

Member Newsletter

Issue 28 | February 2017

President's Message

Happy New Year – and may you live in interesting times!

If you have not already, please make plans now to attend our annual conference, which will be held in Seattle on April 27 through 29. We will be staying at the Mayflower Park Hotel, a great property located in the heart of downtown Seattle. Our conference chairman, **Russ Taylor**, has secured a great rate for us and a conference agenda will soon follow. Our host and program chairman, **Peter Marchel**, has an outstanding lineup of speakers and Russ has some great “extra-curricular” activities planned, including an option to take a post-conference cruise to Alaska. Last year was our largest conference ever, with half our membership in attendance. This year is shaping up to be even bigger, so you need to be a part of it!

I believe strongly that it is impossible to appreciate the benefits of AAIMCO without attending the annual conference. It is also important to remember that our bylaws require each member to attend a conference at least once every three years. Please don't miss this opportunity to network with the finest insurance consultants in the country.

Our membership Chairman, **Kevin Hromas**, continues his great work. We currently have 56 members in all categories. We've come far, but we all must work harder if we are to meet our goal of becoming a 100+ member organization. If you know of anyone that should be a member of AAIMCO, please contact Kevin.

Speaking of membership, don't forget to send in your 2017 dues of \$300. What a bargain! Our benefits are many, but my favorite is our referral program. Receiving the referrals is great (I just deposited a check for over 100x my dues from one), but it is also very helpful to be able refer cases for which I am not qualified to outstanding consultants in a particular field who I know and trust.

Again, let me encourage everyone to add the AAIMCO logo to your letterhead and email signature. The logo cuts can be found on our website under the Member Resources section. Also in that section, you will find access to Versus Law and Producer Online-Plus. Another great member benefit! Our website continues to get better and better, thanks to the hard work of our webmaster, **Lee Hoffman**.

Well, I'm done. **Peter Marchel** will be coming in as your new President at the Seattle Conference. It has been a great privilege to have served these last two years. I want to thank the Board for all their help and support, especially Lee, who carried me most of the way.

See you in Seattle,



Van E. Hedges
MI, CPCU, ChFC, CLU, CIC, CRM, AAI



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Association News

Bill Wilson – Blogging Away

New Member, **Bill Wilson** of Tennessee, writes regular blog posts for his website InsuranceCommentary.com. These posts can be reprinted without express permission from Mr. Wilson. The reprint requirements are spelled out on the “Legal” page at the website. As long as the post is reprinted without modification and the copyright statement is included, anyone can use the post as an article in their newsletters, websites, etc. He also mentions that he has a few posts up already, but will be blogging in earnest shortly. The blog can be subscribed to on a daily or weekly basis.

Lisa Harrington – IIAT Agency Management Conference



Texas Member, **Lisa Harrington**, Executive Vice President & CMO of IRMI, spoke at the recent Joe Vincent Seminar sponsored by the Independent Insurance Agents of Texas. She led a session titled “Inspiring Trust: Leadership Lessons From Unusual Places”. The session explored how to inspire trust in your staff and build a workplace based on the elusive trait. Using a unique approach to classroom learning, Ms. Harrington shared ideas and experiences in a fun and interactive session. She taught lessons on how to stay close to your team’s needs, the five “T”s of communication, how to nurture any generation, how courage matters and why acceptance may be the missing link.

Kelly Drouillard - Live Oak Bank

Affiliate Member, **Kelly Drouillard** with the Live Oak Bank Lending Team, is pleased to announce during 2016, they welcomed 32 new clients. The Insurance Industry Team completed 25 Acquisition and Perpetuation Loans, 7 Refinance Loans, and 4 Working Capital Loans. Live Oak Banks loans typically range from \$75,000 to \$5,000,000 and up. They use both SBA 7a and selective conventional products across the US, supporting insurance agencies, MGA’s, program administrators and claims firms. For more details, please contact Ms. Drouillard by clicking here.

Kevin Quinley – Actively Publishing

This past November, **Kevin Quinley**, delivered a webinar sponsored by the CPCU Society on “The Ten Habits of Highly Effective Coverage Adjusters”. In December, he was interviewed by The Claims Journal which published his podcast on “Curb Your Interruptions – How Adjusters Can Get More Done in an ADD World”. His article on “Insurance Claim Ramifications of Virtual Reality Technology” was also the cover story for the Fall 2016 issue of CPCU Insights. Part one of his two-part series on “Building Your Medical Liability Risk Management Program” appeared in January’s issue of Medical Malpractice Law & Strategy. For further information on any of these publications, please contact Mr. Quinley by clicking here.

Mike Manes – Always An Unusual Perspective

Louisiana Member, **Mike Manes**, recently published an article titled “Insurance is Not a Commodity? Hmmm” on the website, InsuranceThoughtLeadership.com. The article espouses on the idea that service professionals all too often tend to define their business model in terms of products and services offered rather than clients served. In summary, it is not about what an agent sells, but rather about what clients perceive they have received. It is about the experience created for them in dealing with you. Will their memories include a kind or comforting word you offered, the help they needed? Will their experience keep them coming back for more, whether that is for a commodity, product, service or similar experience?

InsuranceThoughtLeadership.com’s mission is to serve the insurance and risk management industry by providing a powerful platform to the smartest thought leaders with the best ideas. They help users understand the drivers transforming the industry. For a link to Mr. Manes’s article please click here.

Have news for the next edition?

We want to know what’s been going on in your practice. Received an award? In the middle of a really interesting assignment? Published an article?

Email your news to
Lesley Perkins.

lesley.perkins@aaimco.com

Membership Report »

AAIMCo continues to move forward in establishing the organization as the premier association for insurance experts, risk consultants and agency resources. The end of a year and start of the new one always opens the door for individuals to look at the ROI of their memberships in various organizations and I hope that each of our members realize the full benefit of their AAIMCo association. This quarter's report is a little different in that not only do we have 1 brand new Professional Member, the Affiliate Member listed will actually be transferring over to a Professional as well. Additionally, we have 1 "returning" Professional Member after a year away "wandering in the wilderness!" Since we have so many new members over the past year, I have included info on all three!

Our new Professional Member is:

William Wilson
InsuranceCommentary.com
Gallitin, TN

William C. Wilson, Jr., CPCU, ARM, AIM, AAM is the founder of InsuranceCommentary.com. He retired from the Independent Insurance Agents & Brokers of America in December 2016 where he served as Assoc. VP of Education and Research and was the founder and director of the Big "I" Virtual University for over 17 years. He is the former Director of Education & Technical Affairs for the Insurors of Tennessee and, prior to that time, he was employed by Insurance Services Office, Inc. He is a graduate of the Illinois Institute of Technology with a B.S. degree in Fire Protection & Safety Engineering.

Affiliate Member aka "Soon-To-Be-Professional Member"

Akos Swierkiewicz
Insurance & Reinsurance Consulting & Outsourcing Services
Morrisville, PA

IRCOS, LLC was founded in 1999 by Akos Swierkiewicz for the sole purpose of providing property and casualty insurance and reinsurance consulting and outsourcing services, including company startup, arbitration, mediation and litigation consulting, expert witness services, feasibility studies, product research and development, policy reviews and underwriting audits to insurers, reinsurers, brokers and other service providers in the insurance industry.

Mr. Swierkiewicz has over 40 years of experience in property and casualty insurance and reinsurance.

Returning Professional Member

Jim Greer
AE21
Lutz, FL

For more than 30 years, the professionals at AE21 Incorporated have been helping individuals and businesses like yours by providing expert services to the insurance claims, risk management and legal services industries. Unfortunately, age and experience are no longer enough for credibility in the consulting and expert services business. The new world requires vision, an appreciation for and adaptability to the forces of change, and a fundamental understanding of the business purpose of claims. It is here that you'll our "defining difference".

The modifications made to the application process by the Board have proven to be effective in streamlining the application process for new members. We encourage each of you to reach out to other experts that you interact with during the course of your business and provide the information to me for follow-up.

If you have any questions about the membership process, don't hesitate to let me know.

SEE EVERYONE IN SEATTLE!



Kevin Hromas
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Know of someone who would make a great member?

AAIMCo is always working to expand its membership with highly qualified consultants and associates.

Contact Membership Chair Kevin Hromas with your recommendation.

Treasurer's Report »



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As we begin this New Year AAIMCo is in good shape financially!

Dues revenues were higher in 2016, the combined result of the first dues increase in many years and an uptick in new member activity. In addition, conference registration fees were up significantly, reflecting our highest attendance ever at last year's gathering in San Antonio. While our referral fees were lower than in 2016, that category often fluctuates with the timing of project initiation and completion. Hats off to **Dennis Baker** and **Kevin Hromas** for their contributions to the Referral Fee fund, in recognition of client referrals from either fellow members or the AAIMCo web site.

As evidenced by the statements that follow, total expenses in 2016 were up slightly, just a little more than 2.5 % over the prior year. The major increase in Conference expense mirrors the increased attendance by members and their significant others. The increase in the Executive Director category reflects an agreed increase in the monthly reimbursement rate due to increased membership and work load. The "Other - Misc" category increase primarily represents the travel expenses involved in having our Executive Director, Lesley Perkins, attend last year's conference. On the other hand, expenses were down in both the Research Services category, due to a multi-year subscription in 2015, and the Web Site Design Project, which was completed in 2015.

We ended 2016 with a surplus of \$5,144 compared to a loss of \$2,045 the prior year. As the Balance Sheet reflects, AAIMCo continues to be in a healthy position with total equity (and cash in the bank) of just over \$21,000.

On a different topic, an invoice for 2017 dues was sent electronically to all members in December and a reminder was sent on January 23rd. Since revenues remain adequate for AAIMCo's projected operating expenses, the dues levels for 2017 remain the same as last year. Payments were due by January 31, so if you have not yet paid please put your check in the mail ASAP (the address is on the invoice). If you can't find the emails and need another invoice, let me know [russ.taylor@riskmanagementx.com] and I'll forward a copy.

Treasurer's Report



Russell M. Taylor

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Balance Sheet

	December, 2016	December, 2015
ASSETS		
Current Assets		
Checking / Savings (Woodforest)	21,051.77	15,908.18
Total Current Assets	21,051.77	15,908.18
Other Assets		
Accum Depr - Sect 179	-600.35	-600.35
Epson Projector	600.35	600.35
Total Other Assets	0.00	0.00
TOTAL ASSETS	21,051.77	15,908.18
LIABILITIES & EQUITIES		
Equity		
Opening Balance Equity	5,265.39	5,265.39
Retained Earnings	10,642.79	12,687.66
Net Income	5,143.59	-2,044.87
Total Equity	21,051.77	15,908.18
TOTAL LIABILITIES & EQUITIES	21,051.77	15,908.18

Profit & Loss Statement

	Jan - Dec 2016	Jan - Dec 2015
INCOME		
Dues		
Dues - New Affiliate Member	425.00	440.00
Dues - Affiliate Member	600.00	360.00
Dues - Associate Member	0.00	180.00
Dues - Retired Member	180.00	270.00
Dues - New Associate Member	0.00	195.00
Dues - New Professional Member	750.00	420.00
Dues - Professional Member	13,125.00	9,600.00
Total Dues	15,080.00	11,465.00
Referral Fees	1,700.00	2,525.00
Application Fees	250.00	175.00
Conference Registrations	12,950.00	8,000.00
TOTAL INCOME	29,980.00	22,165.00
EXPENSE		
Administrative Services	1,300.00	1,200.00
Banking Expense	10.00	0.00
Conference Expense	13,143.24	10,203.73
Executive Director Services	5,050.00	3,000.00
Insurance	2,261.00	2,186.00
IT Services and Hosting Fees	827.76	516.86
Other - Misc. Expense	1,374.41	0.00
Photocopies	0.00	492.96
Postage & Delivery	0.00	77.28
Research Services	850.00	2,579.20
Website Design Project	0.00	3,925.00
TOTAL EXPENSE	24,836.41	24,209.87
NET INCOME	5,143.59	-2,044.87

Member Spotlight »

Like many people, I entered insurance by happenstance. I've never known a little kid raised his or her hand in class to tell the teacher, "When I grow up, I want to be an insurance claims adjuster." I grew up in Norfolk, VA -- a Navy brat. As an undergraduate at Wake Forest University, I captained the Debate Team and for two years competed at the National Debate Tournament championship. (Perhaps unwittingly, debate prepared me for the often contentious, rough-and-tumble landscape of insurance claim-handling. . . and later, expert witness testifying!) Unlike most of my fellow debaters, however, I had zero interest in attending law school. That said, I was clueless about what I wanted to do post graduation, so I . . . applied to grad school.

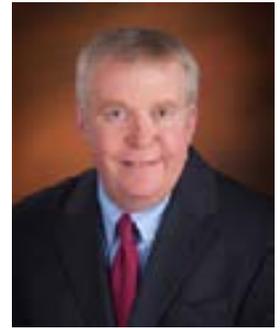
Armed with a newly minted Bachelor's degree, I entered the Masters program in Government at the College of William and Mary in the Fall of 1976, squeezing a two-year program into ten months, graduating in August 1977 with a Masters degree, with a concentration on foreign-policy. Naturally, that led to a perfectly sensible job choice as an insurance claims adjuster, but I get ahead of myself. My Master's thesis analyzed the comparative political philosophy of the Soviet dissident movement. This would doubtlessly become useful knowledge if I ever adjusted a claim involving two KGB limo's colliding at a Moscow intersection, contesting liability claims against each other. (The losing party wins a trip to Siberia...)



With a Masters degree in foreign-policy, I noticed few Want-Ads seeking "Useless Liberal Arts Majors." Sadly, the position of Secretary of State was already filled. I resorted to a job search agency, which sent me to various interviews, one of which was at a place called Crawford and Company. The Norfolk, VA branch manager at the time, Charles Watkins, did most of the talking during this so-called "interview." Literally the morning after receiving my M.A., I flew to Atlanta to attend Crawford & Company's month-long adjuster "boot camp" before starting work in its Norfolk branch office.

In 1977, that job paid \$750/month with a company car and full pay benefits. To a graduate student, this was like living "high on the hog"! I took the job, figuring it would be a temporary post until I returned to school to get a PhD and enter academia or try to join the Foreign Service. To my surprise, over time I grew to like claims work and decided to make it a career.

I began as a rookie street adjuster with Crawford and Company's Norfolk office in 1977. In 1981, I took a transfer and promotion as a Claim Supervisor, relocating to Crawford's Washington DC-area office. There, I supervised a team of adjusters and carried my own caseload, comprised largely of serious workers compensation, general liability and medical malpractice claims.



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In 1986, I seized an opportunity created by a Bermuda offshore captive insurer -- Medmarc -- which was staffing a servicing office in the DC area and which needed a Claims Manager. Medmarc wrote product liability and CGL coverage to medical technology firms across the country. During my 22 years at Medmarc, I progressed from Claims Manager to VP of Claims and Senior Vice President of Claims. I became Senior Vice President of Risk Services when the loss control function (and ex-hospital risk manager) came under my span of reporting. The premium growth was robust and success attracts competitors.



One such competitor was a startup division of a Fortune 500 insurance company, W. R. Berkley. The latter launched Berkley Life Sciences, which offered me an attractive opportunity to become its Vice President of Risk Management Services in 2009. At Berkley, my role was not primarily claim-focused but rather risk management -- developing a stream of "deliverables" for policyholders and approved brokers. These deliverables aimed to leverage my claim experience and insight into products and services such as webinars, podcasts, checklists, articles, white papers, presentations, etc. The idea was to generate intellectual property which would assist policyholders and brokers in minimizing loss frequency and severity from product liability claims in the medical and pharmaceutical area. Also, my role was project Berkley's position as a thought leader through industry visibility, presentations, and publishing articles in trade journals.

As much as I enjoyed this novel opportunity, after about three years I had an entrepreneurial itch that I wanted to scratch. Background: around 2004, I started receiving unsolicited requests from law firms around the country to be an expert witness on matters of bad faith and claim-handling. My publishing, speaking and industry visibility attracted attention of law firms seeking experts pertaining to claim-handling and adjuster standard of care. Most of these I declined, due to the demands of a full-time corporate position. Still, I did a smattering of expert witness work on a "moonlighting" basis. Over time, these overtures became increasingly frequent but I lacked the bandwidth to accept them. Still, it planted the seed of an idea in my mind.

Simultaneous with my work as a claim exec, I pursued a parallel career as an author on insurance claim, risk management and litigation management issues. I've written over 700 published articles and 10 books on various aspects of insurance, claims and risk management. I've also been able to serve as a contributing author to over a half-dozen textbooks published by the Insurance Institute of America. (I understand that these materials may be approved by the FDA as over-the-counter sleep-aids.)

After years of declining most expert witness opportunities and after 30+ in the corporate realm, I took a deep breath, left the corporate "womb," left Berkley and launched Quinley Risk Associates in late 2011. This LLC focuses exclusively on claim consulting services, primarily but not exclusively serving as a resource on litigated insurance claim disputes. My typical engagement involves allegations of insurer bad faith.

While setting out on one's own is a scary transition, I'm grateful and relieved to report that it has worked out. I am "living the dream." I also relate, however, to whomever said, "An entrepreneur is somebody who tires of working for a boss for 40 hours a week so that he/she can work for themselves 60 hours a week." I don't miss certain features of the corporate world -- interminable meetings, flavor-of-the-month management initiatives, memo's or office politics. But it was my home for 30+ years.

The upside of working for yourself: more flexibility and setting your own hours. The downside: the work is always there, always beckoning, blurring further the gauzy barrier between personal and work time.

As I launched a consulting firm, my wife and I and my sons had lived in the DC-area for 30+ years. Both my sons were grown; nothing anchored us to the DC area. Also, we tired of DC's increasing traffic congestion and cost-of-living. Further, my wife Jane is from Richmond and wanted to be closer to her aging mother and a 50-something disabled brother. So, in June 2012 we relocated from the DC area to the Richmond outskirts and moved to a beautiful lakeside home.



None of this would have been possible without the love and support of my family, my wife of 37 years, Jane, and my two sons, Kevin McCree and Hunter. They've tolerated a workaholic husband/father and have been mainstays in my life.

In my spare time, I'm an avid reader (mostly nonfiction) and an enthusiastic if not always skilled "geezer jock." I'm an avid racquetball player, play in Leagues and an occasional tournament. (In 2011, I won my 55-60 age-group Senior Olympics Racquetball Championship for the Northern Virginia area.)

Recently, Jane and I have embraced the game of pickleball, which is like a "lite" version of tennis. It's a game we both enjoy and through which we have met dozens of wonderful friends. Richmond is a pickleball "hotbed," and the sport is increasingly popular with our

(ahem) older demographic. (WARNING: if we sit with you at dinner, we may evangelize about the game!) Our neighborhood is across the street from Virginia's largest state park (Pocahontas), and I'm there frequently to hike, mountain-bike on fire roads and to run with my dogs.

Speaking of which, we have three "rescue dogs" -- a German Shepherd "mix," a Rottweiler and a Pit Bull. Jane draws the line at three dogs, insisting that if I adopt any more, I must apply for a County kennel license.

AAIMCo has been a tremendous asset during the time I've been a member. Jane and I thoroughly enjoyed the conference in San Antonio last Spring. We plan to attend April's Seattle confab and will embark thereafter on our first-ever cruise at the event's end. The friendships and relationships initiated through AAIMCo have been invaluable, both personally and professionally.

I'm awed and humbled by the storehouse of experience, wisdom and expertise that resides in this group and deeply appreciate the opportunity to share this profile with you!

Spotlight Article **▶**

Kevin M. Quinley

CPCU, AIC, ARM, AIM, ARe

Parrying the “Do You Advertise?” Deposition Question

As inevitable as death and taxes, you know the question is coming during your deposition as an expert witness.

“Do you advertise?”

How to handle this question?

For example, does having a website that mentions litigation support and expert witness services constitute “advertising”? If you don’t pay for a site or publicity, is that considered advertising?

Is LinkedIn networking with potential clients considered “advertising”?

What if an engagement comes through a referral service to whom you pay a fee and the referral service posts your profile?

Or what if the case arrives through a referral service to whom you do not pay a fee and who simply adds a surcharge to your “basic” hourly rate? Are such registrations with intermediaries “advertising”? Rhetorical questions, all.

Hidden Agenda Behind the Question

Various reasons and motives underlie this question. First, opposing counsel may already know whether or not you advertise and wants to see if you answer truthfully. If you do, fine. If you don’t, the attorney can impeach your credibility.

Second, the attorney may not know whether you advertise or not and wants to see if you do and the extent of same.

Third, the attorney may be able to portray you to the jury as a “hired gun,” an opinion for sale. The inference: there is something wrong, dark and nefarious about advertising. (Let’s return to this notion momentarily.)

Finally, the attorney may pose the question just to see how you handle it, how you think on your feet, and to gauge whether you keep your poise.

Dr. D.B. Adams, Clinical Director of Atlanta Medical Psychology, thinks the question probes for bias. “If you advertise for specific types of cases,” he says, “it could potentially show a jury that you are simply a hired gun for such cases.” By contrast, he notes, vagueness suggests that you simply go in the direction of the referral/contract. It may be a weak argument, he concedes, since it is undone entirely by the expert’s own comfort with having marketed his or her services.

California attorney and insurance expert Barry Zalma says, “It is a silly question that deserves no more than a one word answer. It is asked by a lawyer who probably has never tried a case and is using an outline given to him by another lawyer who never tried a case.”

Various philosophies and approaches abound regarding answering this question as an expert witness. Obviously, honesty rules. If the expert does not advertise, say so. If the expert does advertise, simply answer “Yes.” Realistically, it is rare for an expert not to advertise in some way, shape or form. In a perfect world, experts might receive all assignments through word-of-mouth referrals. Occasionally, some experts may fit inside this enviable category.



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Likely, though, this is the exception, not the rule, especially for experts and consultants in the early stages of trying to build their business and practice.

In the real world, experts likely receive cases not only due to word-of-mouth referrals from satisfied clients, but also from marketing and getting their names out through directories, web pages and advertisements. As author and consultant Alan Weiss says, "If you don't toot your own horn, there's no music playing!"

Parrying the Question

Another approach: parry the question by asking, "What do you mean by advertise? Define advertise."

For example, is a web page an advertisement? The answer might be "yes," different people might have opposing views on this question. It may help to ask the attorney precisely what he or she means by or defines as advertising. When I have had this question posed, I often respond that my web site references expert witness services so, if that constitutes advertising, yes I advertise.

Another response: "Like you, I have a website that describes my services. These services include expert witness assistance."

The Double-Standard

Note: attorneys are big advertisers. ("Better Call Saul!!") The undercurrent of the lawyer's question is that advertising is something that experts should not do or is somehow a questionable activity, despite the fact that attorneys are huge advertisers and have been so for years. Odds are that the lawyer taking your deposition or cross-examining you at trial has a web site and advertises.

(Practice tip: As part of your case prep, Google-search opposing counsel, see if he or she has a web site, read his/her biography and to see if he or she advertises.) Let me get this straight — advertising by expert witnesses is sleazy but perfectly legit for attorneys? Have you ever been home during weekdays and watched TV advertisements? You are carpet-bombed by plaintiff and personal injury lawyers commercials that make Sham-Wow or Ginsu Knife commercials look tastefully understated.

Some may find the question ironically humorous. Likely that the lawyer posing this question has a website and advertises. The question's insinuation is that there is something seamy about experts advertising but it is perfectly fine for LAWYERS to do so ... A double-standard?

Another school of thought is that the best answer to the question is simply, "Yes." If the expert admits to advertising, that may end this line of questioning. Alternatively, the lawyer may pursue the topic with follow-up inquiries. These might include,

- "Where do you advertise?"
- "How much money do you spend on advertising?"
- "How much of your business do you get for advertising?"

Answer honestly and forthrightly. Problems with experts come -- not from admitting to having advertised -- but appearing defensive and hairsplitting in answering the question. Witnesses who hem and haw, bob and weave, appear uneasy, defensive and contentious simply draw more attention to the issue. This is why a simple "Yes" answer is preferable if true.

Expert witnesses preparing for deposition or trial testimony must anticipate being quizzed on advertising. Honesty and forthrightness are the best policies here, as in other areas of deposition and trial testimony. Think through your response. Practice makes perfect. The more you plan your answer and practice it, the better chance you have in projecting yourself as a poised and confident witness.

And . . . those are qualities worth advertising!

Kevin Quinley, CPCU, AIC, ARM is an insurance claim expert in the Richmond, VA area. You can reach him at kevin@kevinquinley.com or at www.kevinquinley.com. Follow him on Twitter @ClaimsCoach. He is a member of the CPCU Society's Consulting Litigation and Expert Witness Interest Group Committee

Annual Conference 2017

Planning is currently underway for the upcoming AAIMCo Conference in Seattle, Washington!

The dates are Thursday, April 27 - Saturday, April 29, 2016. The location is the historic Mayflower Park Hotel in the heart of downtown Seattle.

Members are currently able to start making their hotel reservations by calling the hotel at 1-800-426-5100. Please mention the AAIMCo 2017 Annual Conference to receive the special group rate.

Additional detail will be forthcoming, but in the meantime please mark your calendars and plan on attending!

If you would like to make a presentation at the Conference, please contact our Program Chairman, Peter Marchel, and he will put you in the lineup! If you have any questions regarding the logistics please contact Russ Taylor.

Hope to see everyone there!

