

WIND NEWS

Winter, 2020

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MESSAGE FROM THE PRESIDENT



Season's Greetings WIND Members,

As 2020 comes to a close, we would like to send out warm holiday wishes to each and every one of you. This year came with some remarkable challenges - we had the most active storm season to-date, a pandemic, a

presidential election, and a shortage of toilet paper. We can all agree that this has impacted each person in a different way. Everyone needs to remember to appreciate each other for whatever challenges we all have been faced with this year.

As we know, a few months ago, the board needed to make a tough decision to spread out our 2021 WIND Conference into two parts: a virtual session, February 1-4, 2021, and an in-person meeting, May 24-26, 2021, in Orlando.

The virtual portion, in February, of this new experience will allow us to safely keep updated on the most pertinent issues we face today, as well as earn CE/CLE credits from top industry professionals - all from the comfort of our homes.

The in-person portion, in May, will be a welcome reunion for all of us to connect, learn, and engage again with our fellow industry leaders.

Please make sure you register at events.windnetwork.com

save the date!

OFFICIAL NOTICE:

WIND Annual Meeting

January 21, 2021

4:00 pm on Zoom

Be sure to mark your calendars for the WIND Annual Meeting via Zoom.

Important items to be voted on by the general membership are the proposed updated WIND bylaws and the slate of officers and directors for the 2021 term.

- [View Bylaw Updates](#)
- [View Officer and Directors](#)

MESSAGE FROM THE PRESIDENT (continued)

The 2020 Hurricane Season has come to an end, breaking a few notable records. In the Atlantic, there were 30 named storms, exceeding the previous record of 28. In the Continental US, we had 12 storms make landfall breaking the previous record of 9. Many of us have been very busy handling these storms as we help those affected to recover, and our thoughts and prayers go out to all of those impacted by these storms.

We look forward to seeing all of you at the 2021 Virtual and In-Person WIND Conferences!

Have a Healthy Holiday Season and a Happy New Year!

Sincerely,
Ken Gilvary M.S., P.E., Revision Inc.
President Windstorm Insurance Network Inc.



WIND 2021

VIRTUAL: FEBRUARY 1 - 4 , 2021





WIND Virtual Meeting Update

Michelle Bratcher, Conference Program Chair

With the 2021 Windstorm Conference virtually upon us, what can we expect? 2020 has certainly had its share of challenges which allowed us to rethink our approach and pivot beyond the usual and customary aspects of an in-person event. As we embark upon our 22nd year, who would have guessed that words like virtual platforms, live webinars, real-time chat, and virtual trade shows would have become part of our normal vernacular?

This conference will certainly be different, but WIND continues to prioritize education, with CE Credits offered in over 45 states, engagement, and networking; all of which are at the core to our success over the years. While we will soon return to the hustle and bustle that seems to be peeking around the corner, this year's virtual conference is sure to delight.

WIND is excited to offer the opportunity to engage with our panelists where everyone gets a front row seat and attendee interaction will undoubtedly foster spirited discussion! For our sponsors and exhibitors, our Daily Trade Show and customizable virtual booths will provide the environment to connect with attendees in a new and interactive way.



This past year has provided us the unique space to evolve and grow with technology and we're honored to offer you our first ever Virtual Conference experience - coming to you live February 1st through 4th. We hope to see you there! [Register Now.](#)

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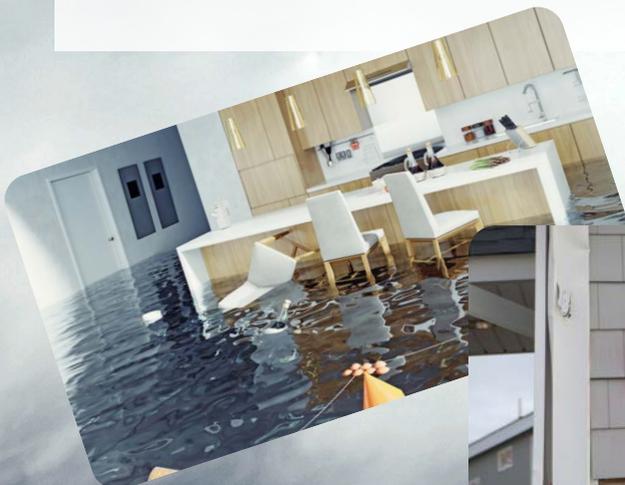
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WIND Gives Back

During the busy hurricane season this year, WIND helped victims of these storms in the areas hardest hit:

**HURRICANE
SEASON!**

- Pensacola and Northwest Florida: Community Foundation of Northwest Florida
- Lake Charles, Louisiana: The Cajun Navy
- Spanish Fort, Alabama: The Prodissee Pantry
- Texas: The Salvation Army





WIND Insurance Network Endowed Scholarship Fund Awardee



A note of gratitude from the scholarship recipient

Judith Wieland

Dear Windstorm Insurance Network, Inc.,

I wanted to take this opportunity to thank you for your donations to Florida State University. Your generosity has enabled me to receive a scholarship that will significantly lower my tuition cost for the coming year.

As this semester comes to a close, I am grateful to say I can look back fondly on my second year at Florida State University. Coming into college, knowing I wanted to pursue a degree in risk management and insurance allowed me to get a head start and take advantage of the many opportunities offered on Florida State's campus. Over the course of this past year, I have become more actively involved in Gamma Iota Sigma and am honored to say that I now serve as the Executive Vice President for our chapter. I was also inducted into the James M. Seneff Honors Program in the College of Business as a member of the inaugural class. This has opened many doors for me, expanded my professional network, and allowed me to serve as a mentor for other students.

While this past year has been truly amazing, I now look forward to what the future holds. This summer, I had planned to work at Gallagher in the Tampa office to gain experience in a brokerage role. Unfortunately, the internship was canceled due to COVID-19. However, I am now working remotely at The National Alliance to help modernize one of their introductory courses. Returning to Florida State this fall looked a little different, but I am fortunate to be still taking classes, and I am very grateful that the costs are reduced due to my scholarship.

Thank you so much for supporting other students and me. It is truly an inspiration and appreciated more than you know.

Sincerely,

Judith L. Wieland

Resolving Weather Claims by Proving Causation and the Correct Date of Loss

By Howard Altschule, Forensic Weather Consultants

Juries acquit defendants when there is no proof. Insurance claims get denied when there is no proof of loss or if the date of loss is incorrect. All too often, a date of loss is given for a hail or wind claim when there wasn't even a drop of rain at the property. This is frequently the result of relying on a NOAA storm report many miles away, a TV news clip, or a "Severe Thunderstorm Warning." It is speculative to assume that the same weather conditions also occurred at a property location miles away. For instance, a severe thunderstorm dropped golf ball sized hail in Port St. Lucie while not even a drop of rain fell a few miles away. High winds from Hurricane Eta affected Tampa, Florida but not areas further to the east.

Inaccurate information can result in claims coverage that isn't warranted or denied claims that should have been paid. With so many hurricanes, hailstorms, and severe thunderstorms occurring, proving what the weather conditions were at a property and the correct date of loss has never been more important.

The role of Forensic Weather Consultants is to help policyholders, insurers, and engineers determine what weather conditions occurred and when. This is done by conducting an in-depth meteorological study using sophisticated tools, Doppler radar images zoomed over the property, cross-sections, atmospheric data, and a plethora of surface observations and storm reports. This practice is being adopted more and more resulting in fair and reliable outcomes.



Howard Altschule is the CEO and a Certified Consulting Meteorologist with Forensic Weather Consultants, one of the largest and most reliable weather expert firms in the United States. We provide past weather information, site-specific meteorological analyses, and written expert reports for claims and cases involving hail, thunderstorms, tornadoes, hurricanes, slip and falls, and other weather events all over the country. Forensic Weather Consultants has worked on over 6,500 claims and lawsuits and has provided testimony in depositions or trials more than 170 times in different parts of the country.

Past President's Message

“The Times, They are A-Changin” John A. Voelpel, III



Recently, I heard on the news that entertainer and songwriter, Bob Dylan, sold the copyright of his music to Universal for a gazillion dollars.

Bob Dylan became famous in the days of my youth. I started to reflect back to his music and hit on an old

favorite, “The Times, They Are A-Changin.” While the title of this song was true several decades ago, it also applies today.

At our first couple of WIND conferences, we passed out enormous notebooks to the registrants. The notebooks contained handouts for every breakout session, CV’s for all of the speakers, and enough paper to kill several forests. When we had our first out-of-state conference in New Orleans in 2004, we only had notebooks for the WIND Umpire Certification class, which turned out to be a logistical nightmare. Since we were in the Twenty-First Century, we then presented registrants with material on a compact disc. After that, we allowed folks who attended the conference to download material online. “The Times, They Are A-Changin”



We are now in the year 2020. I am willing to bet no one had heard of the words “Coronavirus,” “Covid,” or “Zoom” (used as a noun) a year ago. None of us would have contemplated attending a virtual WIND Conference in 2021 when we last met. But folks, “The Times, They Are A-Changin.” Our normal conference, February 1- 4, will now be a virtual meeting to protect us all from the ugly disease that has plagued our world. With a vaccine on the horizon, we all are anticipating a May 24 - 26 Symposium at the Renaissance Orlando at Sea World. We are all looking forward to getting back to some sort of normal existence. Remember, when the times are “changing,” we need to be flexible and change with them.

WIND 2021 Board of Directors

*Thank you to the
WIND 2021 Board
for your service during
this challenging year!*



From Left to Right:

Bottom Row: Ken Gilvary, David Cowheard, Tara Stone, Jay Voelpel, Charlie Baker, Gina Clausen Lozier, Rick Tutwiler, Brent Winans, and Michael Capilli

Top Row: Lori Flenniken, Michelle Bratcher, Nicole Vinson, Donna DeVaney Stockham, Marty Streeper, Melissa Sims, Illon Kantro, Christina May Bolin, and John Carroll

WIND In-Person Symposium

Renaissance Orlando SeaWorld
May 24 - 26, 2021

Featuring Three Keynote Speakers:



**Admiral
Thad Allen**



**Josh
Morgerman**



**Phil Klotzbach,
PhD.**

**Interested in WIND Exhibit and
Sponsor Opportunities?**

For information and registration on
tabletop exhibitor at the May
Symposium and/or sponsor, see

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[Symposium Schedule](#)

**Book your room
at the Renaissance
Orlando Sea World
[Click Here](#)**

Please Note: Be vigilant if approached by any company or service that implies or claims to be an official housing provider of WIND 2021. The Windstorm Insurance Conference does NOT support these scam companies, and neither are they affiliated with the Windstorm Insurance Network. You should only book your room directly with the Renaissance Orlando SeaWorld. Also, be on the alert for scammers offering to sell you WIND attendee lists. WIND does not sell or share your information.