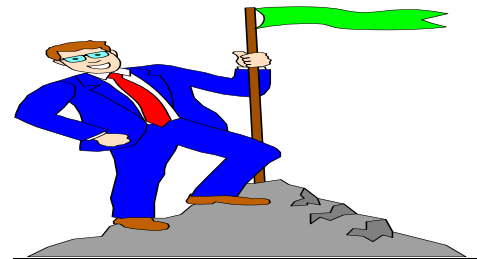
EDITOR'S COLUMN

As you will note from Lynn's article on the front page, KCA is moving forward with new by-laws and a reconstruction of the board. Rather than having committee members on the board, Lynn has appointed various duties to the board members that was previously held by committee members therefore cutting down on the number of people on the board.

If you have not reviewed our website, would encourage you to become acquainted with it. At the present time, there is only one local association that has officers and is active. Since the first of this year, George Waldron and Sonya Drake have worked hard in re-organizing an association in Kansas City, KS. They have already had a couple of meetings and soon their officers will be listed on the website.

At the boards last meeting in February you will note that we had 18 new members accepted into KCA. This is the largest number that I can remember ever being voted on at one time. Most of this was due to the new association in Northeast KC. This shows that with some hard work there are a lot of adjusters out there that are qualified to be members in our association and are looking for a place for fellowship and training.

Our next board meeting will be April 13, 2010. Any suggestions for the spring seminar are welcome



**WE SALUTE
OUR NEW MEMBERS**

Paid membership as of February 2010 is 174. At the last board meeting 18 new members were approved. Please welcome our new member to the association:

- ◆ Dennis Harbinger Heartland Adj. Topeka
- ◆ Doug Snodgrass Nixon & Co. KC MO
- ◆ Steve Keaton Olympia Claims Paola
- ◆ Richard Keaton Olympia Claims Paola
- ◆ Paul Davis Olympia Claims Paola
- ◆ Charlene Boyd Crawford & Co. Wichita
- ◆ Mike Cannon Crawford & Co. Olathe
- ◆ Jeffrey Edmonds Crawford & Co. Topeka
- ◆ .Brad Hoover Crawford & Co. Overland Park
- ◆ Don Howard Crawford & Co. Overland Park
- ◆ Kimberly Parker Crawford & Co. Topeka
- ◆ Corey Pointer Crawford & Co. Overland Park
- ◆ Brian Pope Crawford & Co. Overland Park
- ◆ Dan Scott Crawford & Co. Overland Park
- ◆ Jerry Dixon Haren-Laughlin Lenexa
- ◆ Sonya Drake Haren-Laughlin Lenexa
- ◆ Mike Gerwech Zurich NA Overland Park
- ◆ Craig Bassett Property Damage Appraisers Goddard

Kansas Insurance Department
Commissioner's Corner
March 2010
By Sandy Praeger

Preparation, prevention keys to coping with storm-related losses in 2010

TOPEKA, Kan. — Setting sports records gives athletes a sense of pride, but setting records for storm losses is nothing to cheer about for Kansas property owners.

Unfortunately, 2009 storm related losses based on Kansas insurance claims surpassed the record set during 2008. During 2009, The Kansas Insurance Department estimated a total of \$602 million in storm losses occurred to insured real and personal property from hail, wind, tornado and winter weather. That estimate was based on more than 137,000 claims.

The 2009 number topped 2008 claims by more than \$6 million. The \$596 million in estimated storm losses in 2008 came from 131,500 claims. A complete set of storm loss numbers since 1999 can be found on our Web site at www.ksinsurance.org by following the link on the right information rail.

The losses from these past two years show that Kansans need to be prepared for potential storm related losses during the 2010 storm season. I'm urging all of our state's residents to make sure their property is inventoried properly and insured against natural elements as we approach another Kansas spring.

It's no fun to have to think about preparing for the worst — but it's even less desirable to have to think about what to do when a storm loss occurs. A little forethought about insurance matters is a great way to gain some piece of mind — especially when you have to focus on your family's immediate needs during an emergency.

Following is a useful checklist our department has compiled for 2010 storm season precautions and preparations.

(Continued on page 4)

Commissioner's Corner**March 2010****by Sandy Praeger (Cont'd)**

- ◆ **Check your homeowner and vehicle policies** to make sure you have proper coverage for hail and windstorm damage. Review your homeowner's policy with your insurance agent to check for current coverage and adequate protection for all structures and personal property, including farm outbuildings.
- ◆ **Take inventory of your personal property**, including model and serial numbers when available. The Kansas Insurance Department has a good Personal Home Inventory checklist that can be downloaded at www.ksinsurance.org. Use the "Publications" link on the left side of the page.
- ◆ **If possible, take photos or make a videotape of personal items** to give to insurance adjusters in the event of loss. Store this information, along with receipts, in a safe deposit box or somewhere other than in your home.
- ◆ **Keep your home in good repair all year long.** Make sure roofing shingles are secure, garage doors are reinforced and unnecessary debris is removed from the yard. In high winds, loose debris can cause significant property damage or personal injury, as well as blocking drains and sewers, which can lead to water damage.
- ◆ **Check your roof** for leaks or damage to rain gutters.
- ◆ **See that trees or branches are not in danger of falling** on your home. Closely inspect your trees, and remove weak branches that could fall in high winds. NOTE: Removal of large tree debris from your yard is usually not covered by your homeowner's insurance. The expense of cleanup is your responsibility.
- ◆ **Take severe weather alerts and warnings seriously.** Many people are injured or die unnecessarily each year because they are watching storms and not protecting themselves.
- ◆ **Take part in Severe Weather Awareness Week activities** and Storm Spotter meetings, which will be conducted throughout the state this month.
- ◆ **Have plenty** of fresh batteries for radios and flashlights, as well as a supply of bottled water, dried foods and canned goods, in case of a power outage.
- ◆ **Listen to the latest forecasts** from television or radio news. Severe weather warnings are activated to protect you and your property.
- ◆ **If you have time to act** in a severe storm warning, move automobiles into a garage or shed.
- ◆ **Know how flood damage is covered.** Just an inch of water can cause expensive damage to your property. Most personal and commercial policies covering property **do not include earthquake or flood** protection. If you are prone to flooding or rising water in your home, you may not be protected by your homeowner's policy. Check with your insurance agent. For more information, call 888-435-6637 or visit the Web site www.floodsmart.gov.

Being prepared for the storm season might not make you a record-setter, but it can surely make you a hero in the eyes of your friends and family. If you have additional questions, contact our Consumer Assistance Hotline (for Kansas residents) at 800-432-2484.

NEW NORTHEAST CLAIMS ASSOCIATION KANSAS CITY

The Northeast Claims Association Chapter has reorganized effective 1/1/2010 and moved its base of operation from Topeka to the Kansas City area. With the help of Sonya Drake of Haren-Laughlin Construction, George Waldron, Crawford & Company Kansas Service Center Manager, has taken over the reins of the Northeast Claims Association/KC. With the blessing of the current Area Representative, Joe Rich, of Royal Adjusters, George and Sonya put together a questionnaire and flyer about the KCA and invited as many claims people as possible to join them for a "kickoff" meeting in Overland Park on January 14, 2010. The luncheon meeting was attended by KCA President Lynn Tolley, who said a few words about the statewide organization. The luncheon speaker was Kyle Roehler of Folands, Wickens, Eisfelder, Roper & Hofer, who presented on the topic of Chinese drywall and the coverage issues, personal injury and property damage claims associated with the use of the Chinese drywall. This was a very interesting topic and attracted 28 industry personnel. The February 17 meeting was attended by 17 industry people for a presentation by Jack Nevins of Semke Forensics on the topic of Computer Forensics Investigations.

There are currently 22 paid members in the newly reorganized Northeast Claims Association, including 14 adjusters from 6 different companies. The organization expects to add several more adjusters from several different companies in the next couple of months. The by-laws they are working on will include a stipulation that an adjuster to vendor ratio of no less than 2 to 1 be maintained and that in order to be a member of the Northeast Claims Association, one must first be a member of the statewide KCA. Annual dues are currently set at \$10.00. The Northeast Claims Association long term goal is to remain a viable source of claims education and fellowship for Kansas City and surrounding area adjusters. They are working on a summer golf outing in lieu of a monthly luncheon.

If you are interested in becoming a member, please contact George Waldron at 913-323-0333 or Sonya Drake at 913-495-9558.

Spring



Have a Great Spring

and Summer!

