

30th Annual CAI Community Association Law Seminar

CIRMS Insurance Masters – Program Schedule

CIRMS Program Moderator: Clifford J. Treese, CPCU, ARM, CIRMS

CAI Law Seminar Host: George E. Nowack, Jr., Esq.

CIRMS Co-Chair Host: Robin C. Manougian, CIRMS

CIRMS Co-Chair Host: Edward Weber, CIRMS

Date & Time	Law Seminar Subject	CIRMS Insurance Masters Program Subject	CIRMS Insurance Masters Program Speakers
<p>Thursday January 29th</p> <p>Law Seminar is from 1-5:00 PM</p> <p>CIRMS Special Topics from 1-4:30 PM</p>	<p><i>Communities in Crises:</i> <i>Foreclosures & Mortgage Meltdown</i></p> <p>1-2:30 PM Deflating Real Estate Bubble</p> <p>2.30-3:45 PM Insolvency & Bankruptcy Issues</p> <p>4 -5:00 PM Foreclosures: Human Element</p>	<p>Special Insurance Topics:</p> <p>1. Segment One (45 minutes) – 50 State Review of Statutory Risk Management & Insurance Requirements: 50 state chart of property, liability, fidelity, HO-6, deductible and related statutory insurance requirements</p> <hr/> <p>2. Segment Two (45 minutes) – Insuring Units & Common Elements: Recent legal issues dealing with insuring the common elements and units including GSE and regulator concerns for insuring property covered by a mortgage; RCBAP v NFIP Dwelling policies and typical commercial property policies</p> <hr/> <p>3. Segment Three (45 minutes) – Multiple Insureds in One Policy: Multiple insureds in one association policy – builders risk, mixed use communities, master management company policies; course of construction and NFIP</p> <hr/> <p>4. Segment Four (45 minutes) - Theft: Theft of association funds and property – current trends and solutions including recent Virginia legislation and insurance coverage available</p>	<p>1. Segment One Lead Participant: •George E. Nowack, Jr. Esq. Weisman, Nowack, Curry & Wilco, P.C.</p> <hr/> <p>2. Segment Two Lead Participants: •Robin C. Manougian, CIRMS John Manougian Insurance Agency, Inc. •Robert Morgan, CIRMS Philadelphia Insurance Companies •Mark Mellon, Esq. Federal Deposit Insurance Corporation •Albert LeQuang Freddie Mac •Jhun de la Cruz Chief Underwriting FEMA/NFIP</p> <hr/> <p>3. Segment Three Lead Participants: •Kenneth Hager, CIRMS Preferred Property Programs •Vincent Hager, CIRMS Jacobson, Godfarb & Scott, Inc. •Robert Morgan, CIRMS Philadelphia Insurance Companies •James Strichartz, Esq. Law Offices of James L. Strichartz •Jhun de la Cruz Chief, Underwriting FEMA/NFIP</p> <hr/> <p>4. Segment Four Lead Participants: •George Nowack, Esq. Weisman, Nowack, Curry & Wilco, P.C. •Kevin Davis, CIRMS Kevin Davis Insurance Services •Robin C. Manougian, CIRMS John Manougian Insurance Agency, Inc.</p>

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Friday, January 30th	7-8 AM Registration & Continental Breakfast	7-8 AM Registration & Continental Breakfast	
8- 8:15AM	Welcome	No overlap with Law Seminar Session	
8:15-9:30AM	Opening General Session <i>Case Law Update Part I</i>	No overlap with Law Seminar Session	
9:30 – 10:00AM	<i>State Legislative Update Part I</i>	No overlap with Law Seminar Session	
10:15 – 11:15AM	<i>Concurrent Sessions:</i> 1. Fair Housing Issues: prescription pets, religious symbols, rental restrictions 2. Multi-family Issues: rezoning, new building codes 3. Mixed Use Issues: residential & commercial integration	<i>Focus on Flood Insurance:</i> Insurance, Insurers, GSEs and the Regulators with Focus on Flood Insurance (NFIP and private market) 1. Overview of NFIP and FIA, future of the NFIP, update on flood insurance reauthorization, possible legislative reforms 2. Review of significant issues and possible changes proposed by NFIP Condominium Work Group 3. Critical coverage issues with the RCBAP and NFIP Dwelling policies 4. Lender compliance issues with flood insurance 5. Regulator compliance issues with flood insurance	Lead Participants: •Edward Connor Acting Federal Insurance Administrator •Jhun de la Cruz Chief, Underwriting FEMA/NFIP •Tuula Young Lender Compliance FEMA/NFIP •Steven Wainland Lender Compliance FEMA/NFIP •David Franske Wells Fargo Insurance Flood Services •Gregory Deimling, CPCU Malecki Deimling Nielander & Associates LLC •Mark Mellon, Esq. Federal Deposit Insurance Corporation •Albert LeQuang Freddie Mac
11:30 – 12:30 PM	<i>Concurrent Sessions</i> 1. Insurance Claims 2. IRS & Lien Rights 3. Dispute Resolution	[Break for 10 minutes if none provide] <i>Focus on Flood Insurance continued</i>	Same

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Friday, January 30th 12:30 PM – 1:45 PM	Lunch Wayne Hyatt Lecture Series – <i>Uncertain Future of Community Associations</i>	Lunch No overlap with Law Seminar Session	
2:00 PM – 3:30 PM	<i>Concurrent Sessions:</i> 1. Being a Partner in a Law Firm 2. Sex, Drugs & Alcohol – Ethical Issues 3. Law Firms in Stress – Impact of the Economy	Recent Trends in Insurance – Coverages and Cases 1. Key cases: property, liability, income & personnel 2. Trends in association deductibles, types of losses and underwriting 3. Explaining ISO versus AAIS – forms in use by insurers 4. ISO changes – current and proposed 5. AAIS changes, including endorsements for unit owner insurance	Lead Participants: •Donald Malecki, CPCU Malecki Deimling Nielander & Associates LLC •Gregory Deimling, CPCU Malecki Deimling Nielander & Associates LLC •Robert Travis, CIRMS Community Association Underwriters of America •Jeremy Hitzig, CPCU Distinguished Programs Group
3:45 PM – 5:30 PM	<i>Panel of Pundits</i>	Problems with Coverages and Claims: 1. Insurance fraud – scope & trends 2. Adjusters & adjustments – insurer & independent adjusters and the claims process 3. The “no coverage anywhere” claim 4. The “no occurrence CGL” and faulty workmanship 5. Property valuations, replacement coverage, coinsurance and margin clauses 6. D&O and property damage – is there a wrongful act 7. D&O and foreclosures – is there a wrongful act 8. NFIP and special claim problems 9. FDIC and the security of association bank deposits	Lead Participants: •Barry Zalma, Esq. Law Office of Barry Zalma, Inc. •Ronald Reitz, CPPA Quality Claims Management Corporation •Lori Long Community Association Underwriters of America •Donald Malecki, CPCU Malecki Deimling Nielander & Associates LLC •Mark Mellon, Esq. Federal Deposit Insurance Corporation •Kevin Davis, CIRMS Kevin Davis Insurance Services •Jackie Andersen, CPCU Travelers Bond Insurance •Jhun de la Cruz Chief, Underwriting FEMA/NFIP
5:30 PM – 6:30 PM	Reception	Reception	

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Saturday January 31st, 7-8 AM	Continental Breakfast	Continental Breakfast	
8:00 AM – 9:30 AM	Opening General Session – <i>Case Law Update Part II</i>	No overlap with Law Seminar Session	
9:30 AM – 10:00 AM	<i>State Legislative Update Part II</i>	No overlap with Law Seminar Session	
10:15 – 11:15AM	<i>Concurrent Sessions</i> 1. Ethics of Attorney Client Privilege 2. D&O in the 21 st Century	<i>Insurance & Risk Management for the “Green” Association</i> 1. “Green” insurance endorsements 2. “Green” rebuilding and Ordinance/Law insurance 3. “Green” components and Reserve Studies 4. “Green” components – installation, maintenance and possible theft	Lead Participants: ▪Donald Malecki, CPCU Malecki Deimling Nielander & Associates LLC ▪Gregory Deimling, CPCU Malecki Deimling Nielander & Associates LLC ▪Mitchell Frumkin, PE, RS Kipcon, Inc.
11:30 – 12:30 PM	<i>Concurrent Sessions</i> 1. Power & Pitfalls of Electronic Office 2. Keeping Community Safe from Sexual Predators	<i>Florida & Beyond:</i> 1. Florida insurance requirements: evolution of requirements driven by catastrophe exposures to loss --- with implications for other states 2. Recent insurance amendments to the Florida Condominium Act 3. Insurable replacement cost reports and Reserve Studies 4. Force-placing an HO-6 5. HO-6, HO-3: coverages in catastrophe markets and foreclosure situations	Lead Participants: ▪Michael Brudny, Esq. Brudny & Rabin, P.A. ▪Joseph Adams, Esq. Becker & Poliakoff, P.A. ▪Carol Everhart BB&T-Iler Wall & Shonter ▪Mitchell Frumkin, PE, RS Kipcon, Inc.

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Saturday January 31st 12:30 PM – 12:45 PM	<i>Break and Box Lunches</i>	<i>Break and Box Lunches</i>	
12:45 PM – 2:45 PM	<i>One Session: Environmental Issues and Their Impact on Community Associations</i>	Special Topics: 1. Certificates of Insurance – problems and solutions 2. Certificates of Insurance – tracking, databases and access 3. Endorsements: problems and opportunities 4. Is there a future for a specific type of community association insurance certificate 5. Communicating with insurers, lenders and regulators	Lead Participants: •Donald Malecki, CPCU Malecki Deimling Nielander & Associates LLC •Gregory Deimling, CPCU Malecki Deimling Nielander & Associates LLC •Wade Hardcastle ZC Sterling •Mark Mellon, Esq. Federal Deposit Insurance Corporation •Albert LeQuang Freddie Mac •Neta Klein LL.B Product Manager Commercial Business Development, Farmers Insurance •Robert Morgan, CIRMS Philadelphia Insurance Companies •Ronald Wilson Assurant Corporation •Michele Phillips Assurant Corporation
3:00 PM – 4:15 PM	<i>Concurrent Sessions</i> 1. Private Clubs within Associations 2. Current Financial Issues in the U.S. – Impact on GSE and Agency Underwriting	Wrap Up with Open Discussion	•George E. Nowack, Jr., Esq. Weisman, Nowack, Curry & Wilco, P.C. •Clifford J. Treese, CPCU, ARM, CIRMS Association Information Services, Inc.

For More Information, Contact	
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