

Member Newsletter

Issue 31 | February 2018

President's Message

Happy New Year – Hard to believe that we are into February 2018.

We are just a few short months away from our **2018 Annual Conference** which will be held in Fort Worth Texas from April 26 – 28th. We hope that you will be able to attend.

Russ Taylor has been working hard to arrange a great meeting venue as well as activities during the conference.

Lee Hoffman has been working with another web design company and he should have some valuable insight on how we can use this tool more effectively as an organization and well as for our individual businesses, and **Kevin Hormas** has been working on a great meeting agenda.

During our business meeting we will be discussing how we can bring more value to our members, as well as the direction of AAIMCo for the next several years. After last years Annual Conference we sent out a survey to our members. Please see the results ([click here](#)) of both the conference and the member survey. Members were asked what does AAIMCo do really well – the following are some of the responses we received:

- Share professional knowledge & experience among members.
- Members are helpful to each other.
- Sharing of high-level industry specific ideas.
- Communication among members.
- Referrals and sharing of ideas.
- Diversity of expertise, helpful and welcoming attitude.

For those of you who are on the fence about attending the annual conference, we want to share some of the comments of those who attended last year as well as the survey results. Those who attend the Annual Conference were satisfied, felt the conference met their needs and thought that it was very good value for the money.

We hope that you can join us in Fort Worth, Texas.

Please call me personally if you have any questions or concerns about the conference.

Peter



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Association News

Nancy Germond – Arizona Claims Association

Arizona member, **Nancy Germond**, conducted a seminar on Dog Bite Liability at the Arizona Claims Association meeting in January. Ms. Germond first presented the seminar to the Insurance Journal Academy. This time around two top-notch attorneys joined her to discuss the details even further. The seminar covered dog bite causation, coverage issues and investigation techniques. The intent of the seminar is to take a deep dive into investigation and subrogation of these types of cases. For further information please contact Nancy by clicking [here](#).

Mike Manes – 2018: A Look Back, Then Forward

Long time member, **Mike Manes** is a frequent publisher for the Insurance And Thoughts Leadership website. His most recent article was published in early January in which he takes a look back at two memories from his early days in the insurance field that best personified the best and worst of the industry. From these two memories and 45 years of hindsight and good foresight he also offers a list of ideas to use in order for an agency to survive and prosper. In closing he suggests that you project the future as you believe it will be, build the model to meet the clients and their needs in that future and leverage technology to ensure profitability regardless of how much commissions are reduced or polices are being quoted net of commissions. Then, live with the result. For further reading, the article can be found by clicking [here](#).

Lisa Harrington – From Retired Back to Professional

Retired member **Lisa Harrington**, is pleased to announce that she is back in the consulting business full time! After well over four great years as EVP and CMO at IRMI, Lisa felt it was time to get back to the business she moved to Texas for in the first place. She is sincerely grateful to her friends at AAIMCo for letting her stay connected through “retired” status the last few years.

There are four products in her portfolio:

Author: As many already know, she has published *Taking in Strays: Leadership Lessons from Unusual Places*. If you haven't reviewed it on Amazon for her, please take a moment? But, there are three more drafts sitting in her files that need to be finished, so she will be busy for a long while writing!

Executive Coach: As an executive coach, Lisa will be helping C-level folks find balance, enhance their profitability and effectively lead their boards and staff. This work will be done both in the insurance business and on the non-profit side.

Keynote: As before, her plans include keynote presentations in sales, management, leadership and more; at least some of those will be based on the aforementioned book(s)! She is sure to be teaching a few insurance CE and sales classes as needed to Big I groups.

Management Consulting: Lisa reports that this area is the most fluid right now. One of her favorite things is to help businesses get to their next level with Strategic Planning, Vision Mapping, Values Clarification, Perpetuation Planning and more.

She is registered to attend the annual meeting this year; She and Paul are really looking forward to seeing everyone again in Ft. Worth!

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 »

Happy 2018 and happy new year!

It's that time of year where many of us make New Year's resolutions. Unfortunately, many resolutions don't survive past Super Bowl weekend in early February. In December and January, TV commercials carpet-bomb us with ads for diet plans, weight loss regimens and gym memberships. Parking lots outside fitness centers are jammed with cars in January but taper off in February, March and April. Gym owners are aware of this phenomenon and bank on it.

Whatever your New Year's resolutions, please add the goal of inviting at least one professional colleague to consider applying for AAIMCo membership. Each one of us is an ambassador for aim co-and so I ask each one to reach one!

Consider your LinkedIn contacts.

Consider other consultants or experts you network with.

Think outside the box on individuals who have subject matter expertise within the spectrum of the insurance industry.

Also at this time of year, renewal dues from myriad professional organizations hit the mailboxes. A few individuals have signaled their intention to nonrenewal because "I didn't get any business from my membership."

Invariably, these are individuals who do NOT attend the Annual Conference or who are relatively uninvolved in AAIMCo.

Let's remember that, with any organization, you get out of it what you put into it. Your return on investment (ROI) is commensurate with the investment you make — we make — in AAIMCo.

We're not just an "expert witness group," . . . though many members do expert witness work.

We're not just a "consultant group," though we have many members who do consulting in the insurance space.

We are a collection of insurance subject matter experts with a broad spectrum of skills and value to add to clients.

Spread that word.

Reach out to colleagues who you think would be a good fit.

Send me their names. I will take it from there and roll out the (proverbial) red carpet, inviting them to join. Cement YOUR investment to continue to build a vibrant AAIMCo in 2018.

See you in Fort Worth in April!



Kevin Quinley
CPCU, AIC, ARM, AIM, ARE,
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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 »



Russell M. Taylor

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I'm pleased to report that AAIMCo ended 2017 in the black with revenues exceeding expenses by \$3,043.

On the income side, there was an increase in dues and application fees as we added new members. And thanks to a last quarter surge, we had an increase in voluntary "referral fee" contributions for member-to-member referral activity.

On the expense side our headquarters cost (Administrative Services and Executive Director) were slightly lower, simply due to a timing difference in payments during 2016. And as mentioned in the third quarter report, our conference expenses were higher due to increased costs in Seattle.

Most other expenses were flat or lower compared to the prior year. The exception is the Web Site Design category in which we initiated and made a down payment for the re-design of AAIMCo's web site.

On a different topic, an invoice for 2018 dues was sent electronically to all members on December 6, 2017. As of this writing I have received payments from quite a few members, but there are others who have not yet paid. Payment was 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 email and need another invoice, let me know by email [russ.taylor@riskmanagementx.com] and I'll forward a copy.

Should you have any questions regarding the accompanying financials or AAIMCo's finances in general, please don't hesitate to contact me. I will be happy to respond.

Treasurer's Report



Russell M. Taylor

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Balance Sheet

	Dec, 2017	Dec, 2016
ASSETS		
Current Assets		
Checking / Savings (Woodforest)	24,095.24	21,051.77
Total Current Assets	24,095.24	21,051.77
Accounts Receivable	0.00	0.00
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	24,095.24	21,051.77
LIABILITIES & EQUITIES		
Equity		
Opening Balance Equity	5,265.39	5,265.39
Retained Earnings	15,786.38	10,642.79
Net Income	3,043.47	5,143.59
Total Equity	24,095.25	21,051.77
TOTAL LIABILITIES & EQUITIES	24,095.25	21,051.77

Profit & Loss Statement

	Dec, 2017	Dec, 2016
INCOME		
Dues		
Dues - New Affiliate Member	225.00	400.00
Dues - Affiliate Member	1,800.00	600.00
Dues - Associate Member	0.00	0.00
Dues - Retired Member	90.00	180.00
Dues - New Associate Member	60.00	0.00
Dues - New Professional Member	1,925.00	750.00
Dues - Professional Member	14,185.00	13,125.00
Total Dues	18,285.00	15,055.00
Referral Fees	2,200.00	1,700.00
Application Fees	250.00	200.00
Conference Registrations	11,850.00	12,950.00
TOTAL INCOME	32,585.00	29,905.00
EXPENSE		
Travel Expense	1,235.57	0.00
Administrative Services	1,200.00	1,300.00
Banking Expense	0.00	10.00
Conference Expense	17,291.73	13,143.24
Executive Director Services	4,800.00	5,050.00
Insurance	1,681.00	2,261.00
IT Services and Hosting Fees	650.00	827.76
Legal & Filing Fees	20.00	20.00
Office Supplies	9.98	0.00
Other - Misc. Expense	131.44	1,374.41
Postage & Delivery	21.81	0.00
Research Services	0.00	850.00
Website Project	2,500	0.00
TOTAL EXPENSE	29,541.53	24,836.41
NET INCOME	3,043.47	5,143.59

Member Spotlight »

Britta Moss

Thank you, fellow AAIMCo members, for the opportunity to share my story!

I have been in the property & casualty insurance industry since 1994. Like every other claims person I have met, I had no idea that this was what I wanted to do when I grew up. My experience ranges from front-line claim handling through corporate-level management. I have handled and overseen thousands of bodily injury, property damage, personal and advertising injury, uninsured/underinsured motorist, and similar claims for both commercial and personal lines, including large loss & serious injury/fatality exposures, complex coverage issues, and bad faith litigation.

Today, I provide consultation services primarily in the area of claim handling practice and procedure. The majority of my work is related to bad faith litigation. I was retained as an expert witness for the first time in 2014, and I love it! I have learned a ton, made my share of mistakes, and surprised myself in how successful I have been in a relatively short period of time. I strive to keep my caseload evenly distributed between insurer defense and plaintiff cases. I have earned the CPCU, AIC-M, and SCLA designations and I am currently attending Ohio State University part time, working toward a Masters in the Study of Law. I have been a member of AAIMCo for about three years.

But before all that, I was born in Pittsburgh, PA; so naturally, I am a Cleveland Browns, Indians and Cavs fan through and through. My parents both grew up in Cleveland and I still have extended family there, so there really has never been any other viable option. Two out of three isn't bad, though the third one managed to get even worse this NFL season. Undefeated in the preseason, but totally defeated when it counted. There's always next year.



We moved around a fair amount while I was growing up. People often assumed I was an "army brat," but my father was a television producer, so we followed those opportunities. I guess I was a "public television brat." We lived in Springfield, VA, Erie, PA, Westfield, NJ, and Milton, WV. Outside of school, I spent most of my time from Kindergarten to High School training as a gymnast. It kept me out of trouble (mostly) and taught me valuable lessons in time management, perseverance, confidence, and self-motivation. I was fairly good I think, and every year older I get I feel like what I was able to do back then is more and more awesome.

I don't remember much about Virginia, except for my little sister being born. Erie was great. Snow covered from about October to April. I remember trick-or-treating in the snow, chains on our school bus tires, and building igloos. All that snow is FUN when you're a kid. After Erie, we moved to New Jersey for a couple of years.



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After New Jersey, I finished out my high school years in a small town in West Virginia. Talk about culture shock! Literally, ONE traffic light when we moved there. I was quite the oddity at first. They insisted I had the accent, and there were some minor translation breakdowns until I became familiar with the local sayings.

For example, I didn't know what it meant to "about have a cow" (it's like being super surprised or frightened by something), and if someone "done did that already," it meant they were just really adamant about the fact that they'd completed a particular task. The high school I attended has since been torn down- even the hill it was on was leveled. (I don't think it was anything I done did.)

My parents stayed in Milton for nearly 30 years. The town of Milton grew significantly during that time, and really became a progressive small town. From a couple of diners to multiple fast food restaurants, one grocery store to three, and four traffic lights!

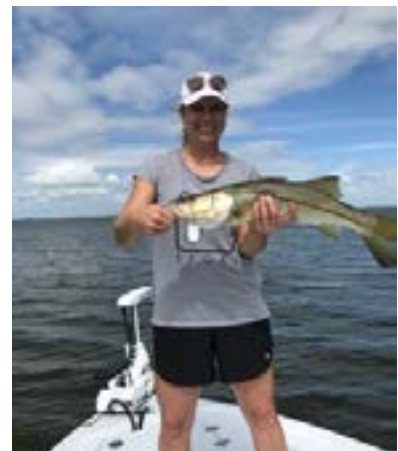
After the small town high school experience, I desperately wanted to go somewhere where I could go out and see NO ONE I knew. Ohio State University was about 50,000 students strong back then, so I was pretty successful. I majored in Criminology, learned just how low you could take your bank balance before you could no longer use the ATM machine, and did meet at least one really awesome person there- my future husband, Dave.

I really had no idea what I wanted to do career-wise. As I neared graduation and started sending out resumes, insurance companies accounted for most of the responses I received. So, I did some research and learned a bit about what kinds of jobs insurance companies had. Claims sounded pretty interesting. I decided I'd do that for a couple years until I figured out what I really wanted to do.

Turns out, Claims was a perfect fit.

Our team of claim representatives at State Auto during the mid to late 90s was the best. We worked hard, got stressed out at least once a day, and had each other's backs. We thoroughly enjoyed working together, had fun, and played a ton of jokes on each other. Some stories I probably shouldn't put in writing, but there was the time that one of the guys donned a salvage prom dress, size 20-something, with spaghetti straps and plopped down in my office while I taking a recorded statement over the phone. Kind of difficult to stay on task after that. We also had some fun with the early days of "instant messaging." We sent one to one of our more senior reps -who really hated all things computer- saying that he had "crashed the system" and that he was to report immediately to HR. From over the cubicle walls we heard a few expletives followed by the sound of cords being yanked out. I think he was a little mad at us for that one, but it was worth it. There was also an instance of very bad timing for me. I had a hangnail (it really was a bad one) and went up front to borrow a nail file. I was literally filing my nail when an angry claimant stormed into the office demanding to know where I was and when he would receive his settlement check. Awkward.

Despite the hangnail incident, I was promoted through the Claim Representative ranks and offered a position in the home office as lead trainer for a start up Central Claims Department. I missed the hands-on claim handling after some time, and made a move to Claim Examiner. This was probably my favorite job, aside from what I'm doing now of course. It was a great mix of hands-on work, supervision of regional claim reps, collaborating with defense counsel to manage litigation, coverage analysis, and mediations. You never knew what would hit your desk next.

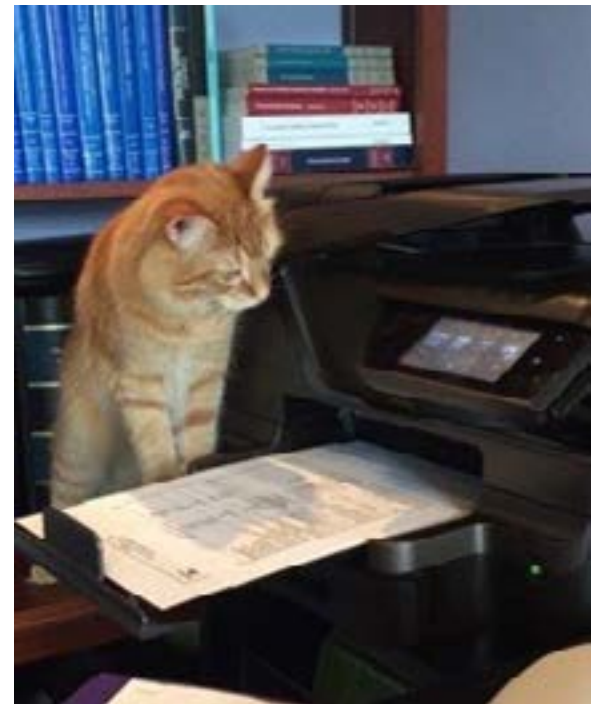


It was during my time as a Claim Examiner that I became interested in bad faith litigation. I found that analyzing bad faith allegations incorporated everything I'd learned and done in my career: front-line claim handling, training, supervision, and management. Everything must be considered. Was the claim assigned to a rep with appropriate expertise? Was there adequate supervision? A thorough investigation? An objective coverage analysis? A fair evaluation of damages? Was the claim handled in a timely manner? Were communications adequate? Is the company's training program adequate? I could definitely go on, but I'll spare you.

Dave and I married shortly after college. We've got 21 years together now and two children. We live in Delaware, OH, just north of the capital city of Columbus. Dave works for a logistics company as CFO for Latin and South America. He travels to Mexico, Brazil, Chile and Florida frequently. Our son, Bradley, just turned 16. He's had his learner's permit since last summer and will be taking his driving test any day now. Let me tell you, having handled auto accident claims for so many years is not necessarily a positive when you are preparing to let your own child drive on his own. It'll be fine, right? Bradley is also a student assistant for his high school varsity basketball team. Our daughter, Amelia, is 11. (Still 5 years from driving thankfully.) She is an avid soccer player and is looking forward to the spring season. In her spare time, she loves to keep in touch with her friends on SnapFace, TwitterGram, and InstaChatBook (or whatever...I do LinkedIn).



We also have two pets, a Great Dane named Ellie and a cat named Zip. We adopted Ellie through a rescue organization after her owners said she "got too big." She's super lazy and loves sausage links. She also taught herself this cool trick: First, she paws at the door to go outside. Then, when you get off the couch to let her out, she takes your spot! Zip found us. He just showed up in our garage one day, and was such a darn cute kitten that we had to keep him. Zip is infatuated with the printer and will come running from anywhere in the house when he hears it. He really wigs out over two-sided copies. Just when the paper comes out it gets sucked back in!



As a family, we love to be out on the water. We all water ski, the kids love to tube, and we're getting better at fishing. One of our favorite things to do on summer evenings is pick up Subway sandwiches, get out on the lake, swim, and then have a picnic on the boat. I can't wait for summer!

Thanks again for the opportunity to tell all of you a little more about me. And thank you all for your valuable insight, support and camaraderie!

Annual Conference 2018

Our 2018 Conference will be held at the historic Ashton Hotel in downtown Fort Worth. The Conference will take place Thursday afternoon, April 26th through Saturday afternoon, April 28th.

The Ashton, known as “The Jewel on Main Street, A Historical Gem” is centrally located in the heart of downtown and close to Sundance Square with its specialty shops and restaurants. The Ashton is also close to the famous Fort Worth Water Gardens and the Bass Performance Hall. Other area attractions include four major museums, two of which are the well-known Amon Carter and Sid Richardson museums. Just a short distance away are the uniquely-Texas Fort Worth Stockyards Station, and the famous National Cowgirl Museum and Hall of Fame. These are just a few of the many attractions to see and experience in the area.

As occurred with this year’s conference, we are planning our meeting format for 2018 to add more content, and end a little sooner. As in the past we will have an initial meeting beginning at 1:30 PM on Thursday afternoon, but the meetings on Friday and Saturday will be longer – from 8:30 a.m. to 3:30 p.m. to accommodate more content. For those wishing to do so, that will also enable a Saturday rather than Sunday departure.

For further information, or if you have not received the conference announcement and/or registration form, please email Lesley Perkins at Lesley.perkins@acimco.com

