

A Claimscene

A Publication of the Atlanta Claims Association
January 2024



Honoring Dr. Martin Luther King Jr.
Keeping the dream alive, honoring the journey.
Born: January 15, 1929, Atlanta, GA



This year marks the 30th anniversary of when the “King Holiday and Service Act” was signed into law designating it as the nation’s inaugural federally recognized day of service. As Dr. King once observed, “Life’s most persistent and urgent question is: What are you doing for others?”

We can answer this question by empowering individuals, strengthening communities, bridging barriers, and creating solutions to social problems by dedicating ourselves to improving our communities and creating a positive impact.



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Letter from the President Jamaal Wilson

Dear fellow ACA members and friends,

Happy New Year! The holidays are behind us, and we are back to our daily routines. We've had some really cold weather recently and with the cold comes the chance for broken pipes and water damage claims. Claim adjusters rise to the occasion when catastrophes hit. We strive to provide the best service possible, in a professional but caring manner. I'm proud of all of our members and the great job they do as claims professionals and those that support us. As we begin a new year, I would like to share our mission.

The purpose of the Atlanta Claims Association shall be:

To encourage and promote professionalism in the claims industry generally and specifically through adherence to the Code of Ethics and the Statement of Principles.

To provide a forum for continuing education and promote better public understanding of the insurance industry and claims profession.

To foster cordial relationships between its members.

If you are a member, we look forward to a great year with the ACA. If you aren't a member yet, please join us by becoming a member!

Sincerely,
Jamaal Wilson
ACA President

ACA ANNUAL EDUCATIONAL CONFERENCE



SAVE THE DATE!

Thursday, April 25th, 2024 | 8:00 a.m. to 5:00 p.m.

Hyatt Regency Atlanta Perimeter at Villa Christina
4000 Summit Blvd. NE, Atlanta, GA 30319

MOVING FORWARD. WORKING TOGETHER.



Free for Members

Earn CEU's

Luncheon

Networking

Door Prizes

Registration Coming Soon!

Sponsorships are Available!

For More Information, please contact the event chair

Jesse Parker at: jparker@synergyinsurance.com

Welcome New Members

December 20th, 2023 – January 17th, 2024

Christina Aitken	ServiceMaster Disaster Restoration
Katie Kennard	Impaxx
Lolita Burgess	Talented Tenth Imperium Contracting
Melissa Rickert	Goodman McGuffey LLP
Michelle Bennett	Envista Forensics

Thank you to our new members and also a big thank you to all of our valued members that have renewed their membership for another year!

For those of you that haven't applied or renewed yet: Please go to the [ACA Membership page](#) and choose *General Membership* or *Associate Membership*, then sign up for your online account and apply for or renew your membership. After you sign up you will have an online account and you can log in at any time.



4 Items Common in Freeze Damage Claims

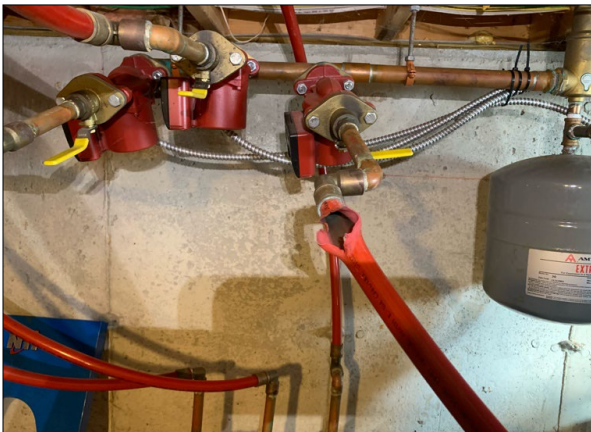
Heating equipment undergoes unusual stress during the winter months, particularly when temperatures fluctuate. This stress may result in freeze damage, including cracking and fuel clogging. Some HVAC components are more likely to be included in claims related to cold weather than others, and adjusters should be familiar with the conditions that lead to freeze damage. We've identified 4 items commonly found in claims related to freezing conditions: copper and PEX piping, radiators, fuel lines, and boiler heat exchangers. Here's why they may be susceptible to losses due to dropping temperatures.

1. Copper and PEX Piping

The sudden changes in temperature during the winter months can cause a home's piping to expand and contract. The additional stress may trigger pipes to burst, which could result in water damage to the surrounding area. Fortunately, copper and PEX piping is usually easy to repair. A comprehensive assessment could determine how much of the piping is affected and needs to be repaired.

2. Radiators

Due to their proximity to exterior walls and windows, radiators frequently encounter outdoor temperatures. Cast iron is particularly susceptible to the stress caused by freezing temperatures and are more likely to crack than less brittle materials. Cracked cast iron radiators will likely need to be replaced. The pipes in baseboard radiators can also freeze, but they may be repairable.



Freezing temperatures caused this boiler pipe to burst, allowing water to flow out of the crack and damage other HVAC equipment nearby.



This radiator has cracked due to freeze damage and will need to be replaced.

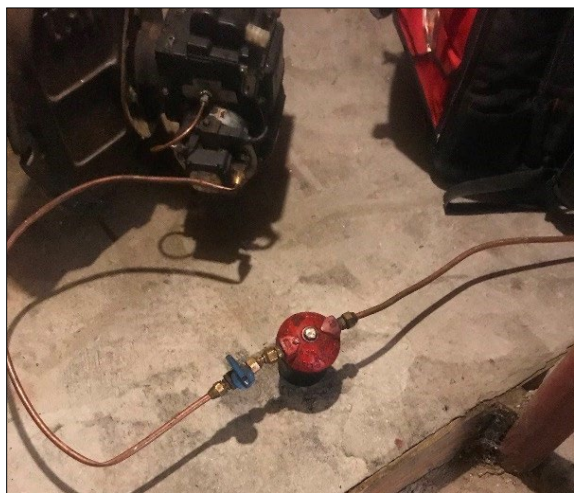
3. Fuel Lines

Low temperatures can cause the oil in an oil-burning **furnace** or boiler to gel and clog the fuel lines. This obstruction could cause an incomplete combustion and prevent proper operation of the system. However, it's also possible that oil furnace clogs are the result of lack of maintenance. An expert should be consulted to verify the cause of loss.

4. Heat Exchangers

A boiler may cease operation for a variety of reasons, including a power surge, lack of fuel, or an issue with the thermostat. As the ambient temperature drops, water within the heat exchanger can freeze and cause the heat exchanger to crack.

However, **heat exchanger failures** may be caused by wear and tear. Adjusters should have boilers properly assessed before settling claims.



The oil in fuel lines and filters may clog during cold weather.



Leaking water in this boiler froze and damaged the heat exchanger.

[Click here for the original article and more.](#)



WEBINARS

- Thermal Imaging | Wednesday, January 24, 2024 | 11:00 AM Eastern | [REGISTER](#)
- Lithium-Ion Battery Fire and Injury Investigations | Wednesday, Feb. 07, 2024 | 11:00 AM Eastern | [REGISTER](#)
- Commercial HVAC Systems 101 | Wednesday, March 13 at 2 PM ET | [REGISTER](#)



[Workers' Compensation Career
Mentorship Facebook Group](#)

Please let us know if you have a webinar or a mentoring group that you would like for us to add to *A Claimscene*. Email us at: admin@atlantaclaimsassociation.com

SAVE The DATE




**Georgia Workers' Compensation
Association Conference**
June 2nd thru the 4th, 2024
Marriott Savannah Riverfront
Savannah, Georgia
[GWCA Website](#)

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CODE OF ETHICS

1. To conduct ourselves and our profession so as to inspire public confidence by fair and honorable dealings.
2. To promote by our attitude towards the public, the proper regard for the profession of claims personnel.
3. To approach the investigation of claims without prejudice or bias.
4. To render complete and truthful reports of facts and conditions bearing to the case.
5. To disregard influences tending towards improper and extravagant settlements, and to fearlessly and honestly represent our company in the adjustment of claims.
6. To render at all times a service of the highest quality to the claimant and the companies we represent.
7. To avoid any sort of price fixing, boycotting or any other antitrust violation.