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Meneging Your RISK



Organizing as a Community
Get to Know Public Adjustors
Navigating Insurance Claims
Workers' Compensation
And Much More!







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by Sam Kimbrell

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President's Message

Roundup

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President CAI-RMC

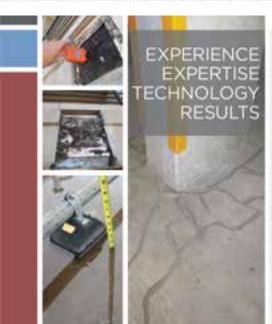
'm hoping that by the time you read this, Spring is in full swing! The year has already started with plenty of activities for our chapter and I look forward to the upcoming events this Spring.

To start with, please make sure to attend the Spring Showcase scheduled for April 22, 2016 at the Colorado Convention Center, downtown Denver. This event has grown every year and it is the best attended event of the chapter! I always look forward to meeting new partners,

attending exceptional classes and wonderful networking opportunities. We hope to see you there!

On a different note, I wish to thank **Dee Wolfe**, who recently resigned from CLAC (Colorado Legislative Action Committee) Dee has spent countless hours battling legislation that would hurt community associations and we have appreciated her commitment and time throughout the years. We welcome **Brandon Helm**, **CMCA**, **AMS**, **PCAM** as the new chair of CLAC and wish him and the committee successes in the current legislative session.

Lastly, as always, I pose this question to you, the members. "Have I elevated our industry today"? Please put this thought at the forefront of every action you take on behalf or our industry and I truly believe that we will see a movement towards improvement, professionalism and pride in what we do! What do you say, ready for change? Then know that change begins with each one of you, first! A





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Executive Director's Message



BRIDGET SEBERNExecutive Director
CAI-RMC

omeone is sitting in the shade today because someone planted a tree a long time ago".

-Warren Buffett

I like to believe that our industry is full of risk management "visionaries". You're all doing something to make sure that tomorrow is better for the communities that we live in or work for. That's awesome when you think about it. We're doing something for a better tomorrow! We're influencing the future. Pat yourself on the back—or better yet, go get a massage because we all know it isn't easy.

I've often heard, and restated, that one of the qualities of being a great leader is making decisions that aren't popular but are imperative. Have you ever been in the position of having to recommend or, better yet, implement an action that wasn't immediately favorable but was necessary for the future outcome? I'm certain most of you have. If you haven't heard it yet, thank you. Thank you for thinking of something greater than a current situation—it's visionaries like you that keep our communities going and growing! **A**

"Thank you for thinking of something greater than a current situation—it's visionaries like you that keep our communities going and growing!"



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Committee Corner



The HOA council seeks to reach out to local HOA Board members by providing in-depth education on current topics of interest in a small group setting. CAI professionals are tapped into to provide this education on a specific topic. Topics typically include Legal Issues, Board Responsibilities, Reserve Studies, Insurance Coverage or Claims Issues, Xeriscaping, etc. Frequently the City wants to host a table to discuss a current City happening or topic of interest in the community. The format allows Board members to ask real-life questions that almost always benefit all Board members at the table. Board members move to another table (topic) after about 20 minutes so that all topics are covered by all participants in the evening event.

January's meeting of the HOA Council sought to nail down all 2016 Roundtable dates in strategic metro areas. Special thanks to Ginny Zinth & Melissa Garcia for reaching out and negotiating dates in both Aurora and Ft. Collins...their key relationships with these cities are key to the Roundtable's success. We are reaching out to Summit County this year to serve the Mountain Area HOA Boards...thank you Bridget Sebern & Murray Bain for coordinating this event. The 2016 schedule is as follows:

- Ft Collins June 7th
- Aurora May 11thCentennial September 13th
- Frisco October 12th

SPRING SHOWCASE COMMITTEE

Race to Success!



The 2016 Spring Showcase is quickly approaching and our committee has been working hard to ensure that everyone enjoys it!

The committee was able to coordinate a food tasting with the Convention Center and we were very pleased with the food selections that they prepared for us. If you have skipped lunch in the past, this year it is in your best interest to stick around.

With that being said, the committee is doing serious due diligence locating a key note speaker for the event.

Thank you to all of you who submitted an application to be a speaker at the conference—there will be a wealth of information for new and seasoned managers this year!

All of these additional measurements are simply to ensure that everyone enjoys, learns, and participates this year at the Spring Showcase and many more to come in future years!



FORE! Enjoying the sunshine? Golfers mark your calendars for this year's annual CAI-RMC summer golf tournament on June 24th. This year's tournament will be held at Todd Creek Golf Club, in Thornton,

and we are expecting another great turn out! Interested in becoming sponsor? A number of sponsorship opportunities are still available. Please contact Bridget Sebern at bridget@hoa-colorado.org if you are interested in becoming a sponsor. Golfer signup will be available soon.

Walter of All Market of All Market



We know you have something AWESOME to write about, so what's holding you back!?!?

Contact Jessica Meeker at jmeeker@hearnfleener.com if you have something AWESOME to write about Association Communications (articles DUE 4/22) or Celebrating Community (articles DUE 5/20).

Capitol Chronicles

HB1133 & Changing the Guard

by Brandon J. Helm, CMCA, AMS, PCAM Colorado Legislative Action Committee Chair

HB1133

Today marked day 41 of the 120-day session. This afternoon, CLAC provided its first organized testimony for the session in front of the State, Veterans, & Military Affairs Committee who considered HB1133. This bill, in its original form, set out to accomplish 5 separate (and somewhat unrelated) tasks:

- Define "Small HOA's" as those with 30 or fewer homes;
- Require the director of the Division of Real Estate to water down (minimize) the licensing requirements, including a reduced fee structure, for managers of these "small" communities;
- Require managers to provide detailed disclosure of fees, including transfer fees, to the Association and parties of a sale of a unit;
- Require the director to publish a list of CAMs and the HOAs they manage (complete with names, addresses and telephone numbers) on the Division's website; and
- Change the details surrounding the "grounds for discipline" of a licensed manager.

The bill was eventually amended down to only a few pages in length which essentially boiled down to a bill that discussed how transfer fees are disclosed, the requirement that justification would be required for the amount of these fees and that managers would be required to provide a certified copy of their license to each of their clients at least annually.

As you might tell, CLAC took a strong position of opposition to this bill (even in its amended form) on the grounds that nearly every requirement of this bill was already part of a rule (adopted by the Division) or current State Statute. In all, nine people testified in front of the committee on the detriment this bill would have on the industry if passed. Only one individual attended in support of the bill. In the end, a unanimous vote of the committee postponed the bill indefinitely. This was a great success for CLAC who had been truly lobbying against this bill since before it was even drafted.

Changing of the Guard

As you may know, Dee Wolfe has chaired the committee for the last two years. Dee served the industry as a manager for many years and owned a successful management company during her tenure. On Friday, February 19, during CLAC's monthly meeting, Dee shared with the group that she was currently battling a medical condition which required her full attention to treat and a reduced level of stress for the foreseeable future. This left her with no other option than to tender her resignation from the committee. The committee deeply valued Dee's drive and impeccable leadership during her time as chair and wishes her nothing but true success in health during the days ahead.

I am humbled to share with you that the committee subsequently appointed me to serve in the chairperson's position for the remainder of 2016. I value the opportunity to serve the constituents of Colorado in this fashion and am honored in the faith entrusted in me by the members of the committee. Change doesn't often come without some pain, but it rarely leaves you weaker as a result. I thank you in advance for your support of the men and women who selflessly devote countless hours day after day in the fight for the best interest of community associations across the state of Colorado. It is our pleasure to serve you!!! •





Not Just Growing, But Growing Great

Hammersmith Management Inc. — Risk taking, passionate innovators

by Sam Kimbrell, Editorial Committee



Ann Williams (left) & John Hammersmith (right)

he company John Hammersmith founded as a computerized accounting firm in 1981 has some 35 years later grown into one of the premier management companies in Colorado and the western U.S. Hammersmith began as a family operation with John, his mother and brother working with three or four association clients. As John learned the business, he got involved with CAI and became passionate about earning professional certifications. In time, John became the sole owner of the company.

Ann Williams, President of Hammersmith, describes John as a risk taker and very intelligent leader who knows what he's good at, and what he's not good at. Entrepreneurs often have a different skill set than managers, and can find managing more mundane and less challenging than planning for and directing the growth of the company. John began to recognize that he needed to work on the business in new ways, put more infrastructure in place, approach challenges to grow with fresh ideas and vision and that he shouldn't or couldn't manage it alone.

In 2008, John hired Ann Williams as Hammersmith's President to help him and guide its growth. Ann had retired as an executive from the hospitality industry and after setting up a non-profit organization in Boulder decided it was time for a new challenge. Today, Hammersmith employs nearly 300 people in five offices along the Colorado Front Range, and John and Ann have built a dynamic team.

"Community Management is a team sport with many moving parts. It's also a relationship business and it takes dedicated and educated people to make things work to the benefit of the clients," Williams says. "It's important for us to create leaders within our company that can also go out and provide leadership within the industry and to the communities we serve. Another essential element for us is education, and we make a substantial investment in training and continuing education to ensure we have the most educated workforce and the most educated clients. We believe it is important to provide solutions where none have existed before and we work with our vendors and owners to find solutions that contribute to their success and the entire industry."

To that end, last year Hammersmith hired a management consultant and partnered to create their Platinum Service Program, a training program that helps its people grow and contribute to the advancement of the company and to the communities they serve. It's one of more than six training modules everyone on the Hammersmith team participates in and helps the company deliver on their service standards.

The culture at Hammersmith incorporates personal responsibility and accountability for living out the core values of the company: excellence, integrity, professionalism, partnership and life balance. The company has two full time trainers on staff who provide diversity and leadership training, as well as career development preparation.

Hammersmith takes a consultative approach to working with the communities they manage.

"We encourage boards to identify the three things they will be celebrating at the end of the year if they work together and in partnership with their management team to identify the issues and solve the problems that are stumbling blocks to success. It helps everyone focus on the priorities," Williams says.

The company has an extensive on-boarding process for new clients that helps them identify how the board prefers to work with management, and helps the company determine the manager that would be the best fit for each individual board. It's a function of matching skills and personalities such that the board and management work together effectively toward building a more financially capable organization and a healthier, happier place to live for residents.

Additionally, giving back is also a high priority at Hammersmith, and it's not just talk. The company has a philanthropic committee

that identifies and coordinates Hammertime Days of Service for non-profits throughout the Front Range. Every team member is provided an additional paid day off, and the company frequently coordinates the days as team building events, inviting Board members to join in the activities. In addition, the Hammersmith Golf Tournament is in its 13th year and for the last two years raised some \$15,000 to \$25,000 for the Denver Scholarship Foundation, which provides financial assistance to first generation, college-bound students.

The dedication to education, grow, career opportunities and it's bighearted approach to community service are all reasons the company achieved the designation as one of the top 100 places to work in Denver for three consecutive years.

In 2014, Hammersmith became the only community management company to have won the Denver BBB Torch Award, given as a tribute to companies who exemplify an exceptional commitment to fair, honest and ethical business practices.

The Hammersmith story may not be unique, but it is certainly exceptional. It's hard to imagine an organization more dedicated to full service; service to employees, clients and community members are all the focus of Hammersmith's effort. Without dispute, they are making a positive difference in the lives of those they serve, and that in turn is helping to make Denver a better place to live and to do business. Robert Baden Powell, the founder of the world Scouting movement once said, "Leave the world a little better than you found it." Baden Powell did exactly that, and Hammersmith is too. \(\frac{\theta}{1} \)





Viewing a Claim through



Danny McAnally, Project Manager & Estimator, Palace Restoration

nsurance coverage is a complex topic. The many regulations, various providers and myriad levels of coverage are enough to make your head spin, never mind the nearly infinite number of things that can be insured. From your child's teeth to a baseball pitcher's MVP arm, it seems everything under the sun can be covered under some type of policy.

Perhaps one of the most complex items to cover, however, is your home and it's helpful to know what your adjuster knows before you have to file a claim. Through understanding your coverage and the

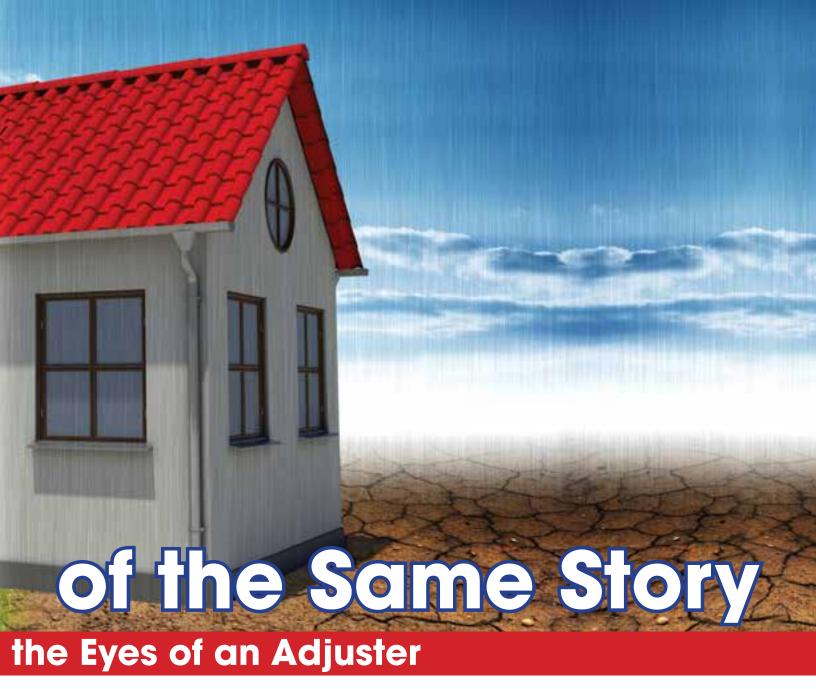
claims process, you'll maximize your benefit and minimize both the time this process takes and the resulting stress.

Understanding What's Covered (and What's Not)

Let's face it, your insurance policy is long and can be difficult to interpret. However it is the letter of the law as far as your provider is concerned. That said, the best thing you can do as a home owner is to understand what is and isn't covered to the best of your ability in order to mitigate confusion and distress when filing a claim.

For example, most policies will cover wind-related damages like tornadoes unless, of course, you live in an area that is prone to regular occurrences of these events. Similarly, the resulting damage caused by a roof leak is typically covered. However, the same rainwater entering your home from the basement window may not be covered. Please note that these are broad generalizations and you should always check your policy for specific details on your coverage.

Even items that you own but are not in your home may be covered. Was your laptop stolen from your car? Your auto policy may not have your back but it's possible your home owner's insurance will.



Fully understanding your coverage will help you know what to file and why your provider may have denied your claim.

Time Is of the Essence

When damage to your property does occur it is imperative that you take action quickly. Waiting not only slows down the claims process but can instill doubt in your adjuster as to what actually happened. In many cases, a home owner has a responsibility to mitigate damage quickly in order to prevent secondary damage. Again, you should refer to your specific policy language for clarification.

The rule of thumb is to act quickly and always contact the proper authorities first as in the case of theft.

Documentation Before Representation

Documenting both your property and your loss is paramount to a smooth claims process with your provider. Taking inventory of personal belongings, including photos or video, is your best proof that you own what you say you own.

Likewise, diligently documenting any home maintenance your have performed and any actions you have taken since your loss will give your adjuster a clear picture of what happened to your property.

Prevention is Your Best Defense

Finally, the easiest insurance claim to deal with is the one that never happens. Regular maintenance on your home is far less expensive than replacing lost items after an event.

Regular tree service, sewer scopes, furnace and water pump maintenance, gutter cleaning and so forth can not only reduce your chances for a loss, they could eliminate the possibility altogether. As noted above, documenting preventative maintenance is helpful to your adjuster so keep your receipt of any maintenance performed at your home. A

Palace Restoration has been serving clients throughout the Denver Metro area since 1963.

Community (And Risk) Managers:

MANAGING RISK in Community Associations



ommunity Managers wear a lot of proverbial hats. It's just the nature of the position. From financial guidance to pool maintenance to landscaping and construction issues and everything in between, an effective manager must have familiarity and knowledge across a broad range of topics and play many roles within the communities they manage. And that includes having a hand in managing risk for each community and its assets for which they are responsible.

Keeping the Community in Compliance

One of the most significant ways Community Managers manage risk for their communities is by keeping informed of all local, state and federal laws that impact the operation of Community Associations, and passing this information on to the boards they advise. Community Managers in Colorado and many other states must be licensed, and part of the licensing exam is dedicated to demonstrating their knowledge of state law.

This keeps them informed and up to date with any changes from the previous year and helps them ensure they and the communities they manage are operating within compliance.

In addition, some Management Companies will invite representatives from their law firm partners to hold "office hours" at the company's facilities in order for managers to ask legal questions specific to their communities and their needs. This is another great way for managers to make sure they're keeping their communities in full compliance with the law.

Financial Advising

Part of a Community Manager's responsibility is advising their boards on financial matters, which in turn is a major aspect of risk management. A well-funded community is inherently more risk averse, as it is able to respond more quickly to damages caused by natural disasters and get out in front of potential crises proactively, whereas an under-funded community must take a more reactive approach. It's a Community Manager's job to guide the board in the right direction in order to make sure the community's reserve fund stays on target.

However, though Community Managers should have strong budgeting knowledge and skills, part of managing risk is knowing when to call in an expert. Sometimes hiring a Reserve Study Specialist is a necessary step in advising a board financially and making sure that a community can meet its budgeting goals for future projects.

Vetting and Utilizing Vendors

Another way that Community Managers are responsible for managing risk in their communities is by making sure that each vendor they hire is insured and properly certified. Failing to verify a vendor's insurance opens a community to major liabilities should that vendor be injured on community property, and hiring an unqualified contractor can result in work being done improperly or unprofessionally. And, depending on the

project, this can open an association up to claims down the road if the improper construction causes injury to a homeowner or visitor to the community.

In addition to making sure that vendors are insured and qualified, Community Managers also need to know how to utilize them in risk management. This can include hiring landscaping companies to trim trees and bushes that block community signage (particularly stop signs and other traffic signals) and to remove ice and snow in the winter time.

"Many Community

Manager roles fall under
the umbrella category of
'risk management,' even
if they aren't regularly
thought of in those terms."

If the community has a pool, ensuring that proper safety and warning signage is displayed and maintained is crucial, and that means hiring a signage company. Additionally, making sure that the pool is properly maintained is a matter of community health, which means hiring a qualified pool maintenance company, and the board may even want to hire trained lifeguards to have on staff. All of these fall under risk management practices.

In conclusion, many Community Manager roles fall under the umbrella category of "risk management," even if they aren't regularly thought of in those terms. Ensuring that their communities stay in compliance with all laws, advising their boards financially and vetting and utilizing vendors to keep the community safe and functioning are three ways they fit into the role of "risk manager," but in practice, the scope of the roles they perform far exceed this limited scope. •

Protecting Your Property/ The Big Picture Approach to Insurance Claims



Christopher Drake, Speights & Worrick



Jessica Mauser, Speights & Worrick

or most, a home is the single largest investment of a lifetime and while most will care for their property in an effort to maintain and enhance its value, failure to do so does not give rise to a breach of fiduciary duty. The same is not true of community association boards and board members. For board members, a fiduciary responsibility exists that extends to maintaining the value of the property and ensuring that it is in a state of good repair. Dealing with insurance claims is an inevitable condition of the job and knowing what to do both before and after the storm, or event giving rise to the claim, can ensure your property is protected and avoid a breach of fiduciary claim.

From fires to hail storms, Colorado is no stranger to significant weather events. Over the past several years, Colorado has experienced some of the most devastating hail storms in the country that have caused billions of dollars in damage. Hail storms are one of the most common causes of property damage in Colorado. Colorado's dam-

aging hail season is considered to be from mid-April to mid-August. "Colorado's Front Range is located in the heart of "Hail Alley," which receives the highest frequency of large hail in North America and most of the world, so residents usually can count on three or four catastrophic (defined as at least \$25 million in insured damage) hailstorms every year. In the last 10 years, hailstorms have caused more than \$3 billion in insured damage in Colorado."

Pre-Storm

Protecting your property begins long before the storm. The following will help you protect your property in the event of a loss.

Know the condition of your property. You may be thinking to yourself, of course I know the condition of my property. However, in order to truly protect your property, it is important to not only know the condition of your property, but to have the condition documented by an independent third party before a loss. Often times, experts will, at no cost to the property owner, inspect the property, document its condition and prepare a letter regarding the condition.

Read your insurance policy. Not only should you read the policy, but ask questions about what the coverages mean. Make sure that you are comfortable with the coverage provided and are familiar with the exclusions. Moreover, be familiar with the mutual obligations outlined in the policy, including your duties as an insured. While each policy is different, there are several provisions that will be found in every policy:

- 1. Provide notice as soon as possible of how when and where the loss or damage occurred;
- 2. Take steps to protect the property from further damage; and
- Cooperate with the insurance carrier in its investigation and settlement of the claim.

Certainly these are not exhaustive of your duties, but represent a few of the commonly contained provisions.

Post-Storm

Assess the damage to your property. Contact a professional, to have the condition of your property evaluated. If damage exists, the next step is notifying your carrier.

Notify your insurance carrier. In conjunction with notifying the insurance carrier, notify your general counsel so that they can be involved as a resource throughout the insurance claims process. The insurance carrier will typically send an adjuster to the property to assess the damage. It is important to understand at the outset that this person is working for the insurance company and is not there to represent you. These adjusters may be employees of your insurance carrier or independent contractors, but understand that you want to have someone on your behalf present during this inspection to document and identify damage that may be overlooked by the insurance carrier's adjuster.

Insurance carriers claim determination. Following this inspection, the insurance carrier will provide an opinion about the condition of the property and whether there is evidence of storm damage. If they believe there is no storm damage, they will likely provide you with a claim denial. If they believe there is storm damage, they will provide you with an estimate as to the damage and their opinion as to the cost of repair. It is important to understand that, unfortunately, this is the first step in the process. If you have already retained a professional to assess the damage to your property, provide them with the estimate from the insurance carrier. If there is agreement regarding the damage and scope of repair you will be able to move forward with repairing the property.

Disagreement with the insurance carrier. If there is a disagreement as to the amount of damage or the scope of repair, it may be necessary to provide the insurance carrier with your professional's assessment of the damage and scope of repair. This will include providing the insurance carrier with the information you have about the prior condition of the property. This information should be accompanied by a request for a re-inspection by a new adjuster or engineer. This may result in a more accurate assessment of the damage and an offer that will allow the necessary repairs to be made.

If there continues to be disagreement regarding the damage and scope of repair, you can either demand appraisal or file a lawsuit. Appraisal is a mechanism outlined within the insurance policy to resolve the disagreement without going to court. Because each appraisal provision is different, it is important to consult your general counsel or an insurance attorney familiar with the appraisal process to discuss your options. Appraisal is not always the best approach to resolving the dispute and it is dependent on a number of facts including the specific appraisal provision and the insurance carrier involved.

As unpredictable as Colorado's weather can be, one thing is for certain: severe weather can and will happen at a moments notice. The best way to ensure that you and your community are protected is to be prepared. Be prepared for the storm. Be prepared by knowing what to expect from your insurance carrier. Be prepared to protect your property. •

Christopher Drake and Jessica Mauser are trial attorneys with the firm of Speights & Worrich. They focus on representing community associations, business, and individual homeowners in connection with insurance disputes.

Cetting to Public Adj

by Scott Benglen, President Claim Solutions, LLC 0/0 WW.CAI-RMC.ORG



ithin the last decade here in Colorado we've seen a significant rise in property damage claims. As a public adjuster based in Denver, I've referred to the last several years as the "Four Horsemen of Catastrophe," as we've had floods, fires, tornadoes and hail in ever increasing amounts.

Knowing your insurance policy and understanding how it works can make the difference between rebuilding your community after a crisis and struggling with special assessments or accelerated reserve funding. Or worse, if damages are not properly adjusted and repaired, the association could face substantial problems in the future if another property damage claim is encountered.

When we have health problems we turn to those who offer medical treatment, when we have financial problems, we know where to turn. But with property insurance, most people assume their agent or contractor will help them, or worse, they rely on the adjuster from the insurance company.

Just watch a few of the insurance company commercials and it's no wonder everyone believes this. We hear it all the time, "Your in good hands..." or "Like a good neighbor..." Reality however is different, when it comes to claim handling and settlement, insurance companies and their adjusters are looking out for their self interest.

U.S. News and World Report cautions that we need to advocate to make sure property damage claims are handled properly. Public adjusters should not only advocate but be proactive and have a property damage plan in place.

Current Claim Settlement Practices in Colorado

Just as there are multiple insurance companies insuring HOAs, there are multiple claim settlement practices being used in Colorado. For large losses, we're seeing an increase in third party administrators and engineers being employed by carriers. Likewise, on the policyholder side, we're seeing an increase in contractors advertising themselves as "insurance claim specialists" and adjusting claims on behalf of HOAs. Both of these scenarios can cause significant problems for the policyholder hoping for fair claim settlement.

In my experience, when a carrier employs engineering firms to assess damages, they are typically companies that get a majority of their work from the insurance companies, or worse, owned by the insurance companies or their adjusting groups. One can only imagine the bias that would be generated towards the carrier in such a situation. We see it in most of the large loss claims we handle.

As for contractors, Colorado law explicitly forbids them from adjusting property damage claims due to a conflict of interest. Contractors also have a tendency to advocate more for damages that have higher profit margins.

To offset these prejudices, HOAs need to position themselves to have the best opportunity for a full and fair insurance claim settlement. HOAs need an advocate who's not only authorized to represent the policyholder, but also skilled in large losses and the ways of the insurance industry. Public adjusters are ideally situated to offer the most cost effective assistance.



Staying Ahead of the Insurance Company

The current claim settlement environment in Colorado is getting more and more sophisticated. Insurance carriers are digging in, HOAs should as well. Most good public adjusters will advocate for getting involved as early as possible on a claim. There's good reason for this, policy language is vital in determining coverages and actions required immediately following a loss.

Mistakes in documenting the loss, keeping additional damages from occurring, and submitting proof of loss documents can all have a significant impact on final claim settlements and timing. Making sure these issues are handled by a licensed professional who understands their importance will make the claim process much smoother, faster and fair.

It's also vital to understand the team around your public adjuster. Most well established public adjusters will have experts they work with including engineers, appraisers and attorneys. The most critical of these being the attorney who works in the insurance litigation arena, Colorado laws are significantly different than those of Florida or Texas, where many public adjusters are coming from. Knowing the current legal environment in Colorado is critical for a successful claim settlement.

Final Thoughts

Ideally, the best scenario is to know your public adjuster before it's necessary to hire one. A good public adjuster will have a plan to position the HOA in its most advantageous position prior to any loss. If you don't have a public adjuster, don't be rushed into hiring someone before you are ready. Some public adjusters are very aggressive with their sales pitch, so it's crucial to resist the pressure and make an informed decision. Also make sure your public adjuster is not affiliated with any contractor, it is illegal in Colorado for public adjusters to have a known benefit from the construction on a claim they are the public adjuster on.

Also, make sure you ask the questions you need to feel comfortable, your public adjuster will be part of your insurance recovery process for as long as it takes to settle the claim. Remember, claim adjusting is an art, not science. If you rely on your insurance company or contractor to calculate the amount of damage and what you're owed, you're unlikely to recover the full amount of benefits available from your policy.

Finally, public adjusters are a great resource for property managers and HOAs. We have extensive experience with policies, provisions and coverages in addition to damage recognition. A good public adjuster will take the work off of property managers when dealing with claims and also have proactive plans in place for dealing with claims before they happen. \spadesuit

Scott Benglen is the founder and president of Claim Solutions, LLC., a Colorado licensed public adjusting firm based in Denver. Claim Solutions currently manages over \$40 million in HOA claims within Colorado.

Tips for Finding a Good Public Adjuster

- Is the public adjuster and/or their firm licensed in Colorado?
 Lately we've seen an influx of public adjusters coming from Florida and Texas where laws and procedures are significantly different. If the public adjuster is not familiar with current Colorado laws and procedures it could cause significant problems with your claim.
- Is the public adjuster experienced in handling my type of claim?
 There's big differences in types of claims, fire, flood, wind, hail, etc. Make sure your public adjuster has experience in dealing with your specific situation.
- 3. Get a good understanding of the public adjuster's construction estimating skill, credentials and experience.
- 4. References—References should be local and include current clients, previous clients, property managers, attorneys, etc.
- 5. The fee agreement—Most public adjusters work on a contingency fee agreement, from 5-15% of the monies the insurer pays on your claim. The fee should take into consideration the current status of your claim, the size of the claim and the type of loss.
- Check to see if the public adjuster is a member of NAPIA. The National Association of Public Insurance Adjusters is the largest professional organization in the nation for public adjusters. Make sure your PA is a member. www.napia.com



2016 CAI-RMC Spring Showcase & Trade Show

ATTENDEE REGISTRATION

or REGISTER ONLINE at www.CAI-RMC.org

FRIDAY, APRIL 22

7:30am – 8:30am 8:30am – 9:30am 9:30am – 10:45am 10:45am – 11:45am 11:45am – 1:15pm Registration and Breakfast Education Breakout Session 1 Break—Exhibit Hall Education Breakout Session 2 Welcome/ Keynote Speaker / Sit Down Luncheon 1:15pm – 2:00pm 2:00pm – 3:00pm 3:00pm – 3:45pm 3:45pm – 4:00pm

4:00pm - 4:15pm

Break—Exhibit Hall General Session (Luncheon Area) Break—Exhibit Hall Prize Drawing Closing Remarks

If registering multiple attendees with one payment, please attach a list of names and provide primary contact information on registration form.

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How did you hear about Spring Showcase?		
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Early Bird Registration (On or bef	ore April 8)	
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BOARD MEMBERS: We are pleased to offer the Board Leadership Development Program to board members interested in a day of education. This is a full day course with the opportunity to take part in the luncheon / keynote as part of the registration. This is a very valuable course for board members and we encourage you to participate. Please sign up indicating that you intend to take part in the full day course which will be adjacent to other classes being offered within our program (8:30am-4:30pm). State law authorizes an association to reimburse board members for expenses incurred in attending Colorado specific educational meetings and seminars on responsible governance of communities.

§ 38-33.3-209.6. Executive Board Member Education

The board may authorize, and account for as a common expense, reimbursement of board members for their actual and necessary expenses incurred in attending educational meetings and seminars on responsible governance of unit owners' associations. The course content of such educational meetings and seminars shall be specific to Colorado, and shall make reference to applicable sections of this article.

For questions or more information, call **(720) 943-8606** or go online at **www.CAI-RMC.org** You may complete this form, and return it with payment to:

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You may also send registrations paid with credit card via fax to (720) 943-8618 or email pdf to bridget@HOA-colorado.org

Your Winning Ticket

FRIDAY, APRIL 22

7:30am – 8:30am Registration and Breakfast 8:30am – 9:30am Education Breakout Session 1

9:30am - 10:45am Break—Exhibit Hall

10:45am - 11:45am Education Breakout Session 2 11:45am - 1:15pm Welcome/ Keynote Speaker /

Sit Down Luncheon

1:15pm – 2:00pm Break—Exhibit Hall

2:00pm – 3:00pm General Session (Luncheon Area)

3:00pm – 3:45pm Break—Exhibit Hall 3:45pm – 4:00pm Prize Drawing 4:00pm – 4:15pm Closing Remarks

Educational Session 1

PURSUING CONTINUOUS IMPROVEMENT

8:30am - 9:30am

Speaker: Pamela Britton

Description: This program will explore concrete ideas that participants can implement in their HOA for 'continuous improvement'. We will address the process of how an organization evaluates and identifies areas of improvement, and establishes a plan to implement the targeted improvement. We will identify common areas in HOA's where improvement can be realized including: communication, systems, problem solving, decision making, and, strategic planning.

THE METRO MAYORS TAKE ON CONSTRUCTION DEFECT REFORM

8:30am - 9:30am

Speakers: Heidi Storz, Mari Perczak and Ed Fronapfel

Description: This will be a joint presentation by a forensic expert and a construction defect attorneys to discuss the passage of recent city ordinances in the construction defect arena and how those ordinances affect homeowner rights when they have construction defect claims.

RESULTS THROUGH EFFECTIVE GOVERNANCE PRACTICES

8:30am - 9:30am

Speaker: Brandon Helm

Description: The governance needs of each community are different and a "one-sized fits all" approach to the governance process will simply never work effectively. This course will identify several key parts of the governance process and help a manager formulate a governance process that will best serve the needs of each community.

Educational Session 2

DORA COMPLAINT PROCESS— MANAGERS, ARE YOU PREPARED?

10:45am - 11:45am

Speakers: Jeff Kutzer & Jim Meseck

Description: Every manager puts their license on the line every day. Managers are subject to having a complaint filed against their license at any time by an unhappy community member, disgruntled vendor, discontented board member or a competitor seeking an advantage. Managers need to understand the risks they are exposed to in the administrative licensing process and the tools available to them to manage that risk. Manager licensing is at its infancy in Colorado. Many managers are unfamiliar with the processes surrounding complaints against a licensed manager. This class will provide you with an understanding of why Colorado now requires managers to be licensed, cover best practices that can assist managers in minimizing complaints and prepare you for when a complaint is received.

ANATOMY OF A CONDO/HOA WC CLAIM

10:45am - 11:45am

Speakers: Garth Leone & Ella Washington

Description: The most overlooked line of coverage can have the most significant exposure for Condos/HOAs AND the professionals that manage them. In this interactive course, managers learn the two basic exposures every Condo/HOA has—even if they have no employees. Beyond a claims and coverage discussion, the course starts with an informative (and entertaining) history of the industry. It continues with segments on the basis for the exposure—Labor code vs Insurance code; a specific claims that illustrates the exposure each Management Company faces if their clients do not carry a WC policy; best practices around the use of volunteers; and techniques to manage the WC exposure of service providers. The course wraps up with specific ideas on how to increase volunteerism in any Community Association.

INSURANCE DISPUTES—WHAT ARE YOUR RIGHTS?

10:45am - 11:45am

Speaker: Thomas Henderson

Description: Your client has suffered damage to their property. The insurance claim process is not proceeding smoothly. What can be done to encourage the insurance company to "do the right thing" and pay what is owed, promptly and fairly? Come learn what rights your clients have and how best to move the claim toward resolution.

Educational Sessions

FDUCATION BREAKOUT SESSION 1

8:30am - 9:30am

- Pursuing Continuous Improvement
- Anatomy of a Condo/HOA WC Claim
- DORA Complaint Process—Managers, Are You Prepared?

EDUCATION BREAKOUT SESSION 2

10:45am - 11:45am

- Results Through Effective Governance Practices
- The Metro Mayors Take On Construct Defect Reform
- Insurance Disputes—What Are Your Rights?



Additional sponsorship opportunities are available. To find out more, please contact the chapter office at bridget@HOA-Colorado.org.



Parking is available in the Convention Center Parking
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The D, F and H lines let off at the doors of the
Convention Center on Stout between Speer and 14th.

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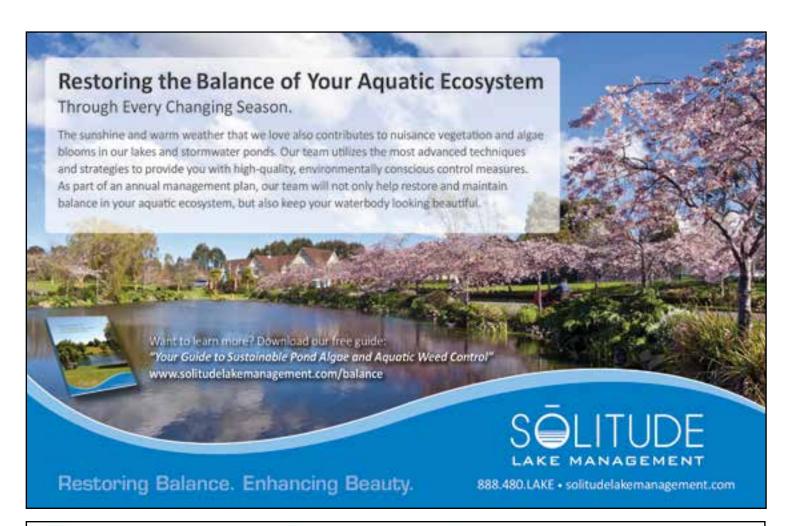
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A Look Inside Stillwater Community Management

Sailing Against the Wind

by Sam Kimbrell, Editorial Committee

olly Bristol, co-owner of Stillwater Community Management, spent nearly a decade managing builder HOAs from inception to turnover. Her husband Scott, also co-owner, worked for General Electric managing large electrical systems projects. They met at an HOA meeting where each had purchased their first home. Both gained valuable HOA board experience. When the real estate and building industries went south economically, Holly and Scott decided it was time for Holly to retire and for the two of them to begin a family. In 2008, as the homebuilding industry settled into the economic basement, the builder Holly had worked for decided it was time to bring management of his HOAs back in house to more effectively and economically manage the portfolio. The builder approached Holly to manage the HOAs but Scott and Holly formed Stillwater Community Management, (SCM), instead and began business with a single customer. Forming the company provided a job for Holly and some flexibility in terms of raising the couple's two daughters. They both believed that Stillwater would grow in a very tough economy as they worked hard to build a high quality, responsive company.

From the beginning, the Stillwater vision was to grow their builder business by providing high quality, customer focused, management services in the northwest metro area. Scott and Holly believed that much of the frustration with management companies often involved very poor communication between the management company and board members and owners. "One of the most effective communication methodologies is to be involved in the community, interacting with board members and homeowners", Scott says". "We decided to focus on a relatively small geographic area so we could be in the communities regularly, in most cases, multiple times per week. We also wanted to control our service contractors to improve service performance. That was key to providing high quality homeowner services at the lowest possible cost. That's important today, but it was particularly important when we began the business because of the distressed economy at the time", he says. Today, SCM works hard to engage everyone in community governance which improves Board governance, satisfaction with the HOA and compliance with HOA regulations.

CAI had a significant impact upon SCM and its culture from the beginning. CAI courses helped shape the structure and operations of the company and they've been a guiding influence since. State licensing of HOA Managers was straightforward for SCM because their managers consistently took advantage of the educational offerings of CAI. The culture at SCM has been one of open communication among staff and from staff to customers. SCM is a tight knit organization and small enough that the owners can be involved in all aspects of serving their customers. "We have a very high quality staff and we make it a priority to capture their best practices and implement them companywide", Scott says. "One of our challenges for 2016, is to refine our best practices. We want to increase their efficiency and repeatability. If we're going to professionally serve a growing customer base, we must be able to consistently implement our best practices", he added.

SCM has grown via referrals from HOAs, builders and service providers including attorneys. In the early years, the company did little to target specific market niches but they now have experience with many community types including metropolitan districts. Growth and experience has brought an understanding of complex communities. Among SCM's customers are master associations, metro districts and HOAs needing varied services like snow removal, maintenance of complex landscapes and amenities like pools and tennis courts etc. "Personalized service is the basic difference between boutique companies like SCM and some of the mega companies", Scott says. "However, small companies can be as inflexible and tied to poor management systems as large companies," he added. SCM suggests that HOAs self evaluate prior to interviewing management companies. That evaluation should include a discussion of the HOA's current situation and its needs going forward. Discussing these needs and issues with the management company, helps the HOA determine the strengths and compatibility of the management companies it interviews. A strength of SCM is their ability to tailor their services to the needs of the HOA.

Few companies grow great apart from providing what their customers need at reasonable prices. Service companies have particular challenges accomplishing this because the quality of services is harder to evaluate than the quality of products. SCM stays close to the customer and they adjust their services to accommodate the needs of their customers. Providing top drawer customer service is a time proven methodology for growth and profitability. In reference to Walmart, Sam Walton said, "The goal of this company is to have customer service that is not just the best, but legendary". I doubt that Scott or Holly Bristol ever met Sam Walton but they picked up his zeal for customer service along the way. If they continue in that zeal, SCM's customer service may become known as legendary as well. A

Welcome New Members

Amanda Benefiel—TMMC Property Management
David Carlson, CMCA—Wildernest Property Management
Cindy Cordado—Whitestone Painters

Peter Dann, CMCA—East West Destination Hospitality aka East West Resorts

Chris Derichsweiler—Hammersmith Management, Inc.

David Bruce Estes—Elite Roofing

Ray Hiatt—Denver & Suburban Management, LLC **Leigh Ann Johnson**—Hammersmith Management, Inc.

 $\textbf{Jenny Kubichek} \color{red}\textbf{-} \textbf{Hammers} \textbf{mith Management, Inc.}$

Samantha Lamberson

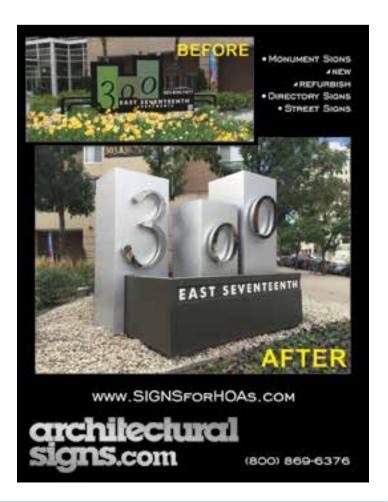
Deidre Master—Copper Association Management **Larry Maybon—**Hammersmith Management, Inc. **Molly Minett**

Danielle Nussmeier—Ute Place Homeowners Association **Kevin Ottercrans**

Evert Sandova—Blue River Property Management, LLC **James William Schulze**—Hammersmith Management, Inc. **Rachel Simmons**—Westwind Management Group, Inc.

Thomas C. Simmins, CMCA-

Steamboat Association Management John Stahl—Hammersmith Management, Inc. Eugene Edward Tibbs, Jr.—HOA Capital Advisors





Issue	Topic	Article Due Date
May	Community Liability	03/18/2016
June	Association Communications	04/22/2016
July	Celebrating Community	05/20/2016
August	Industry Trends	06/17/2016
September	Financial Management	07/22/2016
October	Community Leadership	08/19/2016
Nov/Dec	Year in Review	09/23/2016

NAVIGATING Insurance Claims



By Thinking Like a

L/A/W//ER



Duncan Griffiths, Benson, Kerrane, Storz & Nelson



Chris Griffiths, Benson, Kerrane, Storz & Nelson

omeowners and property managers often approach our firm asking whether an insurance company is acting in bad faith by delaying payment or refusing to pay on a property loss claim. Most of the time, the root cause of the problem is a miscommunication break-down between the insured and the insurance carrier that is often misinterpreted as bad faith. While some insurance carriers do act unreasonably in delaying or denying claims, many issues can be resolved by employing simple techniques that we as lawyers use every day. By communicating effectively, property managers and board members can at least ensure that they have done their part to move the adjustment process along.

Why the Adjustment Process Gets Bogged Down — Miscommunication

Attorneys who represent insureds are typically called long after the property loss occurred and the claim is tendered to the insurance carrier. Most owners

only call an attorney as a last resort after both sides have reached a stalemate or the process has dragged on with no end in sight. This gives attorneys a unique perspective to comment on how miscommunication hinders the adjustment process.

Communication in the insurance context requires more than simply picking up the phone and notifying your insurance carrier. Effective communication requires that both sides provide each other with the information necessary to evaluate the loss and make an informed decision. Owners are responsible for making sure that the insurance carrier has all of the information necessary to evaluate the loss. On the other hand, it is incumbent on the insurance company to take reasonable steps to investigate the loss and provide a reasonable explanation for its ultimate decision regarding coverage. While the need to communicate is a matter of common sense, it is also required by the insurance contracts and governed by Colorado law.

Common Areas of Miscommunication in Insurance Claim Adjustment

Communication break downs usually relate to the scope of repairs and/or coverage as defined by the insurance contracts. With respect to scope of repairs, both sides often provide estimates from restoration contractors that provide little explanation of how the quantities and scope of repairs were estimated. For example, our firm has seen countless instances where each side submitted competing estimates for large multi-family communities that contain lump-sum bids without explaining how each side arrived at the respective number. If the insurance company cannot understand how the insured arrived at its proof of loss, most adjusters will simply ignore

the bid and adjust the claim using its own adjuster's bid. On the other hand, it is equally difficult for an insured to evaluate whether an insurance company's offer is fair without understanding how the insurance company arrived at their numbers. The lack of detail in the estimates also contributes to delay in the adjustment process and usually leads to the predictable situation where neither side actually understands what issues are disputed.

To make matters more confusing, insurance companies often deny all or part of a claim based on coverage, meaning that the policy purchased does not provide coverage for the damage that the insured suffered. There are hundreds of reasons why an insurance company could deny coverage for all or part of a claim. Many of the reasons are dictated by the type of policies purchased and the endorsements accompanying those policies. The denial could be because a particular type of damage was excluded under the policy (flooding or mold for example). However, the denial could also be because the insurance company did not have sufficient information to evaluate the damage claim and simply denied it as a result. Without detailed information from both sides regarding the nature of the damage, it is difficult to understand whether a disagreement even exists.

"When the communication process fails, the adjustment process fails. When the adjustment process fails, everyone loses."

It is critical that both sides provide each other with the information necessary to make an informed decision. When the communication process fails, the adjustment process fails. When the adjustment process fails, everyone loses. The owners go months or years without money to repair the property; the restoration contractor loses out on the repair work; and the insurance carrier is often looking at the risk of a lawsuit.

Thinking and Communicating Like a Lawyer in the Adjustment Process

Thinking like a lawyer can help property managers and board members avoid many of the problems that plague the adjustment process. In the most basic sense, lawyers (1) investigate and gather evidence, (2) evaluate their client's legal rights and obligations, and (3) communicate their client's position with supporting evidence. However, good lawyers take it one step further by navigating the entire process with an eye towards the "end game" whether that is settlement or trial. Good lawyers understand that all of the facts and circumstances of a case will be heard and scrutinized later by a judge or jury who was not present and who is hearing the evidence for the first time. This means being deliberate in our communications and memorializing all relevant information that may be useful later, even if a lawsuit is never filed.

Similarly, communicating effectively and documenting your communications should be the goal throughout the insurance claim process. All parties to the adjustment process should be mindful of how your actions could be perceived by a third party in the future.

This requires diligent investigation, copious documentation, and deliberate and clear communication with each other.

How To Communicate More Effectively and Document

Owners can employ simple techniques to communicate more effectively. This starts with the investigation phase, where owners should hire competent contractors and professionals to diligently investigate, document and explain the basis for their findings. If the loss is limited to specific buildings or components, the loss estimate should contain more detail regarding locations of damage and quantities instead of broad lump-sum estimates. The insured should also obtain a copy of the insurance policy and consult a lawyer or insurance professional to understand the notification and disclosure obligations in the policy.

In communicating with the insurance company, try to document most of the important interactions in writing. If you have an important telephone call or discussion on site, follow up with an email memorializing the conversation, especially verbal agreements. By following up with an email, you can confirm the agreement in writing just in case there is a dispute later.

At some point after submitting the proof of loss, the insurance company is obligated by Colorado law to promptly conduct an investigation and provide a reasonable basis for its coverage position in response. See C.R.S. § 10-3-1104(1)(h). In short, the insurance company must explain why it is denying all or part of the insurance claim. Here are some potential scenarios:

- If the response from the insurance company is unclear or incomplete, respond in writing asking for more clarification.
- If the insurance company is denying a portion of the claim based on lack of damage, ask your engineer or contractor to respond with a report explaining their position.
- If the insurance carrier is denying a portion of the claim because it believes the cost of repair is lower than what the insured is stating it is, ask your contractor to explain in writing why their bid is coming in higher.
- If the insurance carrier is denying a portion of the claim because the insurance policy does not cover the loss, consult an attorney to evaluate the denial and have them write a letter explaining exactly why the insurance policy does cover the loss.

At the very least, communicating effectively and documenting your communications will help owners evaluate whether an insurance carrier is acting unreasonably. If you take the necessary steps to document the evidence and provide the necessary information, it is far more difficult for insurance companies to play games and exploit the process. On the other hand, if the entire process is rife with miscommunication, it is difficult to separate from the good actors from the bad actors and virtually impossible to determine who acted unreasonably. A

Duncan Griffiths is a Partner with the law firm of Benson, Kerrane, Storz & Nelson. Duncan has significant experience with construction defect litigation and denied and underpaid insurance claims for associations.

Christopher Griffiths is an associate attorney with the law firm of Benson, Kerrane, Storz & Nelson where he represents homeowners and community associations with claims concerning insurance recovery and construction defects.





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CAM Confinuing Education Requirements

by Molly A. Foley-Healy, Esq.

ince July 1, 2015 is now in our rearview mirror, most Community Association Managers (CAMs) in Colorado no longer have to worry about taking the pre-licensure educational requirements or passing the licensure exam. However, licensed CAMs are now focusing their attention on the continuing education requirements they will need to fulfill to renew their licenses. Here is what you need to know:

- Licenses for CAMs must be renewed on a yearly basis. For the first renewal cycle for CAM licenses in 2016, the Colorado Division of Real Estate ("Division") is counting the prelicensure education which CAMs were required to take to obtain their license as also sufficient to cover their continuing education requirement. As a result, CAMs will not be required to take any continuing education in order to apply for renewal of their licenses in 2016.
- Once a CAM has renewed his or her license for 2016, they
 will need to take 8 hours of continuing education prior
 to renewing their license in 2017. However, to fulfill their
 continuing education requirement for their 2017 license

- <u>renewal</u>, CAMs may only count those classes approved by the Division <u>which they took after they renewed their license</u> in 2016. In other words, any classes taken prior to renewal of a CAM license in 2016, will not count toward continuing education requirements for their 2017 license renewal.
- After CAMs have renewed their licenses in 2016, they should check out the Division's website for approved continuing education classes and providers at: https://www.colorado.gov/pacific/dora/node/94111. In addition, since CAI will also be providing approved continuing education classes, keep an eye on *Common Interests* for information on CAI offered classes.
- When applying for renewal of their license in 2017, CAMs will need to prove they have already completed 8 hours of continuing education courses approved by the Division. In other words, CAMs must take their continuing education courses prior to apply for their license renewal in 2017. ♠

Molly Foley-Healy is the Legislative Liaison for CAI's Colorado Legislative Action Committee, is a partner with Winzenburg, Leff, Purvis & Payne LLP and is member of CAI's College of Community Association Lawyers.



CAI <mark>Recruiter</mark> Club



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The CAI Recruiter Club recognizes and rewards members who recruit colleagues to join CAI. Whether you're an association board member, community manager, association management company or service provider, you're encouraged to help build membership by sharing the message about CAI.

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Workers' Compensation



Matt Susser, Keller-Lowry, a Buckner Company

s specialists in HOA insurance, we are frequently asked, "Should Workers Compensation Coverage also be purchased"? When an association's legal documents require the HOA to purchase coverage, the answer is always, Yes! Even if the legal documents do not specify it, we always recommend it. This is why:

From time to time every HOA has a need to hire an independent contractor. Most independent contractors have employees. The contract for work between the HOA and the contractor should require that the contractor provide Workers Compensation Coverage. However, if that contract is written poorly, it may not contain such a requirement. This could lead to the HOA being responsible for an injured worker. You may also have exposure from a home owner who hires a handyman should an injury occur. The question becomes, was there a contract in place and did the handyman have insurance? If not, the HOA could be liable for an

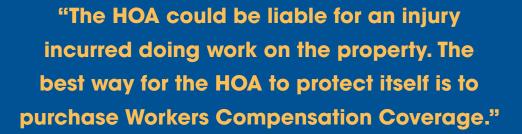
injury incurred doing work on the property. The best way for the HOA to protect itself is to purchase Workers Compensation Coverage.

Most, if not all, HOA Workers Compensation policies are written on an "If Any Basis" or no payroll. The coverage is triggered when an HOA is deemed to be the 'employer' of an injured worker of an uninsured contractor hired by the HOA. Some Workers Compensation programs also cover volun-teers of the HOA. This elevates the need for another policy to be purchased.

The cost of a Workers Compensation policy can be relatively inexpensive. It will provide medical expenses to the injured party as well as, to a third party for liability. Third party liability by definition is where and injured or sick worker who is currently receiving Workers Compensation benefits can bring a claim against an additional party for pain and suffering, for loss of life or decreased enjoyment of life, for the permanency of the illness, or for injury received at the workplace.

Workers Compensation is an inexpensive and smart way to protect HOA'S from claims and legal expenses that they could be responsible for. If you would like more information please contact Matt Susser.

Matt Susser is a Colorado Native. He has been a licensed property and casualty life and health agent since 2001. His focus is Homeowners Associations, Apartments and Real Estate



MANAGER'S LUNCH RECAP

Our Manager's Lunch was filled with managers—those with 38 years of experience to those with just under a month! Nice to have so much experience as well as new outlooks join our conversations over lunch.













Thank you to our event sponsor, Carey, with The Roof and Gutter Guys.

Congrats to our trivia winner, Jeff Kutzer with The Management Trust—PMA Colorado.

What's in an Acronym?

If it is the APCM - A WHOLE LOT!



Cylinda Walker, PCAM Bennett-Shellenberger Realty, Inc.



Jeff Kutzer,
The Management
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What is the APCM? APCM = Association of Professional Community Managers

On the national level, the National Board of Trustees created three advisory Boards to the Board of Trustees to represent managers, business partners and community association volunteers. The APCM (Association of Professional Community Managers) Board was created to represent the interests and issues of community managers. The APCM is the home for onsite, portfolio and large scale managers as well as management company executives within the CAI community. The APCM Board is elected by only the manager members within CAI. The Board consists of 4 management company CEO's, 2 largescale managers, 4 managers that are not CEO or large-scale managers, and 2 At-Large members. Each APCM Board member serves for a 2 year term.

There are several reasons why the APCM was created. The APCM was created to give managers a direct voice in the governing of CAI. It also provides professional opportunities and services that are designed to enhance a

manager's knowledge, skills and expertise as well as to foster career development in our field. The APCM operates autonomously. It is designed to provide input on policy matters to the Board of Trustees, has an appointing function for community manager slots on the Board of Trustees as well as nominating functions for the Board of Trustees At-Large positions. With CAI staff, the APCM has the roles of providing recommendations on educational curriculum, designations, or anything else that the CEO of CAI may request.

As our industry matures and becomes more regulated, the APCM strives to inspire excellence in the community management field. There is a growing demand for talented, energetic, creative and motivated professionals in community management, and higher levels of professionalism in our industry are a benefit to all.

CAI is evolving to meet the needs of the expanding community association industry, and this can only be done by encouraging excellence in the community management field.

APCM provides four direct benefits to community managers. First, with in-depth training and instruction in all aspects of community management, the opportunity to grow professionally expands. Second, CAI designations and certifications give managers opportunity to learn more, increase a manager's value to their employer and clients, and advance their careers. Third, CAI is committed to providing resources to managers and to help managers in their careers with the Career Center. Finally, the online job bank is an excellent industry specific job search tool that benefits both managers and management companies.

APCM/CAI also have other benefits for CAI manager members, including: industry specific educational courses, national and regional conferences, local Chapter representation, specialized retreats, workshops and seminars, publications, website content that includes a Members Only section, professional designations, partnerships and peer-to-peer networking email listserve's.

Colorado is proud that there are currently 3 managers that have been elected by managers across the nation to be their representatives on the APCM. Cylinda Walker, cwalker@bsr1890. com, Jeff Kutzer, jeff.kutzer@managementtrust.com and Katie Bikshaeva, katie@amihoa.com. Managers should feel free to contact any of them with questions and input on CAI, as they are your representatives advising the National Board of Trustees.

The Community Association industry has been growing steadily in our country. The Community Association's Institute (CAI) has also grown with the industry. Currently, there are over 29,000 members nationally and this grows every year. This consists of over 16,000 homeowner volunteer leaders, 3500 product and service providers, and 8000 managers and management companies. There are currently 58 state and regional chapters, with Colorado having 2 chapters. CAI's mission includes being a strong advocate at the state and national level for managers. \spadesuit

Cylinda Walker PCAM* has been in the HOA industry since 2004 and managed both in Texas and Colorado. She currently manages associations and oversees staff at Bennett-Shellenberger Realty, Inc. in Colorado Springs. She is an advocate for CAI and has served on numerous committees. She is also a licensed Realtor.

Jeff Kutzer, Director of Community Management at The Management Trust – PMA Colorado, is a CMCA* and PCAM* with 29 years of experience in the Colorado Community Association industry. Jeff has served on the Colorado Legislative Action Committee for 6 years and served as Co-Chair of CLAC for 1 year. Jeff has been a member of the APCM Board for 2 years now.





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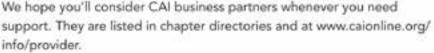
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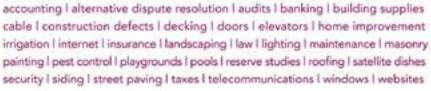
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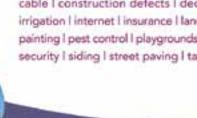
CAI business partners are indispensible to the CAI family—nationally and locally. These members not only advertise, exhibit and sponsor events, they also contribute to our publications, speak at our conferences and teach our professional development courses.

More than just product and service providers, these companies are good corporate citizens. Their involvement in CAI is an investment in all of our communities.



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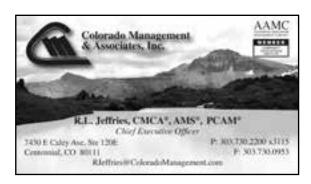




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CAI members in good standing can use the official, approved CAI member logo to demonstrate their commitment to building better communities. Color and black and white logos can be downloaded at www.caionline.org/memberlogos in versions suitable for print and electronic use. CAI member logos can be used on websites and in publications, brochures and marketing materials—in any way you want to show that you or your association or business is a member of our respected organization.



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CAIHRMC EVENT CALENDAR

APRIL	
6–9 Wed-Sat	M100 Essentials of Community Association Management Breckenridge
22 Fri	2016 Spring Showcase & Trade Show Colorado Convention Center Denver
MAY	
11 Wed	HOA Roundtable for Board Members Aurora
17 Tue	Mountain Education Lunch & Learn Glenwood Springs

18 Wed	Mountain Education Lunch & Learn Edwards
19 Thu	Mountain Education Lunch & Learn Frisco
19 Thu	Manager's Lunch Hacienda Colorado • Denver
24 Tue	Lunch & Learn Denver
25 Wed	Mountain Education Lunch & Learn The Ranch • Steamboat Springs
26 Thu	Lunch & Learn Fort Collins

For the latest information on all our programs, visit www.cai-rmc.org!

Don't forget to register for events—it helps us place food orders and make sure that we have adequate space.