



**Connect.  
Learn.  
Engage.**

*One of the  
Windstorm Claims  
Industry's Best  
Networking Events*

14th Annual

# Windstorm Insurance Conference

January 28 - January 31, 2013

Renaissance Orlando Sea World • Orlando, Florida



**WINDSTORM<sup>®</sup>**  
**INSURANCE NETWORK**

Bringing Windstorm Claims  
Industry Professionals Together<sup>®</sup>

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## SHOW GUIDE

Brought to You By

**Claims Journal**

# Connect. Learn. Engage.



Greetings!

On behalf of the WIND Board of Directors and the WIND 2013 Program Chair, Mallory Mercer, we welcome you to the 14th Annual Windstorm Insurance Conference and back to our roots in Orlando, Florida. Each year, WIND strives to make our conference a well-rounded event, offering informative professional-development sessions, diverse continuing-education workshops, and numerous networking opportunities. This year's conference is bigger and better. It offers novel courses and benefits not offered anywhere else to the windstorm claims professional.

I'd like to thank everyone who had a hand in making this year's event possible. Special thanks go to our many exhibitors and sponsors for their contributions. Please be sure to show them your appreciation. Thanks to Conference Chair Mallory Mercer, WIND Executive Director Michelle Griffin, Meeting Management Group, and the 2013 Conference Committee who have spent a year planning the conference and countless hours working hard to ensure its success. I'd also like to extend my gratitude to our keynote speakers and workshop faculty for their participation. They help educate and inform our attendees on some of the top issues affecting the windstorm-insurance field. Finally, thanks go to the WIND Board of Directors and committees for their dedication and assistance.

A special note to our WIND members, your support and attendance have helped make WIND a group of diverse professionals from across the United States. To all of our attendees, we welcome your input and participation. If there is anything we as an organization can do for you, please don't hesitate to ask.

Sincerely,  
Tony McCarty  
Florida Family Insurance  
2012-2013 WIND President

# at WIND 2013 In Orlando!



## MONDAY, JANUARY 28, 2013

- 10am WIND Golf Tournament  
*Shingle Creek Golf Course*
- 12 pm Registration/CE Sign Up Opens
- 12-4pm Claims Software Training Classes
- 2-7 pm WIND Expo Hall Open  
*Enter WIND Expo Raffle, Win Prizes!*
- 5-7pm Welcome Reception  
*Meet, Greet, & Network  
Get to know WIND Exhibitors*

## TUESDAY, JANUARY 29, 2013

- 7:30 am Registration/CE Sign Up Opens
- 7:30-8:30 am Continental Breakfast
- 8:30-10am General Session  
*Reed Timmer, Star of "Storm Chasers"*
- 10am-1:30 pm WIND Expo Hall Open  
*Enter WIND Expo Raffle, Win Prizes!*
- 10-10:30 am Networking Break
- 10:30am-12:15pm Breakout Sessions
- 12:15-1:30 pm Networking Lunch
- 1:30-3:15pm Breakout Sessions
- 1:30-5:15pm WIND Certifications
- 3:30-5:15 pm Breakout Sessions
- 3:15-3:30pm Networking Break
- 4-7pm WIND Expo Hall Open  
*Enter WIND Expo Raffle, Win Prizes!*
- 5:15-7pm Expo Networking Reception  
*Meet, Greet, & Network  
Meet and mingle with Exhibitors*

## WEDNESDAY, JANUARY 30, 2013

- 7:30-8:30 am Continental Breakfast
  - 8am Registration/CE Sign Up Opens
  - 8:30-9:45am General Session  
*Hurricane Forecaster Dr. William Gray*
  - 9:45-10:15am Networking Break
  - 9:45am-1:15pm WIND Expo Hall Open  
*Enter WIND Expo Raffle, Win Prizes!  
(Learn more inside guide....)*
  - 10:15am-12pm Breakout Sessions
  - 12-1:15pm Networking Lunch
  - 1:15-3pm Breakout Sessions
  - 1:15-5pm WIND Certifications
  - 3-3:15pm Networking Break
  - 3:15-5pm Breakout Sessions
  - 5-6pm Cocktail Hour in Atrium  
*Meet, Greet, & Network*
  - 6-9:30pm Casino Night Party  
*Lots of great prize giveaways!*
- Name badge & ID required to enter and claim prizes.*

## THURSDAY, JANUARY 31, 2013

- 7:30-8:30am Continental Breakfast
  - 8:30-10:15 am Breakout Sessions
  - 10:15-10:30 am Networking Break
  - 10:30am-12:15pm Breakout Sessions
  - 12:15pm Conference Conclusion  
*Stay & Win: Last day prize giveaways!*
- Two winners will receive free registrations for WIND 2014!  
(Learn more inside guide....)*

# General Sessions Speakers

**JANUARY 29, 2013, 8:30 AM**

**REED TIMMER,  
STAR OF DISCOVERY CHANNEL'S  
"STORM CHASERS" TV SHOW  
LOCATION: CRYSTAL BALLROOM**



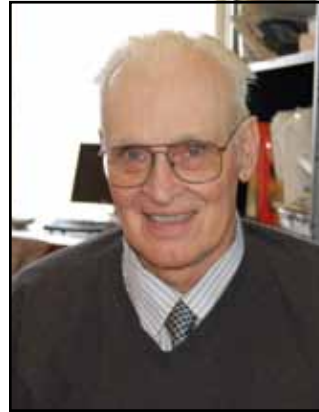
Storm fanatic Reed Timmer's first official storm chase was at the age of 13, when he intercepted a severe storm in his front yard and was pelted by golf-ball size hail that destroyed his family's video camera. Ever since that day, he's been obsessed with extreme weather and storm chasing. Timmer pursued this passion by studying meteorology at the University of Oklahoma. After documenting a massive F5 tornado that struck Moore, Oklahoma on May 3, 1999, Reed became even more obsessed with extreme storm chasing. Since then, he has driven over 50,000 miles every year from the Mexican Border to Canada, and has captured over 200 tornadoes on film. In addition to storm chasing year-round, Reed is currently working toward a PhD in meteorology at the University of Oklahoma. In 2003, Reed started TornadoVideos.net, a company devoted to extreme storm chasing footage and research.

During the first season of Storm Chasers, a 300 pound TVN tornado probe was successfully deployed in the path of a fast-moving twister in Kansas, and captured High Definition video from inside the circulation. During the off-season, Timmer took his mission to the next level, and developed an armored research vehicle, the TVN Dominator. (see this vehicle on display on Jan. 28 and Jan. 29 at WIND 2013!). Outfitted with a mobile radar, the vehicle was designed to measure vertical winds at the base of tornados. This year, Timmer has improved The Dominator by adding military-grade Rhino lining to the exterior, and upgrading to half-inch polycarbonate Lexan windows. The shape of the vehicle has also been altered for superior aerodynamics. Enhanced mobile radar and new probe-launching tornado canons will boost the team's research capabilities. The team is equipped to handle extreme conditions better than ever before.

Watch videos of Reed Timmer and the Dominator vehicle:  
[Dominator Survives the Eye of the STORM](http://www.youtube.com/watch?v=DCX2UJ-BHKS)  
[HTTP://WWW.YOUTUBE.COM/WATCH?V=DCX2UJ-BHKS](http://www.youtube.com/watch?v=DCX2UJ-BHKS)  
[HTTP://WWW.YOUTUBE.COM/WATCH?V=NDLOG8EXYYI](http://www.youtube.com/watch?v=NDLOG8EXYYI)

**JANUARY 30, 2013, 8:30 AM**

**DR. WILLIAM GRAY  
CSU RESEARCH SCIENTIST AND  
HURRICANE FORECASTER  
LOCATION: CRYSTAL BALLROOM**



**"Past and Likely Future  
Variations in Hurricane Wind  
Damage"**

This talk will briefly discuss the unusual hurricane season of 2012 (including Sandy) and give an outlook for the 2013 season. A discussion of the surprisingly large multi-decadal cycles in US landfalling major hurricane activity will also be given. The US has been unusually fortunate in recent years since 1995 (except for 2004-2005) in avoiding major hurricane wind and flood damage. We should not expect this avoidance luck to continue. Approximately 80-85 percent of tropical cyclone related damage is due to major hurricanes, when damage is normalized by coastal population, inflation, and wealth per capita. Individual cyclone damage varies broadly by cyclone intensity, size, and coastal characteristics and also between wind, inland flooding, and storm surge. A brief discussion of the unlikely significant impact of rising levels of CO2 on tropical cyclone activity will also be touched on.

Professor William Gray has worked in the observational and theoretical aspects of tropical meteorological research for more than 50 years. Dr. Gray received his Ph.D. from the University of Chicago under renowned hurricane researcher Herbert Riehl. He has been with the Department of Atmospheric Science at Colorado State University since 1961. Dr. Gray has specialized in the global aspects of tropical cyclones for his entire professional career. Current areas of research include: 1) tropical cyclone structure, movement, and intensity change; 2) seasonal hurricane prediction; 3) meso-scale tropical weather systems; 4) diurnal variability of tropospheric vertical motions; 5) ENSO variability and 6) climate change research.

Professor Gray pioneered Atlantic basin seasonal hurricane forecasts which he has been issuing for nearly 30 years. He has advised over 50 successful M.S. graduates and over 20 successful Ph.D. graduates. He has received numerous awards including the Neil Frank Award from the National Hurricane Conference and the Banner I. Miller and Jule Charney Awards from the American Meteorological Society. He was also ABC TV's "Person of the Week" in September 1995. He has been an author on over 80 published papers and over 60 extensive research reports.

# Continuing Education



## NEW CE PROCEDURE FOR WIND 2013

This year, we are introducing a new policy to reduce duplication and streamline CE reporting for all entities. CE Reciprocity among the states is now so widespread that it is generally no longer necessary to report to multiple jurisdictions so we will now provide ONE certificate for the entity that you designate. We recognize that there may still be a few exceptions and are happy to assist you with any additional filing at \$15/certificate, payable directly to the CE Provider, AE21 Incorporated. Additional CE reporting or certificates can be easily arranged with AE21 at the CE Registration Desk. Failure to return the attendance card will result in no CE credit being awarded. Please remember to visit the CE Registration Desk at the conference to obtain your CE Attendance Card and all the latest CE information.

## Adjuster/Agent Certifications

Alabama: Approved-Up to 20 Credits)  
California: Approved-Up to 20 Credits) Adjuster & PA  
Florida/Adjuster: Approved-Up to 20 Credits:16 Law/14 Opt.  
FL/P.A.: Approved (Up to 20 Credits: 16 Law, 14 Optional)  
FL Agents: Approved-Up to 20 Credits: General)  
Georgia: Requested-Up to 20 Credits P&C)  
Louisiana: Approved-Up to 20 Credits: General  
Mississippi: Approved-Up to 20 Credits: Adjuster)  
North Carolina: Requested-Up to 20 Credits): General)  
Texas: Approved-Up to 20 Credits: General)

## Attorneys/State Bar Associations

Alabama: Approved-14.0 CLE, including 1.8 Ethics)  
Florida: Requested-16.8 CLE)  
Georgia: Requested-14.0 CLE)  
Louisiana: Requested-14.0 CLE)  
Mississippi: Approved-14.0 CLE, including 1.8 Ethics)  
North Carolina: Approved-14.0 CLE - 0.0 Ethics)  
Texas: Approved (14.0 CLE, including 1.75 Ethics)

## Professional Organization Certifications

CPCU: Approved-Up to 16 CPD Points  
RPA: Approved-Up to 16 CEs  
CPA: Approved (Up to 16 CPE, requested, 14 Approved  
ACAC (formerly IAQA): Approved-Up to 16 Recert.  
FL Contractors: Requested-Up to 6FI Contractor Credits  
FL Engineers: Approved-Up to 6 PDH Credits  
GA/TX Contractors: Self Report  
GA /TX Engineers: Self Report

## Certifications

Wind Umpire Certification: Approved  
(CEs Approved Under Adjuster CE hours)  
Wind Umpire Re-certification: Approved  
(CEs Approved Under Adjuster CE Hours)  
Wind Appraiser Certification: Approved  
(CEs Approved Under Adjuster CE Hours)

## FOR MORE INFORMATION

For all CE-related inquiries, please contact  
WIND's CE Provider: AE21 Incorporated  
Phone: 800.820.4550 • Fax: 813.632.9377  
Email: info@ae21.com

# Important Conference Updates



## STAY CONNECTED ONSITE WITH WIND

Click on [www.windnetwork.mobi](http://www.windnetwork.mobi) on your smart phone to view the attendee roster, conference schedule, your workshop schedule, CE approvals, exhibitors/sponsors, and more!

## NAME BADGES/REPLACEMENT FEE

Your name badge identifies you as a WIND conference attendee and **MUST** be worn for admission to ALL conference programs and functions. A replacement fee of \$10 will be charged for badges that need to be reprinted on-site. Help us go green by recycling your name badge when you depart the conference. Look for Go Green name badge boxes at the conference registration desk.

## PHOTOGRAPH AND VIDEO POLICY

Registration and attendance at WIND events constitutes an agreement by the registrant for WIND's use and distribution (both now and in the future) of attendees' images or voices in photographs, videotapes, electronic reproductions, and audiotapes for WIND's promotional use only. Please note that WIND does not audio or videotape workshops.

## INTERNET AND HOTEL DISCOUNTS

Renaissance hotel guests have complimentary self-parking, free internet in the guest rooms, and free access to the hotel's fitness center.

## CHILD POLICY

To maintain a professional atmosphere, as well as for safety, children under the age of 16 years (including infants) are not permitted in educational programs or in the Expo Hall at any time. If child care is needed, contact the hotel concierge to make arrangements.

## PROFESSIONALISM/CELL PHONES

The purpose of this conference is education. Please use professionalism at all WIND events and functions, as well as appropriate business-casual attire. Cell phones should be turned off or put on silent mode to avoid disruption of conference general sessions and workshops.

## INTERNET CAFE: FREE WI-FI

Be sure to visit the Internet Cafe, a free Wi-Fi zone for conference attendees located in the Atrium area. Use your own laptop to surf the Internet, check email, or look at conference materials.

## EXHIBITORS AND SPONSORS

The Windstorm Insurance Network would like to thank our exhibitors and sponsors for their support. Don't miss the WIND Expo raffle drawings for a chance to win great prizes. For more information on each company, and a list of prize drawing times, please refer to the pages later in this show guide or [www.windnetwork.mobi](http://www.windnetwork.mobi) on your smart phone.

## WORKSHOP MATERIALS

Download materials at [www.windnetwork.com/workshops.asp](http://www.windnetwork.com/workshops.asp). The workshop materials are intended only for the educational use of attendees of the 2013 Windstorm Insurance Conference.

## WORKSHOP SELECTIONS

Rooms for workshops have been assigned according to the number of participants who pre-registered for each session. Please attend only the workshops for which you pre-registered. Your registration packet contains a schedule of your workshop selections. You may also access your personal schedule at [www.windnetwork.mobi](http://www.windnetwork.mobi) on smart phone.

## GENERAL SESSIONS/WORKSHOPS

The Windstorm Insurance Network reserves the right to change or modify speakers and/or topics or locations due to unforeseen circumstances. Audio or videotaping of any WIND event, including general session or workshop presentations, is strictly prohibited by attendees.

## DRINK TICKETS

In your registration packet, you will receive three drink tickets usable at the Windstorm Insurance Conference sponsored receptions on Monday, Tuesday, and Wednesday evenings.

## CONFERENCE QUESTIONS

If you need information throughout the conference, please visit WIND's Registration Desk in the hotel Atrium.

# Networking Events/Expo Hours



## **MONDAY, JANUARY 28, 2013**

### **Welcome Networking Reception**

**Location: Oceans Ballroom**

**5-7pm**

This kick-off event, featuring cocktails and light appetizers, is always a popular gathering that is held during early registration hours. Bars serving cocktails will be open to attendees and passed hors d'oeuvres will be served in the WIND Expo Hall.

## **TUESDAY, JANUARY 29, 2013**

### **Expo Networking Reception**

**Location: Oceans Ballroom**

**5:15-7pm**

Mingle among our vendors while getting to know more about industry products and services. Attendees will network with hundreds of industry professionals among bars serving cocktails and passed hors d'oeuvres in the WIND Expo Hall.

## **WEDNESDAY, JANUARY 30, 2013**

### **Casino Night**

**5-6pm Cocktail Hour**

**Location: Hotel Atrium**

**6-9:30 pm Casino Party**

**Location: Crystal Ballroom**

*Must have name badge and ID to enter and claim prizes.*

A Casino Night theme will set the tone of this cocktail and hors d'oeuvres happy hour and theme party. Guests will be given gambling chips to try their luck at a variety of casino games: Black Jack, Texas Hold'Em poker, Roulette, Craps, Big Wheel, and Chuck-a-Luck. Thousands of dollars worth of great prizes and a grand-prize weekend getaway to the Smoky Mountains will be awarded.

## **MONDAY JANUARY 28, 2013**

**WIND Expo Hall/Location: Oceans Ballroom**

**Hours: 2 - 7pm**

The exhibition hours take place during early registration and the evening's Welcome Reception. Bars will be set up and food will be served offering attendees and vendors an opportunity to network.

## **TUESDAY, JANUARY 29, 2013**

**WIND Expo Hall/Location: Oceans Ballroom**

**Hours: 10am - 1:30pm and 4 - 7pm**

The exhibition hours take place during the Morning Break, Lunch, late afternoon, and the evening's Expo Reception. Attendees and vendors will have an opportunity to network while enjoying libations and hors d'oeuvres.

## **WEDNESDAY, JANUARY 30, 2013**

**WIND Expo Hall/Location: Oceans Ballroom**

**Hours: 9:45am - 1:15pm**

Hours are during breakfast, morning break, and the networking lunch.

## **WIN PRIZES AT WIND 2013!**

### **WIND Expo Raffle**

**Location: WIND Expo Hall/Oceans Ballroom**

1. Visit and obtain a stamp from 75 exhibitors on card.
2. Fill out the bottom portion of entry form on raffle card.
3. Drop off completed entries at WIND registration desk.
4. You must be present to win and claim prizes.

### **Final Day Raffle Drawing**

**Location: WIND Registration Desk**

**Thursday, January 31, 2013, 12:15pm**

Turn in your name badge to the WIND registration desk as you depart Thursday at the conference adjournment at 12:15pm. Two winners will receive complimentary registration for the 2014 WIND Conference! Winners will be notified by email.

# Daily Agenda and Events

## MONDAY, JANUARY 28, 2013

- 10am WIND Golf Tournament  
Location: Shingle Creek  
(Buses will begin running at 9am from the Convention Center Entrance at the hotel.)
- 12 - 7pm WIND Registration/CE Open  
Location: Crystal Registration Desk
- 12 - 2pm Xactimate, Part 1  
Location: Oceans 1  
Simsol: Intro Course  
Location: Oceans 12
- 2 - 4 pm Xactimate, Part 2  
Location: Oceans 11  
Simsol: Advanced  
Location: Oceans 12
- 2 - 7pm WIND Expo Hall Open  
Location: Oceans Ballroom
- 5 - 7 pm Welcome Reception in Exhibit Hall  
*Sponsors:*  
*Koch, Parafinczik & Wolf, PA*  
*SERVPRO*

## TUESDAY, JANUARY 29, 2013

- 7:30am - 5 pm WIND Registration/CE Open  
Location: Crystal Registration Desk  
CE Registration  
Location: Oceans Registration Desk
- 7:30 - 8:30am Continental Breakfast  
Location: Atrium
- 8:30 - 10am General Session  
Don't miss Reed Timmer, Star of Discovery Channel's "Storm Chasers" show  
Location: Crystal Ballroom
- 10am - 1:30pm WIND Expo Hall Hours  
Location: Oceans Ballroom
- 10 - 10:30am Refreshment Break in Expo Hall  
*Sponsors:*  
*Green Construction Services, Inc.*  
*Hinshaw & Culbertson LLP*  
*In-Line Consulting, LLC*  
*Lozano Insurance Adjusters, inc.*  
*Remediation Group, Inc.*

- 10:30am - 12:15 pm Workshop Breakouts  
Impact of 2010 FL Building Codes/T1 - Grouper  
Building Damage Issues: Wind vs. Water/T2 - Oceans 11  
HVAC and Related Failures in Catastrophes/T3 - Labrid  
FL Property Insurance Law Update/T4 - Oceans 9-10  
Bad Faith: From Texas to Florida/T5 - Oceans 12  
Assignment of Benefits: Name on Check?/T6 - Coral B-C  
Conditions in Policy Property Insurance/T7 -Coral A
- 12:15 – 1:30pm Networking Lunch  
Locations: Atrium, Upper Deck, Discovery Ballroom  
*Sponsors:*  
*Berk, Merchant & Sims*  
*Duboff Law Firm*  
*Jenkins Restoration*  
*Omega Forensic Engineering, Inc.*
- 1:30– 3:15pm Workshop Breakouts  
Use of Experts in the Claims Process/T8 - Oceans 9-10  
Gulf Coast/SE Insurance Case Law Update/T9 - Grouper  
The F-Word: Topical Fraud/T10 - Labrid  
Sinkholes/T11- Oceans 11-12  
Can Water Damage be Aged?/T12 - Crystal ABC  
To Sue or Be Sued?/T13 - Coral A  
Appraisal Here. There. Everywhere/T14 - Crystal E
- 1:30 – 5:15pm Double-session Breakouts  
WIND Umpire Certification/T15 - Crystal D  
WIND Appraisal Certification/T16 - Coral B-C
- 3:15 - 3:30pm Refreshment Break  
Location: Oceans Foyer  
*Sponsors:*  
*Butler Pappas*  
*Garcia Paez, PA*  
*Marshall Dennehey, Warner, Coleman & Goggin*  
*Tutwiler & Associates*  
*Ver Ploeg & Lumpkin, PA*  
*Winter Capriola Zenner LLC*
- 3:30-5:15pm Workshop Breakouts  
Advanced Issues BI/Extra Expense Claims/T17 - Grouper  
Wind Damage Assessment/T18 - Oceans 9-10  
Building Envelope Failure/T19 - Oceans 11-12  
3-D Animation Technological Advances/T20 - Coral A  
Ins. Adjusters: Prepare for Depo/T21 - Labrid  
Flood Coverage: Terms & Conditions/T22 - Crystal ABC  
Litigation Perspective Windstorm Loss/T23- Crystal E
- 4 - 7pm WIND Expo Hall Open  
Location: Oceans Ballroom  
Reception Drink Ticket Sponsor:  
*Marin, Eljaiek & Lopez*
- 5:15-7pm Expo Networking Reception  
Location: Oceans Ballroom  
*Sponsors:*  
*Morgan Law Group, PA*  
*Simsol*  
*The Rain Law Firm*



# Daily Agenda and Events

## WEDNESDAY, JANUARY 30, 2013

7: 30am - 5 pm WIND Registration/CE open

7:30am Continental Breakfast  
*Sponsor:*  
*Duboff Law Group*

Internet Cafe  
*Sponsor:*  
 Claims Management Magazine

8:30 - 9:45am General Session/WIND Membership Meeting  
 Location: Crystal Ballroom  
 Don't miss Hurricane Forecaster Dr. William Gray

9:45 - 10:15am Refreshment Break in WIND Expo Hall  
*Sponsors:*  
*Brown Catastrophe Management Group*  
*Oklahoma Insurance Department*  
*SDII Global*  
*Walton Lantaff Schroeder & Carson*

9:45am -1:15pm WIND Expo Hall Open  
 Location: Oceans Ballroom

10:15am - 12pm Workshop Breakouts  
 Impact of 2010 FL Building Codes/W1 - Coral A  
 Conditions Policy Property Insurance/W2 - Oceans 9-10  
 HVAC Related Failures in Catastrophes/W3 - Grouper  
 Bad Faith: Texas to Florida/W4 - Crystal E  
 Use of Experts in Claims Process/W5 - Oceans 11-12  
 Building Damage Issues Wind vs. Water/W6 - Labrid (2nd Flr)  
 Protecting Client's Interest Settlement/W7 - Crystal ABC

12 - 1:15pm Networking Lunch  
*Sponsors:*  
*BRC Restoration*  
*Danahy & Murray*  
*Duboff Law Firm*

1:15 - 3pm Workshop Breakouts  
 Can Water Damage be Aged?/W8 - Oceans 9-10  
 Wind Damage Assessment/W9 - Oceans 11  
 The F-Word: Topical Fraud/W10 - Oceans 12  
 Protecting Client's Interest Settlement/W11 - Coral A  
 To Sue or Be Sued?/W12 - Grouper (2nd floor)  
 Litigation Perspective Windstorm Loss/W13 - Coral B-C  
 Bayous, Bays, and Boroughs/W22 - Atlantis

1:15 - 5pm Double-session Breakouts  
 WIND Umpire Recertification/W14 - Palani (2nd floor)  
 WIND Umpire Certification/W15 - Labrid (2nd floor)

3:15-5pm

Workshop Breakouts  
 3-D Animation Technological Advances/W16-Coral B-C  
 Advanced Issues BI/Extra Expense Claims/W17 - Coral A  
 Building Envelope Failure/W18 - Grouper (2nd floor)  
 Appraisal Here. There. Everywhere/W19 - Oceans 9-10  
 Flood Coverage: Terms & Conditions/W20 - Oceans 11  
 Ins. Adjusters: Prepare for Depo/W21 - Oceans 12  
 Bayous, Bays, and Boroughs/W24 - Atlantis

5 - 6pm

Cocktails in Atrium  
*Sponsors:*  
*Burton Claim Service, Inc.*  
*Claim Cor*  
*Davis Ventures Corporation*  
*Forcon International Corp.*

6 - 9:30pm

Casino Night Party  
 Location: Crystal Ballroom  
*Name badge & ID required to enter and claim prizes.*  
*Sponsors:*  
*All Florida Ram Jack*  
*Belfor*  
*Boehm, Brown, Harwood, Kelly & Scheihing, P.A.*  
*Cowheard Singer & Co.*  
*EFI Global*  
*Haag Engineering Co.*

## THURSDAY, JANUARY 31, 2013

7:30am

Continental Breakfast

8:30 - 10:15am

Workshop Breakouts  
 WIND Appraisal Certification – Part 1/TH1 - Crystal D  
 FL Property Insurance Law Update/TH2 - Crystal ABC  
 Sinkholes/TH3 - Crystal E

10:15 - 10:30am

Refreshment Break

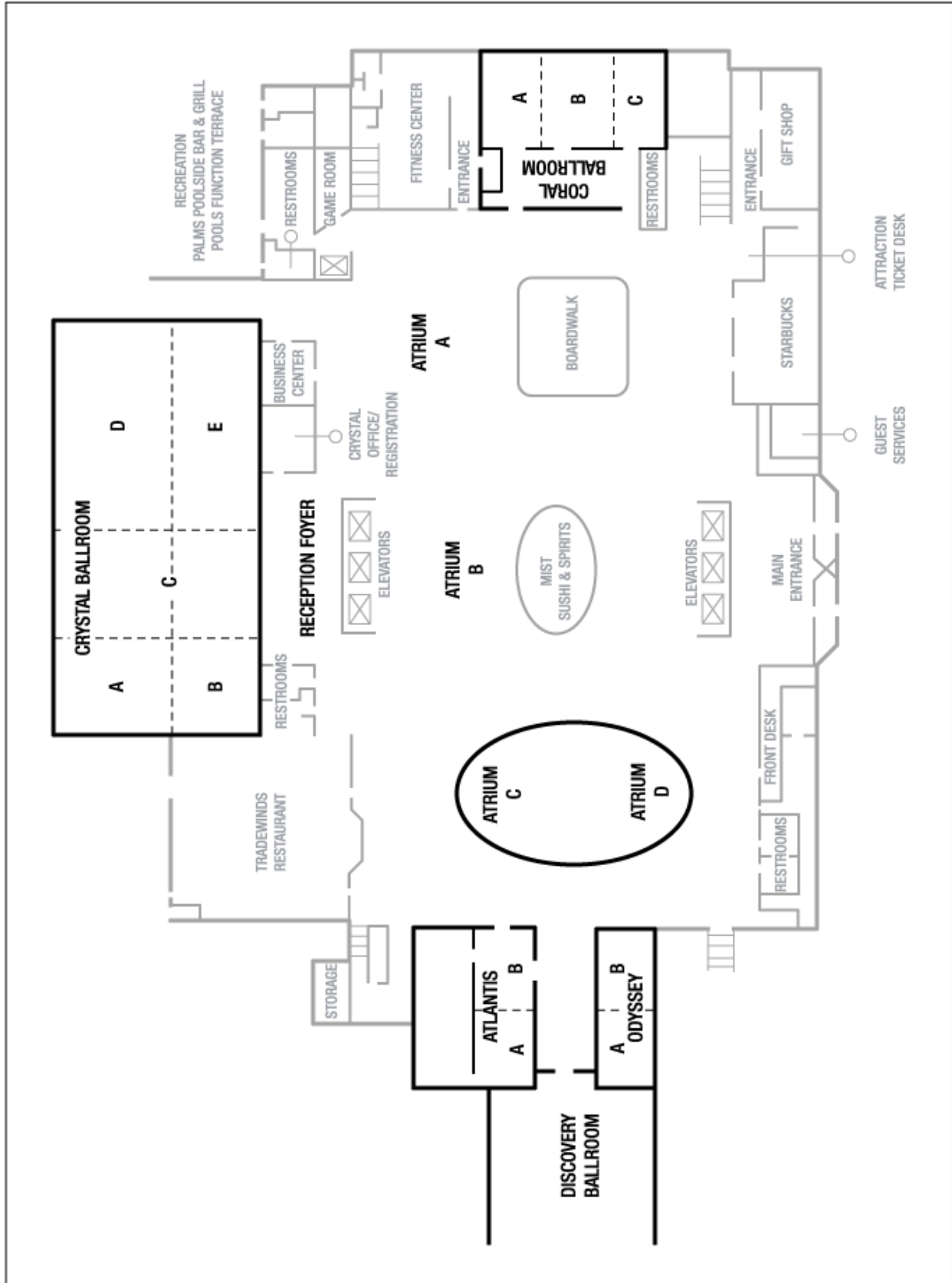
10:30 am - 12:15pm

Workshop Breakouts  
 WIND Appraisal Certification – Part 2/TH4 - Crystal D  
 Assignment of Benefits: Name on Check?/TH5 - Crystal E  
 Gulf Coast/SE Insurance Case Law Update/TH6 - Crystal ABC

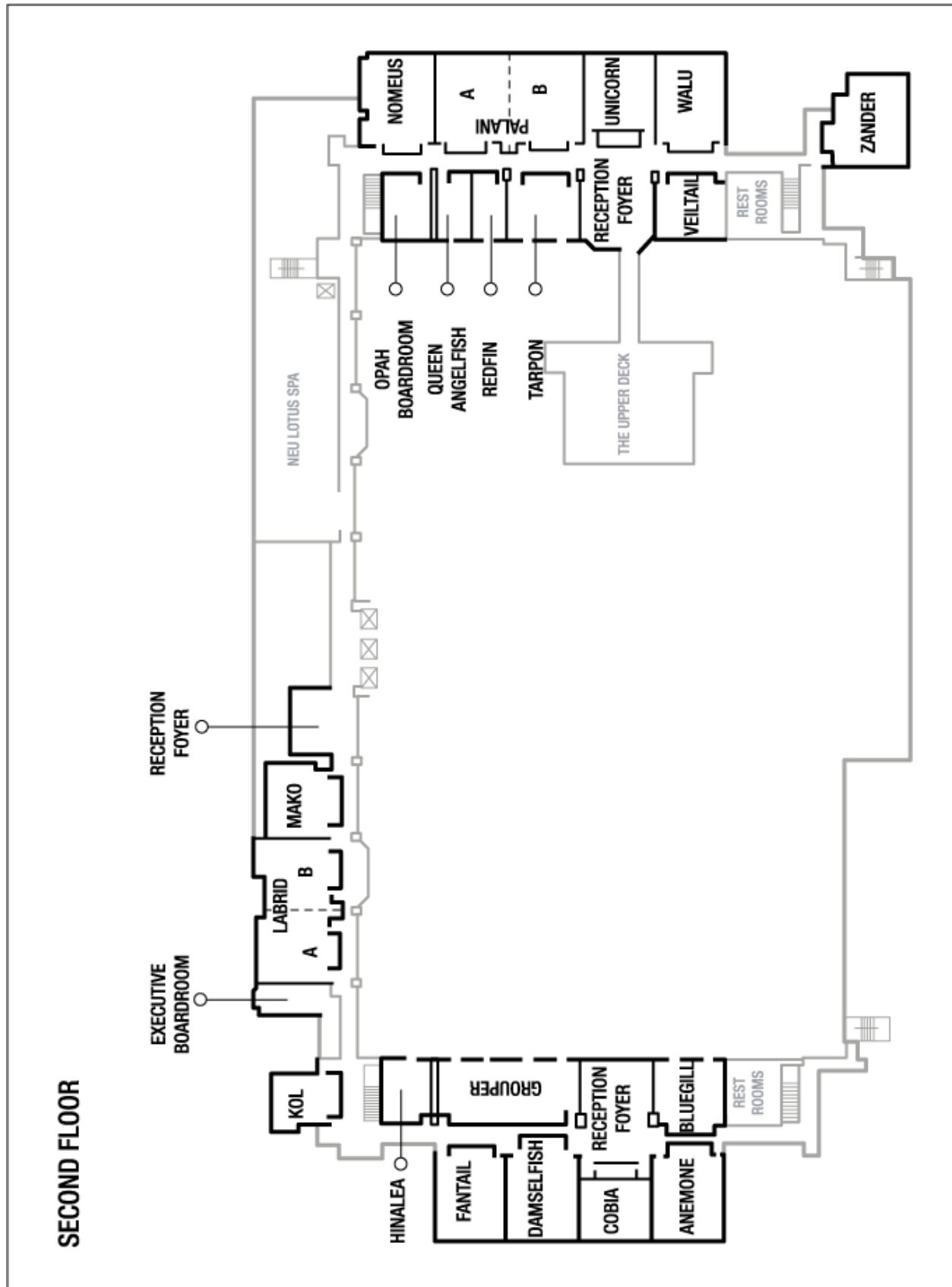
12:15pm

Conference Conclusion  
 Final Day Raffle Drawing  
 Location: WIND Registration Desk  
 Turn in your name badge to the WIND registration desk as you depart Thursday at the conference adjournment. Two winners will receive complimentary registration for the 2014 WIND Conference!  
 Winners will be notified by email.

# Conference Hotel Map



# Meeting Room Locations



# About Orlando/SeaWorld



## WIND 2013: ACROSS FROM SEAWORLD!

Orlando might be home to some of the nation's greatest theme parks, but it's also a favorite destination for our conference attendees. In fact, Orlando has been our host city from our early beginnings, and we are glad to be back for the next few years.

## CONFERENCE THEME PARK DISCOUNTS

The Renaissance SeaWorld is an Official Partner of SeaWorld. As a hotel guest at the Renaissance, enjoy these Exclusive benefits. *(Benefits Card required)*

- Complimentary transportation to SeaWorld, Aquatica, Discovery Cove,\* and Universal Orlando.\*
- Complimentary Quick Queue\* Unlimited At SeaWorld (SeaWorld's front-of-the-line access)\*
- 10% off ALL dining options at SeaWorld and Aquatica, including: SeaWorld's Sharks Underwater Grill®, SeaWorld's All-Day Dining Deal, and Aquatica's Banana Beach Cook Out and more!
- Receive 10% off purchases of \$50 or more at the Gift Shops at The Waterfront at SeaWorld® and Kiwi Traders and Adaptations at Aquatica

Whether your trip to Orlando is strictly for families, couples, single travelers, or friends, there's lots to do in Orlando. The city offers countless theme parks, attractions, arts and culture, shopping, spas, golf, dining, outdoor adventures, nightlife, and more.

- Access to the SeaWorld Rescue Tour every Saturday, and on Early Entry dates\*
- Early entry to SeaWorld and Aquatica on select dates\*

Be sure visit Guest Services Desk at the hotel for your Exclusive Benefits Card and to make your reservations for Quick Queue Unlimited, Universal Transportation, and the SeaWorld Rescue Tour.

For more information, please see these links:

<http://www.visitorlando.com/>

<http://seaworldparks.com/en/seaworld-orlando/>

**Special Walt Disney World Discount Tickets.**  
Please call 407-566-5600 or  
visit <http://www.mydisneymeetings.com/wsinw/>

# WIND Board of Directors

## WIND OFFICERS

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Tony McCarty  
Florida Family Insurance

### First Vice President

William "Bill" Berk, Esq.  
Berk, Merchant & Sims, PLC

### Second Vice President

Lenox Godfrey  
Florida Insurance Guaranty Association

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