

**PROPERTY
CLAIMS
ASSOCIATION**

◆ *of the Pacific* ◆
San Francisco, California

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***Thanks For All
Your Support***

December Message from
PCAP President Robert Fox



Bob Fox

If you weren't there you missed a great program at the November 21st PCAP. Ulises Castellon with Alan Jang presented, and Subrogation was their topic. John's Grill was the venue, and a lot of conversation ensued. Thanks to our speakers and all who attended.

This is my last epistle as President of PCAP, and I'd like to extend my thanks to all those who have supported the association in

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***Annual
Legal Review***

Please join us

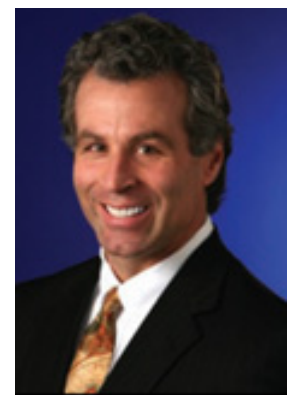
**Thursday
January 26, 2012**

The Emeryville Conference Center
2200 Powell Street, 2nd floor conference room,
Emeryville, CA

as we welcome guest speaker

Julian Pardini

Lewis Brisbois Bisgaard & Smith LLP



**There is CE credit from DOI (agents and IA's), State Bar for CLE, RPA for their members, and a new one*
*The Texas DOI for non resident adjusters, agents & brokers**

FREE to members and just \$10.00 for non-members.

*A light lunch will be served. **Reservations are a must.**
No Show reservations will be charged \$10.*

Mail your check and reservation to:
Mike Diliberto, c/o RGL Forensic,
100 Bush Street, 20th Floor, San Francisco, CA 94104.
Call 415/593-1301 or email reply to mdiliberto@us.rgl.com.

Join PCAP NOW for 2012

See Membership form on page 4

President's Message

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the past. I hope you continue to do so in the future. A special thanks goes to the board for their assistance and guidance. PCAP is a strong viable association because of its members and those dedicated to keeping it so.

Starting in January, the new board will be lead by Pete Vaughan, of Vaughan & Associates Adjusting Services, and formerly president of CAIA (California Association of Independent Insurance Adjusters). The effort will be the same---to bring you quality educational programs which provide continuing education credits to varied licensees.

We are always in need of those programs and if you have one you would like to present or know of one that fits the criteria, please let the board know. Coming up in January is "Law Review" presented by Julian Pardini. Always an interesting and informative session, I hope to see you there.

Bob Fox

Robert Fox
2007-2011 President
Property Claims Association of the Pacific
Robert Fox Adjusters
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Team Coordination In A Large Fire Loss at November PCAP

The PCAP November special lunch meeting featured Ulises Castellon, CPCU, of Fire Cause Analysis, and Alan Jang, of Jang & Associates, who discussed the practical aspects of subrogating fire claims with our members and



Ulises Castellon, Bob Fox, and Alan Jang, esq.

guests. Utilizing a compelling case study of a million dollar yacht fire allowed the speakers to provide context to the technical and legal issues involved in large dollar cases.



when prompt investigative response is buttressed by early integration of subrogation counsel at the scene were emphasized throughout the discussion. The fire claim of the 'Leaky Teaky' [a million dollar yacht fire] emphasized the importance of prequalification of fire investigators and the perils of utilizing the wrong expert. The 'right expert' followed NFPA 921, Guideline for Fire Investigations and correctly identified the failure that led

Claims professionals in attendance were provided insights as to the importance of team coordination in a large fire loss claim. The enhanced opportunities for recovery



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Please submit articles for consideration by email, to
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November PCAP

continued

to coverage for the insured and recovery for the insurer!

Fire cases must be navigated through the troubled waters of potential interested parties with adverse interests. The legal professional, adjuster and fire experts should work together in order to ensure that hidden perils are anticipated and avoided. This teamwork results in enhanced recovery! John's Grill in San Francisco was a setting in Dashell Hammett's "The Maltese Falcon" and an excellent venue for the meeting.



Past President of the California Association of Independent Insurance Adjusters, Peter Vaughan, of Vaughan & Associates Adjusting Services, Inc., takes the helm as PCAP President for 2012.



Lending the valuable perspective of defense counsel, attorney Alan Jang stated that "experts should be prepared to give you an idea of costs" early-on in the discovery process.



Always a popular speaker, Ulises Castellon brought a touch of humor into the discussion on the use of experts as part of the fire investigation process. The duo used facts from a large loss claim in discussing issues.



from PCAP Treasurer
Michael Diliberto

PCAP Treasurer's Report

September 2011

The financial results through September 30, 2011:

Beginning Balance 1/1/11	\$4,346
Revenue:	
Member Dues & Events	\$3,005
Expenses:	
Member Events	529
Insurance	428
CCNC Sponsor	400
IEA Scholarship	500
Other	109
Total Expenses	1,966
Net Income (Loss)	1,039
Ending Balance 09/30/11	\$5,385

The financial results through September 2011 are shown above. Membership in PCAP is doing very well this year which we attribute to our focus on educational programs. The value in your membership is the PCAP educational programs, the continuing education credits for professional accreditation, and the newsletter. Thank you for your support of PCAP and your continuing membership.



The incoming 2012 PCAP Board of Directors - Left to right: Continuing Education Coordinator Helen Greenstrand, Wells Fargo Insurance Services; President Pete Vaughan, Vaughan & Associates Adjusting Services, Inc.; Treasurer Michael Diliberto, RGLAccountants; Immediate Past President Bob Fox, Robert Fox Adjusters; Vice President Thad Eaton, Eaton & Johnson, Inc.; Secretary Tim Gillihan, Hagen Streiff Newton & Oshiro Accountants; and Legal Counsel John Hook, Esq., Long & Levit.



Property Claims Association of the Pacific

www.PropertyClaimsAssociation.org

2012 Membership Application

Please print this page, fill it out and mail it with your check to the address indicated below.

Name _____
 Company _____
 Current Position _____
 Business Address _____

Phone _____
 E-Mail _____
 Fax _____

Membership dues are based on the calendar year.
 Annual dues are \$40 if received before March 1, 2012. \$50 per person thereafter.
 Please return application with check payable to

Property Claims Association and send to:
 Michael Diliberto III, CPA
 RGL Forensic Accountants and Consultants
 100 Bush Street, 20th Floor
 San Francisco, CA 94104

PCAP MISSION STATEMENT

The purpose of The Property Claims Association of the Pacific is to advance the members' knowledge of:

- legal issues associated with insurance claim adjustments;
- the Statutory and Department of Insurance Regulations governing fair claims handling;
- technical advancements in construction/restoration;
- applicable code changes effecting real and personal property loss;
- consumer insurance related concerns by providing continuing education programs that foster a professional approach to claims handling in the Property and Casualty Industry.

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