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EDUCATION SCHEDULE & INSTRUCTOR BIOS

AHOY MATEY! SET YOUR SAILS, WE'RE "GOING FOR THE GOLD" AT THE 38TH ANNUAL CONVENTION OF THE NATIONAL ASSOCIATION OF CATASTROPHE ADJUSTERS, INC.

JANUARY 12-16, 2014 EDGEWATER BEACH AND GOLF RESORT 11212 FRONT BEACH ROAD PANAMA CITY BEACH, FL 32407 850-235-4044

FOR MORE INFORMATION: NACA P O BOX 821864 N. RICHLAND HILLS, TX 76182 817-498-3466 WWW.NACATADJ.ORG NACA@NACATADJ.ORG



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MONDAY, JANUARY 13th:

NFIP Adjuster Workshop, 8am – 5pm Instructor, Jennifer Whiteaker-Hevelone 8 Hours CE for FL, MN, OK, TX and WY provided by Eberl Claims Service

Claims adjusters wishing to maintain their NFIP certification, or apply for an NFIP certification, must attend a claims presentation every year. Attending this presentation will make you eligible to renew or obtain your NFIP certification providing you meet the minimum requirements as mandated by the NFIP. For questions regarding the NFIP's adjuster certification, please visit their website at: <u>http://www.fema.gov/national-flood-insurance-program/adjuster-participation-national-flood-insurance-program</u>.

NOTE: Bring your FCN card (if you have one). Sign in/sign out will be required for credit purposes.

Estimating & Scoping Techniques, 8am – 10am Instructor, Greg Sherlock 2 Hours CE for FL, MN, OK, TX and WY provided by Eberl Claims Service

An interactive presentation designed for the developing or experienced adjuster. We will cover scoping techniques, scope note organization, methodology, estimate writing and much more. Participants will walk away with solid knowledge of how to write a complete and thorough scope and the subsequent estimate. The instructor will be sharing what it took years to learn.

Your Financial Future, 10am – 12pm Instructor, Andrew Medrano

Catastrophes or natural disasters can result in unexpected life changing events and financial burdens. This course is designed to offer a basic awareness on financial planning. This course will cover Retirement Planning, Investments, Long Term Care, Life Insurance and Annuities.

Global Wrap – Interior Protection, 1pm – 3pm Instructor, Anthony Seraphin

Presentation to include the history of Global Wrap, the purpose of Global Wrap, the benefits of the shrink wrap process for mitigating the loss, temporary roof enclosures, temporary curtain walls, the cost of Global Wrap vs the loss, followed by questions and answers.

Investigation and Repair of Structural Fire Damage, 3pm – 5pm Instructor, John Rickauer 2 Hours CE for TX, WY and OK provided by Case Forensics

Through the use of case studies, this class will explain the investigative process for assessing structural fire damage to common building materials. The outcomes of several of these investigations reveal that much of what gets reported as fire damage is in fact not fire damage at all. Common repair techniques will be discussed for wood (including trusses), steel, and concrete. The final section of the class will touch on code related issues such as when structural upgrades to undamaged elements are required and how asbestos plays a role in repairs.



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TUESDAY, JANUARY 14th

Estimating Commercial Structures: Commercial Large Loss Estimating with Xactimate, 8am – 10am Instructor, Brian Shupback CE provided by Interstate Restoration

Commercial buildings introduce a host of challenges for estimators. It's also where Xactimate features can really pay off with significant time savings and increased detail. This session focuses on the process of compiling commercial estimates and the Xactimate tools that can make the job easier and faster. Xactimate can be utilized to estimate large commercial losses. We will cover the following features: Import Underlay, Xact Value – Commercial Valuation, Flip Horizontal/Flip Vertical Sketch Tools, Splitting Large Sketches, Merging Estimates – Collaborating as a Team, Leica Disto Measuring Device, Export to Microsoft Project, and Export a Trade Summary.

Dealing With Public Adjusters, 10am – 12pm Instructor, Robert McRorie

This course will provide the attendee with suggestions for handling situations involving Public Adjusters. Attendees will learn how to get the claim closed during discussions involving what to do and what not to do, the need to provide a clear and complete estimate, how to be fair, reasonable and ready to compromise, preparing the carrier that a PA is involved, and considering all sides to the argument.

Deployment Panel, 1pm – 4pm

Panelists: Chris Hatcher, Russel Jackson, Bob McRorie, John Postava, Bob Uhler, Jennifer Whiteaker-Hevelone

You don't want to miss this informative, interactive session! The session will start with the panel of experts discussing the "changing face of the independent adjuster". In this portion, the experts will address items that are impacting the independent adjuster such as technology, licensing, and changing carrier requirements. After this, the panel will open the session up to questions and discussion. NACA President, Robert Uhler, will moderate this portion of the session. The panel will consist of independent companies' management as well as an expert independent adjuster.

California Earthquake Claims Handling Accreditation, 8am – 3:30pm Instructors, Dan Dyce, CPCU, RPA and Dave Teasdale

2 CA CE's provided by California Earthquake Authority; 6 hours CE's in DE, UT, FL, NC, OK, and TX provided by Haag Education

The State of California requires any adjuster who handles an earthquake claim in California to have this certificate of training. The training is also useful for an adjuster who handles an earthquake claim anywhere in the country. This course provides instruction on earthquake characteristics, engineering principles, damage evaluation, and then applies those principles to several detailed case studies (Northridge 1994). It discusses the three California Earthquake Authority policies, techniques for scoping earthquake loss, deductibles, fair claims settlement laws, earthquake mediation, and disaster relief assistance. This course meets statute requirements for adjuster accreditation for California Earthquake Authority earthquake claim work.

TUESDAY CLASS SCHEDULE CONTINUED ON NEXT PAGE



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TUESDAY, JANUARY 14th (continued):

Unsealed Asphalt Shingles, 4pm – 5pm Instructor, Dave Teasdale 1 hour CE for FL, GA, LA, MN, MS, UT, NC, NH, OK, TX, and WY provided by Haag Education

This 1-hour course will focus on the design and function of sealant strips on composition shingles. Students will learn the installation and sealing process, and how proper installation can help a roof resist weathering forces. We will identify three reasons why shingles do not seal and/or become unbounded, the areas of a roof that are prone to wind damage, and the characteristics of wind damaged shingles. We will distinguish the effects of wind from those caused by weathering or problems caused by installation or manufacturing errors.

WEDNESDAY, JANUARY 15th:

Lightning Strikes, 8am – 10am Instructor, Sam Sharpless CE provided by Rimkus Consulting

Lightning Strikes is a two-hour course designed to show Insurance professionals the science and technology involved in adjusting lightning strike cases. This course will show what lightning is and the factors causing lightning based losses. It will show facts behind lightning, fraud cases associated with lightning strikes, technology to use to study the claims filed, and protection measures used to limit lightning strike claims. Students will also be involved in case study viewing and discussion of real lightning strike losses to better their knowledge in lightning strike claims for future use.

Your Fiduciary Responsibilities, 8am – 10am Instructors, Russel Jackson and Jennifer Hevelone-Whiteaker 2 Hours CE for FL, MN, OK, TX and WY provided by Eberl Claims Service

This course outlines the important duties an independent adjuster holds to both an insured and an insurance company. The instructors will discuss real-life issues and scenarios and how they apply to these responsibilities. Finally, the presentation will touch on the pitfalls of conflicts of interests, as well as the perception of conflicts of interests, and ways an independent adjuster can avoid them.

Window Construction Defects, 10am – 11am Instructor, J. Phil Wilbourn II CE provided by Rimkus Consulting

This one-hour presentation is designed to familiarize insurance adjusters and attorneys with the basic window components and provide a working knowledge of the window installation sequence and the investigative process used to discover common residential construction defects. The seminar defines types of windows, terminology, and explores the methods of investigation and testing procedures for defects and gives several case studies.

Thermal Imaging, 11am – 12pm Instructor, J. Phil Wilbourn II CE provided by Rimkus Consulting

This one-hour course provides, in non-technical terms, an introduction to basic operating theory and discusses real commercial and industrial applications for infrared thermal imaging. A broad overview of applications is given to help attendees recognize specific applications in support of insurance loss and underwriting investigations. Photo-like image detail, camera sensitivity and operator education support cutting-edge applications where infrared "thermography" reveals not just hot and cold, but provides incredible detail about the physical nature, structure, and condition of materials, all without touching, damaging or altering them.

WEDNESDAY CLASS SCHEDULE CONTINUED ON NEXT PAGE



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WEDNESDAY, JANUARY 15th (continued):

Business Interruption – Catastrophe Losses, 10am – 12pm Instructors, Christopher Dailey and Amanda Hignight 2 TX CE's provided by HSNO Public Accountants; 2 FL CE's provided by Eberl Claims Service

This course will provide the attendee with an overview of business interruption theory and general understanding of handling business interruption claims in a catastrophe environment. The course will also discuss the types of accounting records needed to handle this type of claim and provide examples of business interruption loss calculations for small businesses. The course will also discuss areas of interplay between business interruption, property damage and extra expenses.

THURSDAY, JANUARY 16th

Practical Flood Claims Handling, 8am – 5pm Instructor, Lecky King 8 Hours CE for FL, MN, OK, TX and WY provided by Eberl Claims Service

I have my Flood Certification Number...now what? This course will give adjusters the training for actually working a flood loss from start to closing. The course includes NFIP requirements and standards, scoping a flood loss, estimating a flood loss, completing the required forms, how to determine risk types, putting together a complete flood package and flood billing.

Advanced Xactimate, 8am – 5pm Instructor, Chris Hatcher CE for GA, FL, and TX provided by Top Adjuster

Course description to be added at a later date.



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THURSDAY, JANUARY 16th (continued):

Simsol, 8am – 5pm Instructor, Danny Sutliff

This power course will be divided into two sessions and covers everything from beginner to advanced features of the Simsol estimating program.

An Introduction Course to Simsol (8am - 12pm)

The beginner portion of the course is designed specifically for those who have just been introduced to the Simsol estimating program. This class will guide you through the basic fundamental features while answering any and all questions you might have.

Advanced Tips & Tricks in Simsol (1pm - 5pm)

The advanced session is for those who have mastered the basics, yet want to learn how to become as efficient as possible with the Simsol program. This class will focus on new and existing features that will help customize your software for a more streamlined, time-effective experience. There will also be a strong emphasis on Simsol SmartSketch[™] during this workshop. Whether you're a Simsol veteran interested in the program's latest time-saving features or a Simsol newbie searching for an easy-to-learn estimating software with proven tools for fast and accurate data entry, this class is for you! Time constraints will require a mostly lecture format. While not required, participants may bring their own laptop or tablet computer equipped with the latest version of Simsol's estimating program. The free demo is available to download on Simsol's website at www.simsol.com.

Symbility, 8am – 5pm Instructor, James Williams

Introduction to Symbility - Learn the basics needed for taking advantage of the newest in estimating software with Symbility Solutions and open up more opportunities to get more business. This class is designed for adjusters (independent / staff), and contractors. Seminar will cover how to create interior diagrams/estimates, exterior diagrams/estimates, roofing diagrams/estimates, item estimating, and much, much more.

Please note that this education schedule was confirmed at the time of this publishing. However, circumstances beyond the control of the association may necessitate substitutions, alternations or cancellations. The National Association of Catastrophe Adjusters, Inc. reserves the right to alter or modify this schedule.

State approved CE's are being offered by several different providers. As classes are approved, the Education Schedule on the NACA website (www.nacatadj.org) will be updated.





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INSTRUCTOR BIOS



CHRISTOPHER DAILEY

Christopher Dailey, CPA, CFE is a Partner in the Dallas, Texas office of HSNO and has over 20 years of experience in forensic accounting and fraud examination. Mr. Dailey has quantified over 2,000 damage calculations for insurance carriers and attorneys. His expertise includes financial evaluation of economic damages due to business interruption, inventory loss, extra expense, property damage, employee embezzlement, fraud and product recall.

DAN DYCE, CPCU, RPA

Dan Dyce, CPCU RPA is currently the Claim Manager for the California Earthquake Authority (CEA). In this capacity, he coordinates the CEA's earthquake claim response with the 17 member insurance Companies who take and process the CEA claims. He was previously with CIGNA insurance company where he was responsible for property claims in 7 Western states. He is a graduate of California Polytechnic University and has worked in the insurance industry his whole career. He has held positions in underwriting, insurance operations and claims. He is a CPCU (Chartered Property and Casualty Underwriter) and a past president of Sacramento Valley Chapter of CPCU. He has



also earned the RPA (Registered Professional Adjuster) designation. Dan has written articles for Claims Magazine as well as the CPCU News. He has presented at the CPCU Annual Meeting and Seminars, and is a regular part of the earthquake coverage panel at PLRB's (Property Loss Research Bureau) Annual Claims Conference. The CEA is the largest residential earthquake insurance company in the USA. Member companies offer earthquake coverage to their residential insureds through the CEA. When an earthquake results in a claim against a CEA policy sold by a member insurer, the claim representative for that insurer handles the claim on behalf of the CEA. The CEA is committed to making sure all policyholders' earthquake claims are handled fairly, timely, and consistently.



CHRIS HATCHER

As the lead trainer and curriculum developer for Top Adjuster, Chris Hatcher has successfully trained Xactimate and claims handling skills to claims professionals of all types. His students are consistently the highest rated, highest volume adjusters on storm sites throughout the U.S. Prior to launching Top Adjuster, Chris served for 10 years as a Field Manager, Trainer, Mentor, and Adjuster for Eberl Claims Service. During his tenure, he led teams in experimental claims processes, wrote curriculum and implemented Xactimate, Scoping, and Rope & Harness training. Chris' adjusting experience includes wind/ hail, tornadoes, hurricanes, fire, lightning, ice damming, mold, flood, foundation, smoke, weight of ice & snow, plumbing leaks, and auto liability. Chris has worked total losses, business interruption, residential and

commercial losses. The highest volume adjuster year after year, in 2009 & 2010 Chris closed more claims than any other adjuster in the entire country – including over 3000 new claims in one storm. A leader in the field, Chris brings a winning perspective to the classroom. Chris views claims handling as a business, not a job. His students absorb that mentality, and succeed because of it. Chris' classroom presentations contain field related information, not just "software tools". Chris' enthusiasm for the software, as well as the career, makes learning exciting. One of very few Xactimate Certified Trainers, Chris is a graduate of Vale Training Solutions as well as the American Institute for CPCU. Chris was featured in the April 2011 Xactimate "Trainer Spotlight" magazine, and is a frequent trainer and speaker at national claims conferences every year.



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AMANDA HIGNIGHT

Amanda Hignight is a Manager in the Dallas, Texas office of HSNO and has been with the firm for over 14 years. She specializes in the financial evaluation of business income loss and extra expense, property damage, inventory loss, theft and employee embezzlement. Her experience includes hotels, restaurants, retail operations, healthcare, automobile dealerships, condominiums, professional services and manufacturing.



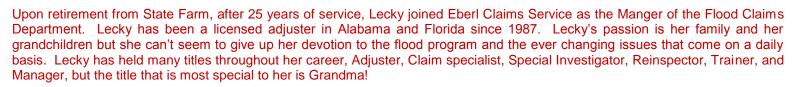
RUSSEL JACKSON

Russel Jackson is Assistant Vice President of Catastrophe Operations at Cunningham Lindsey. Russ has more than 35 years experience in senior management, training, and insurance claims both in the military and business. His responsibilities included managing insurance programs, ensuring DOT and OSHA compliance for national, fleet and manufacturing operations, and overseeing workers compensation administration in nine states. As an independent adjuster, he has handled both residential and commercial claims, developed and conducted adjuster training, and managed numerous catastrophe storm offices. Other credits include being an active member of NACA (National Association of Catastrophe Adjusters).

Russ received a Master of Public Administration degree from the University of Laverne and a bachelor's degree from the Virginia Military Institute. He is a graduate of the U.S. Army Command and General Staff College.

LECKY KING

Lecky King has 28 years of insurance industry experience of which the last 20 years have been devoted to the flood insurance industry. Lecky began her career with State Farm Insurance Company as a Special Investigator for Property claims. During her years at State Farm she held the positions of Reinspector, Trainer and Claims Team Manager. While at State Farm, the largest WYO carrier in the Country at that time, Lecky was one of 3 people that developed the flood training program for Underwriting, Agency and Claims that is now the industry standard used by NFIP.





ROBERT (BOB) MCRORIE, AIC

Bob has been an adjuster for 39 years, and spent much of that time in the field. He obtained the AIC designation and worked Multi Line claims in NC and SC. He has been an Independent Adjuster for his entire career including branch manager for a large independent firm. Bob obtained GA status and has handled large losses in the millions of dollars. He was named Charlotte Claims Associate Adjuster of the Year 1982. He became full partner in RJMW in 1883, (firm started in 1982) and became President in 2003. Bob has been married for 38 years, has one daughter, Kelly McRorie Stone, and is soon to be a grandpa.

ANDREW J MEDRANO

Andrew J Medrano, is a Financial Advisor with Morgan Stanley Smith Barney in San Antonio, Texas. Mr. Medrano has 27 years' experience in the financial and insurance industry. He completed 25 years at USAA where he held various Property and Casualty roles to include Project Management, Litigation Supervision, Claims Staff and Management. Mr. Medrano brings his extensive Property and Casualty experience to the investments sector enabling him to assist both adjusters and policyholders with personal and claims related investments resulting from both casualty and catastrophe events







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JOHN POSTAVA

John A. Postava is currently President of Simsol Software and Simsol Insurance Services, Inc., a catastrophe adjusting firm to the National Flood Insurance Program. John, a former senior property adjuster for Fireman's Fund Insurance Company in New Orleans, has over 30 years of property and catastrophe claims experience. John has served NACA as Sergeant at Arms, Secretary-Treasurer and is currently serving as Vice President.



JOHN RICKAUER

John Rickauer is a civil engineer licensed in Arizona and Colorado. He provides engineering analysis to determine the cause and origin of structural and building materials failures. He assesses structural damage in residential and commercial foundations and superstructures resulting from water intrusion, wind racking, and snow loads. He also prepares documentation with repair options and design drawings. John conducts on site remedial processes including re-leveling, re-aligning, and underpinning of existing foundation walls. He has experience with timber steel and concrete systems for residential and light commercial buildings.

ANTHONY SERAPHIN

Anthony Seraphin was the co-founder in 1980, of the first shrink-wrap company based on the patent awarded to his father-in-law, James Talbot, for the shrink wrapping of boats in 1980. In 1993, Mr. Seraphin founded Global Wrap and specialized in disaster containments. Global Wrap invented the process for shrink wrapping buildings and roof decks to mitigate the loss and seal the structure up from further water intrusion, as well as installing temporary curtain walls and interior dust barrier walls. Since then Global Wrap has been in the major hurricanes installing the containments to large structures, including hospital and schools. In addition, the company also services carriers with multi losses in neighborhoods to wrap residential properties. Mr. seraphin also lead an



American relief team into the Armenian earthquake in 1988 and the Iranian earthquake in 1990 to install disaster housing using the shrink wrap process. With thirty Two years of designing and installing environmental containments, Global Wrap leads the way in temporary disaster containments. The company is family owned and managed, with Judith Seraphin as CEO and Mr. Seraphin as President.



SAM SHARPLESS P.E., C.F.E.I., LEED[®] AP

Mr. Sharpless is a 1987 graduate of Carnegie Mellon University with a Bachelor of Science in Electrical Engineering. He is also a Certified Fire and Explosion Investigator and is currently the Eastern Region Electrical Division Manager for Rimkus Consulting Group, Inc. His professional career includes extensive practical experience in electrical engineering, including control system design, circuit design, electronic troubleshooting, and technical management. He is very experienced in the evaluation of electrical fire causes including structural, automotive, marine, and industrial fire cases. He is regularly

called upon to provide technical assistance relating to electrical failures, electrical injuries, lightning damage, and fire cause. Mr. Sharpless' experience also includes major control system design responsibility in the chemical, paper, and film industries. He has extensive experience commissioning large-scale factory automation systems.

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GREG SHERLOCK

Greg is a highly experienced independent. His insurance career started in 1994 with the Northridge Earthquake. Greg's experience covers all types of residential and commercial property insurance claims, both catastrophe and non-catastrophe. Greg has worked in the capacity as an adjuster, re-inspector, trainer and manager. Greg also has a 12-year background in the construction industry.

BRIAN SHUPBACK

Brian Schupbach is a senior project director at Interstate Restoration, LLC, a national company that specializes in both residential and commercial insurance construction. Brian has been working in the insurance contracting industry for 25 years. Currently he estimates, sells, and supervises construction projects. Brian has held Class A commercial construction licenses in Colorado and Arizona. He is both a LEED AP (Leadership in Energy and Environmental Design) Accredited Professional with the United States Green Building Council and an Xactimate Affiliate Trainer.

DANNY SUTLIFF

Danny Sutliff has more than 20 years' experience as Director of Training for Simsol Software. He is responsible for training on all Simsol products including the company's flagship estimating software for adjusters and contractors. Prior to joining Simsol, Danny worked for Lee Saylor Cost Engineers of Beverly Hills, California where he derived costs for all types of construction items. Mr. Sutliff has also been a licensed Florida adjuster for over 20 years and is NFIP and California Earthquake Authority certified. He brings to the class a unique combination of real world adjusting experience and computer estimating abilities. In his free time, Danny enjoys riding his motorcycle cross-country.

DAVID TEASDALE

David L. Teasdale graduated from The University of Texas at Austin with a Bachelor of Science degree in Civil Engineering and also earned a Master of Science degree in Civil Engineering (Structures) from the University of Texas at Austin. His undergraduate work focused in geotechnical field drilling, sampling, and characterization throughout the state of Texas while his postgraduate work focused on structural analysis including numerical analysis in structural dynamics. Since graduation, he has studied the interaction between soil behavior and the structural response of buildings. Mr. Teasdale is a Principal Engineer at Haag Engineering and is licensed as a professional engineer in twenty-one states, including California, and has completed the Seismic Principles

Examination required under California state law. Mr. Teasdale currently is a member of the American Society of Civil Engineers, Earthquake Engineering Research Institute, American Concrete Institute, American Association for Wind Engineering, and the International Society of Explosives Engineers and is registered with the National Council of Examiners for Engineers, an organization through which reciprocity in most states can be expedited. Mr. Teasdale has been with Haag Engineering since 1985 and has inspected and evaluated damage to residential and commercial foundations during that time. Most of the foundations have been located in Texas on highly expansive clay soils although he has assessed damage in other states with a variety of soil conditions. He specializes in damage from earth-borne vibrations including the effects of bomb disposal, earthquakes, explosions, construction blasting, and other ground motions.











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ROBERT E. UHLER, RPA, AIC

Robert has thirty-three years of experience in the property & casualty claim industry. After a successful sixteen years in claims with State Farm in Minnesota, he became an Independent General Adjuster in 1996. Robert is currently the Regional Claims Consultant & Business Development Consultant for Eberl Claims Service. Prior to his current position at Eberl Claims Service, he was the Director Of Operations & Marketing for Alamo Claim Service from January 2007 through August 2008, as well as Catastrophe Manager for The Worley Companies from 2001 through 2007. In 2007, he was contracted to serve as the acting Vice President

of Claims for a regional insurance carrier and consulted on numerous projects for clients. He has managed both staff and independent adjusters in excess of thirty major catastrophe operations. He has conducted

training seminars in estimatics, policy, flood, roof damage, catastrophe, as well as agency presentations. Robert has extensive experience in catastrophe operations, excess & surplus lines and claim operations management, as well as risk management. Robert holds an Associate in Claims (AIC) and Registered Professional Adjuster (RPA) designations. In addition, he is the current President of the National Association of Catastrophe Adjusters.

JENNIFER WHITEAKER-HEVELONE

Jennifer is the Director of Workforce Development at Eberl Claims Service where she is responsible for creating, scheduling, and instructing classroom training, developing online training, and coordinating field training for independent adjusters. She is also responsible for the management and oversight of adjuster developmental programs within Eberl. She has been in insurance since 1991 and specifically in claims since 1996. She started with Eberl Claims Service in 1998 and has worked as a field claims adjuster, field claims trainer, and field claims manager prior to accepting her current position. Jennifer is an Xactimate Affiliate Certified trainer, a certified Diversity and Cultural Competency trainer, holds adjuster's



licenses in multiple states and speaks to audiences, ranging in size from 15 to 400, nationwide regarding property insurance claims.



J. PHIL WILBOURN II, PE

A graduate of Tennessee Technological University, Mr. Wilbourn holds a Bachelor of Science degree in Civil Engineering. Throughout his career, Mr. Wilbourn has served as an engineer, senior engineer, and senior project manager for private organizations in the field of forensic engineering and failure analysis, and in the Oil & Gas industry. He is currently District Manager for Rimkus Consulting Group, Inc.

JAMES WILLIAMS

James Williams brings more than 24 years of experience in the insurance industry to his role as Training Manager for Symbility Solutions, responsible for providing and overseeing effective web-based and on-site training applications of Symbility's cloud-based claims processing and estimating solutions. A Prior to his current role with Symbility, Mr. Williams held a variety of positions at Assurant and Erie Insurance. He is licensed in WV, DE, NC, NH, CT, RI, VT, FL, TX, FL, OK., completed the Bob Pike Train the Trainer Program, is a Member of ASTD, Society of Insurance Trainers and Educators (SITE) and has completed SITE Train the Trainer Program.

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