



January/February 2018 • A Monthly Publication of the Atlanta Claims Association

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APRIL 20, 2018

**NORTHEAST HILTON ATLANTA
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- ✦ **NEW THIS YEAR** - PROPERTY SECTION
- ✦ **MULTI-LINES** (WORKERS' COMP & LIABILITY)
- ✦ **FREE TO ADJUSTERS**
- ✦ **6hrs. of CEU** (incl. 1 hr. Ethics) Credit

REGISTER @ www.atlantaclaims.com

- ◆ 7:30 AM –REGISTRATION
- ◆ CONTINENTAL BREAKFAST
 - ◆ LUNCH
 - ◆ 2 BREAKS
- ◆ COCKTAIL RECEPTION

From the President

I hope everyone had a wonderful holiday season. These first 30 days of the New Year has been challenging. The weather has been intolerant. We have had more than our share of snow and sniffles. Mother Nature has not been kind. I am praying for warmer days. We have some exciting things happening with ACA. We have done a complete overhaul of our website. The rollout day for the new website is February 5, 2018. Check it out and share your thoughts. We have updated and revised the By Laws and Procedure Manual. The final version will be available for review in the next 30 days. This committee allocated a tremendous amount of time on this project so please do your part by reviewing the manual and cast your vote. The membership committee has been working hard to streamline new member's applications and the renewal process. If you have not already done so, please visit our website and renew your membership.

It is also time to nominate your favorite claims professional for the Claims Person of the Year Award. Anyone can nominate! The only criteria is that the person be a member of the ACA.

Our Annual Joint CPCU Luncheon will take place on Wednesday, March 14, 2018. Be sure to register early, space is limited. The work for this year's Annual Conference on April 20, 2018 is happening. We have a great day of events planned. We will have three educational tracks, Worker's Compensation, Liability and Property. The Annual Golf & Tennis outing is set for May 8, 2018. In addition, get ready for our summer wind down event at Pappasito's and our Annual Bowl-A-Thon in the fall. Check out our website for upcoming dates.

As you can see, we have accomplished a great deal in a few short months. However, there is more work to do. Become an active member or join a committee. Help make the Atlanta Claims Association great again!

Warmest regards,

Tammie Kater

President
Atlanta Claims Association

To be sure you are getting all of the latest ACA news, please go to the Member section of the website and be sure your email and contact information are current.

Look for us on  **Linked In** and  **Facebook**



Save The Date

See the ACA Website
for additional details
www.atlantaclaims.com

March 14th, 2018

Ethics in Claims Discussion

From 11:30 am to 1:00 p.m.

Magianno's at Perimeter Mall,
4400 Ashford Dunwoody Road,
Dunwoody, Georgia 30346.

*1 hour of ethics credit will be offered.
Hall Weston with Georgia State will be
the presenter.*

April 20th, 2018 Annual Education
Conference
Northwest Hilton

May 8th, 2018 ACA Golf Tournament

2017–2018 Officers

President – Tammie Kater

1st Vice President – Ann Wright

2nd Vice President – Adolphus Drain

Treasurer – Monica Jobin

Assistant Treasurer – LaXavier Hood

Secretary – Angela Patman

Assistant Secretary – Valerie Cannady

ACA membership, meetings, information,
address changes, etc.—mail to:

P.O. Box 724627 • Atlanta, GA 31139

Articles, letters, photos, etc.—mail to:

Adolphus Drain
Adolphus.Drain@CobbK12.org

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Jan/Feb 2018

Claims Person of the Year Award

We are seeking nominations for the person you feel is most deserving of the Claims Person of the Year Award. This award will be presented to an individual who meets the following requirements:

- A member of the Atlanta Claims Association, Inc.
- Must be a full-time claims professional providing insurance claims services.
- Anyone carrying the title Claims Manager or above will not be eligible.

The Nominees will be judged on:

- Business ethics
- Business Achievements
- Claims handling expertise
- Contributions to the industry
- Education achievements
- Contributions to the Claims Association

The winner will receive an award of \$500, a trophy to display at their office and an engraved plaque.

If you know of someone within your company or the Association that meets these qualifications, please complete the nomination form and send to:

Monica Jobin
1775 Spectrum Drive
Lawrenceville,, GA 30360
monica.jobin@doas.ga.gov
678 325 2188

Deadlines for entries will be February 19, 2018. The winner will be presented at the ACA Convention Luncheon in April, 2018.

This is a great opportunity to provide individual recognition and reward exceptional contributions. Your participation will facilitate the realization of the objectives of the Association and is greatly appreciate

Claims Person of the Year Award Nomination Form

Nominee Name _____

Employer _____

Position _____

What, in your opinion warrants consideration of this nominee?

In management? Yes No

Business address

Member of Atlanta Claims Association? Yes No

Sponsor _____

Employer _____

Telephone _____

Send this form to: Monica Jobin • 1775 Spectrum Drive • Lawrenceville, GA 30360 • monica.jobin@doas.ga.gov • 678 325 2188

The ACA would like to welcome the following new members:

Hillary Shawkat
Lueder Larkin & Hunter
Attorney

Reecie Jones
Esis/Chubb
Claims Supervisor

Jason Vuchinich
Hall Booth Smith, P.C.
Attorney

Sampson Blunt
Bitco Insurance Company
Staff Adjuster

Megan Sparkman
Elco Administrative Services
Staff Adjuster

Marion Laney
Adjuster CAT + Daily, LLC
Independent Adjuster

Alex Hagan
Catholic Mutual Group
Claims Supervisor

Atlanta Claims Association Mission Statement:

To strengthen the professional life of those involved in the claims industry by providing members with education and network opportunities while promoting a positive public image of the claims industry.

Associate Membership

Leigh Ann Watson
Manley & Associates

Katie Stephens
ZAP/HVAC Consulting
VP Business Development
NC Self Employed Ins. Adjuster

Bre Harris
1-800 Water Damage

Jajuan Bullock
Therapy Direct



ACA Wants You Attention All Adjusters WE NEED YOU!

This association is led and directed by a Board of Officers consisting of insurance claim adjusters. We are looking for Adjusters willing to volunteer a portion of their time to work together to plan and organize activities and educational opportunities for insurance professionals.

This is a great opportunity to develop and exercise your leadership skills. We need you to reach out to us to volunteer or to make a recommendation of one of your peers.

Additional details regarding the open positions, qualifications, duties and responsibilities will be provided to those that reach out to us.

Let us hear from you. Please contact Tammie Kater - tkater@att.net 404-667-5613



2018 MEMBERSHIP DRIVE!

What do I get for my membership? A LOT!!

2018 Membership Drive ➔ October 1st, 2017 through January 31st, 2018 (Membership runs Jan. 1st to Dec. 31st)

Membership Special! - BUY 5 “new member” memberships, get one membership free! (Ends December 31st)

Benefits	Membership Type			
	General - \$45	Associate - \$55	Student - \$20	Non-member
Voting privileges	y	n	n	n
Officer	y	n	n	n
Newsletter	y	y	y	free
Member list	y	y	y	n
Networking	y	y	y	
Education	y	y	y	
Free annual educational seminar - 6 CEU's (Save the average cost of \$60)	y	y	y	n
Attend one event free Jan-Dec (Save the average cost of \$50)	y	y	y	n
Attend any event at a minimum 10% discounted fee - luncheons, social events, networking events, educational and legislative events	y	y	y	n
1 st opportunity over non-members to present or sponsor at events	y	y	n	n
1 st opportunity over non-members to write articles for the newsletter	y	y	y	n



ACA ATLANTA CLAIMS ASSOCIATION

ANNUAL GOLF & TENNIS OUTING

**Tuesday, MAY 8, 2018
RIVERMONT
GOLF & COUNTRY CLUB
3130 RIVERMONT PARKWAY
JOHNS CREEK GA 30022
770-993-2124**

**Schedule: 11:00AM Lunch & Registration
11:45AM Shotgun Start
5:00PM Bragging Hour
6:00PM Dinner & Awards
Tennis: 12:30PM Lunch
1:30PM Play**

To participate, you must be an ACA member, a guest of an ACA member/sponsor (one guest per member/sponsor), or a sponsor.

If you put together your own foursome, please register all players on the same registration form and indicate if they are an ACA member, or guest of an ACA member.

Please also remember all beverage purchases at the Clubhouse bar, mulligans and putting contests purchased on the day of the event are CASH ONLY!

REGISTRATION FORM

NAME: _____
COMPANY _____ NAME: _____
EMAIL _____ ADDRESS: _____
PHONE _____ NUMBER: _____
ADDITIONAL FOURSOME NAMES: _____

CHECK ALL THAT APPLY:
 GOLF, LUNCH & DINNER \$75.00
 DINNER ONLY \$25.00
 MULLIGANS \$5.00 EACH, MAX 3 PER PLAYER
 PUTTING CONTEST \$5.00 FOR ONE, \$10 FOR 3 MAX
 BALL TOSS \$5.00 FOR ONE; \$10 FOR 3 MAX
 TENNIS, LUNCH & DINNER \$45.00

Preferred registration at atlantaclaims.com, but may also register by mailing completed form with check to:

**Francis Harper
4330 Iroquois Trail, Duluth,
GA. 30096**

Make checks payable to **Atlanta Claims Association**



To: Atlanta Claims Association Members & Sponsors

From: Atlanta Claims Association Golf & Tennis Outing Committee

Re: 2018 Atlanta Claims Association Golf & Tennis Outing

We are pleased to announce that this year's Atlanta Claims Association Golf & Tennis Outing will be held on **Tuesday, May 8, 2018** at **Rivermont Country Club** (www.rivermontcountryclub.com). For those of you who have joined us in the past, we look forward to seeing you again this year. And for those of you who are new to Atlanta Claims or who just haven't joined us before, we welcome you to this fun event and look forward to meeting you! This Outing is one of the most anticipated and well-attended events of the year.

We are reaching out to you now as past and potential sponsors to seek your help in making this Outing a huge success. Your assistance and commitment as a sponsor is extremely valuable to the Outing and will provide terrific visibility and recognition for your Company to insurance industry attendees.

Included is a list of the 2018 Sponsorship Levels along with a signup sheet. Please reserve your 2018 Sponsorship with an e-mail to Fran Harper <franhga@comcast.net> . Sponsorship registrations and payment may be mailed to:

Francis Harper
4330 Iroquois Trail, Duluth, GA. 30096



Atlanta Claims Association Golf & Tennis Outing Tuesday May, 8, 2018 SPONSORSHIPS

Cost	Type of Sponsorship	What's Included
\$1,500 *only one available	Golf Cart Sponsor	<ul style="list-style-type: none"> Allowed to hang logo signs on each cart sent out for the event Two golf tournament registration fees paid Receive recognition at the dinner awards ceremony Prominently mentioned in "The Claims scene"
\$1,000 *only one available	"19th Hole"/Drink Sponsor	<ul style="list-style-type: none"> Company name and/or logo imprinted on the drink ticket card given at registration and on cocktail napkins One vendor table in the bar during cocktail hour One golf tournament registration fee paid Special sign printed for the bar during cocktail hour Receive recognition at the dinner awards ceremony Prominently mentioned in "The Claims scene"
\$325 *two available	Lunch Sponsor	<ul style="list-style-type: none"> Company name and/or logo imprinted on lunch ticket card given at registration One vendor table in the bar during cocktail hour One golf tournament registration fee paid Receive recognition at the dinner awards ceremony Prominently mentioned in "The Claims scene"
\$750 *two available	Dinner Sponsor	<ul style="list-style-type: none"> Company name and/or logo imprinted on the dinner ticket card given at registration and on dinner napkins One vendor table in the dining room and/or bar during cocktail hour One golf tournament registration fee paid Special logo sign printed for the dining room Company name displayed at centerpiece of each table Receive recognition at the dinner awards ceremony Prominently mentioned in "The Claims scene"
\$750	Mulligan Sponsor	<ul style="list-style-type: none"> Table at registration One golf tournament registration fee paid Special logo sign printed Mentioned in "The Claims scene"
\$375	Hydration Stations Sponsor	<ul style="list-style-type: none"> One golf tournament registration fee paid Two stations with water and Gatorade on the course Special logo sign placed at each station (2) Mentioned in "The Claims scene"
\$750 *4 available	Hole-In-One Sponsor	<ul style="list-style-type: none"> Sole hole sponsor one of four hole-in-one contests on a par three with company displayed at the tee box by itself Company representative at the tee box permitted One golf tournament registration fee paid Mentioned in "The Claims scene"
\$600 *several available	Gold Sponsor	<ul style="list-style-type: none"> Sole hole sponsor with company name and/or logo displayed at the tee box Company representative at the tee box permitted One golf tournament registration fee paid Mentioned in "The Claims scene"
\$300 [no limit]	Silver Sponsor	<ul style="list-style-type: none"> Share hole sponsorship with all Silver Sponsors One lunch & awards ceremony dinner paid Mentioned in "The Claims scene"
\$50 [no limit]	Door Prize Sponsor	<ul style="list-style-type: none"> Donate a prize valued at \$50.00 or more and your Company will be mentioned at the time the door-prize is awarded
\$250 *two available	Tennis Sponsor	<ul style="list-style-type: none"> Company name(s) displayed at tennis courts Company representative at courts permitted One tennis registration fee paid Mentioned in "The Claims scene"

To Pay or Not To Pay: That Is the Question.

(Part Two of a Three Part Series)

Requesting Your Counsel's Legal Review and Analysis of Medical Records



By **Cristine K. Huffine**,
Partner at *Swift, Currie, McGhee & Hiers, LLP*.

In this overly litigious world we are living in, it seems that handling and defending litigated claims, including workers' compensation claims, is becoming increasingly difficult and more expensive. As a result, companies are looking for ways to minimize costs and cut expenses in an effort to reduce exposure and bring claims to quick conclusions, via settlement or otherwise. While limiting costs in some cases may be appropriate, considerations need to be made in determining whether costs should be incurred for various activities performed by your legal counsel and potential physicians, including experts. Below are some issues that should be considered in determining whether you request an expert perform certain activities in addressing your claim.

Not only should you consider allowing your counsel to review, analyze, and summarize medical records as we discussed last month, you may also want to consider requesting a separate medical records review by a physician who is

not the authorized treating physician. In requesting a separate medical records review by a physician not providing treatment to an injured worker, that physician can look at the information with a fresh set of eyes. The reviewing physician is removed from the personal nature of a patient-doctor relationship and will not be as concerned with upsetting an injured worker or damaging the relationship if the reviewing physician does not believe the asserted medical condition is caused by an alleged accident. Moreover, a reviewing physician with no patient-doctor relationship may be more forthright with respect to medically necessary treatment and medication being prescribed. Sometimes, treating physicians develop a rapport with injured workers, especially when the physician treats the injured worker for an extensive period of time. Their judgment may become cloudy with respect to medically necessary treatment, as an authorized treating physician may not want to upset their patient. Moreover, having a second set of eyes via an independent medical review can also help in addressing medication concerns. In a society heavily driven by medication and the use thereof, a completely unbiased physician may be better suited in establishing overmedication issues than a longstanding treating physician. Medical records reviews are best utilized in determining when treatment has plateaued. The reviewing physicians usually cite to various medical guidelines in showing that certain treatments, such as physical therapy, epidural steroid injections, and general pain management, are no longer acceptable.

Instead of utilizing a medical records review, you may also want to consider utilizing an independent medical evaluation. For independent medical evaluations, an injured worker is required to appear before a physician usually chosen by the employer and insurer/servicing agent for the purposes of addressing causation, treatment, medication, and return to baseline/recovery issues. An independent medical evaluator will perform an examination on an injured worker and will provide opinions based upon the examination. When utilizing independent medical evaluations, all medical records pertaining to the injured worker and the accident should be provided to the independent examiner. Actual diagnostic studies and tests in the form of MRI films, CT scans and x-rays should also be provided to an independent medical examiner so that they have a full and complete picture of what has happened to the injured worker to date. After reviewing and examining the injured worker, the independent medical evaluator can then address specific issues as posed to them. Typically, defense counsel will forward correspondence to an independent medical evaluator outlining the injured worker's contentions, provide various facts involving the case, and specifically request that the independent medical evaluator address certain questions involving the claim. Along with a letter to the independent medical evaluator, oftentimes counsel provides a medical questionnaire to be executed by the physician. Unfortunately, utilizing an independent medical evaluation can be rather expensive. However, you need to weigh the pros and cons of conducting an independent medical evaluation and consider the jurisdiction you are dealing with. In some jurisdictions, independent medical evaluations have no effect on a claim and are not favored. In other jurisdictions, independent medical evaluations weigh heavily in a case that is controverted and can result in a favorable decision for the employer and insurer/servicing agent. Still, other jurisdictions best utilize independent

To Pay or Not To Pay: That Is the Question.

(continued)

medical evaluations in resolving claims via settlement. Depending on which jurisdiction and what the ultimate goal is with respect to an independent medical evaluation determines whether such costs would be justified.

Finally, in certain states, utilization reviews may also be helpful to your claim and worth the expense. Like medical records reviews and independent medical evaluations, utilization reviews are appropriate in determining whether treatment is appropriate, medically necessary, or causally related to the injured worker's accident and/or medical condition. Utilization reviews are also helpful in addressing the ever increasing costs of medication. Now, medication impacts exposure in the claim and greatly increases Medicare Set Asides. By having a claim reviewed via the utilization review process, the reviewing physician can address generic medications, appropriate use of medications, appropriate length of use of medications, and tapering issues. One must be careful with respect to utilization reviews when it comes to denying medical treatment. Again, jurisdictions need to be considered in making decisions on whether to deny medical treatment or not, as some jurisdictions accept utilization reviews as proper support for denials, and other jurisdictions give no weight to utilization reviews.

Stay tuned for the final edition of To Pay or Not to Pay in next month's publication!



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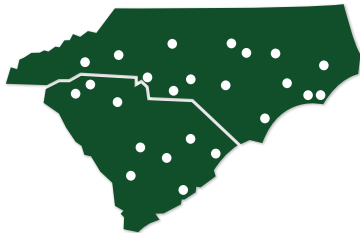
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