



# SAMS & ASSOCIATES

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## Sams & Associates Newsletter

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### Donkey Don'ts

#### A Liability Anecdote



by Roger Anderson, Adjuster

The insured puts on donkey basketball games as charity/fund raising events at local schools. High school age players and coaches ride the donkeys trying to make baskets and win the game.

June/2010



We are so excited about the new addition to the SAMS team. SAMS & ASSOCIATES is seizing the opportunity in front of us with the addition of Chet Davis to manage the claims organization and spearhead our plans for expansion into parts of Oregon and Washington. With Chet taking hold as Vice President, we plan to expand our areas of coverage to better fit our customers' needs. Please let us know if there are additional areas in the western United States where SAMS can fit your claims needs.

### Introducing Chet Davis, New Vice President at Sams

#### Chet Davis joins Sams

Sams & Associates, Independent Insurance Adjusters for California and Nevada, is pleased to announce that the search for the perfect person to lead the company's expansion efforts has resulted in a rare find in Chet Davis.



"I am extremely excited that we have been able to attract and hire someone of Chet Davis' caliber. I am confident that Chet will be an integral force in expanding our business in California, Nevada and beyond," Don Sams stated.

Chet was reared in Pensacola, Florida and after attending Catholic High School, he graduated with a BA from the University of Florida and then earned an MBA degree at the University of West Florida. State Farm snapped him up after graduation and had him adjusting claims for first the auto and then the property divisions for several years before he left to join Progressive Insurance as an auto claims representative. During the next 15 years with Progressive he served as a large loss adjuster, team manager, claim manager I, II and III and then regional manager. He transferred to the western United States to manage claims for the state of Nevada from his Las Vegas base and then to Sacramento where he met his wife.

He worked for AIG as a regional claim manager for California, Oregon, Washington and Alaska. Travelers Insurance was the next destination

The donkeys are shod with rubber shoe heels so they will not scratch the gym floors. In this instance a different shoe was installed and appeared to work okay but two games in two nights resulted in heavy grooves in two high school gym wood floors. We had to determine why this happened and if the insured was negligent.

I inspected and photographed the shoes and the donkeys involved but they declined to provide recorded statements for fear of incriminating their owner (the insured). Most likely, the donkey would only hem and haw in an interview anyway. The marks on the gym floors were clearly consistent with short, deep, parallel grooves, not normal wear and tear.

We determined the shoes were different than the brand the insured had used for many years without a problem and that the horseshoe nails had come close enough to the surface of the shoes to allow the donkey's weight to cause the nail heads to scratch the floors, especially when they tried jump shots. The insured supervised the installation of the shoes and felt the farriers (horseshoers) had done the job right so it was his responsibility for the ensuing damage. The carrier paid for repairing the two floors.

How are we doing  
for you?



as the VP of Claims in Sacramento before coming to the attention of the Sams & Associates management team in their quest for a manager to lead the expansion beyond California and Nevada.

Chet's family welcomed an infant son recently as the much awaited baby brother to their 6 year old daughter. The Davis family, along with their rescued Lab/Shepherd mix, enjoys boating and all kinds of water sports. Chet is a runner and has participated in the California International Marathon, a 26.2 mile run from Folsom to the Capitol, for the last 4 years. Additionally, he enjoys golf and living in Northern California, savoring the delights of Lake Tahoe, San Francisco and the Wine Country.

To contact Chet Davis you can email him at [chet.davis@sams-assoc.com](mailto:chet.davis@sams-assoc.com), call his office at 800-566-7267, ext. 122 or by cell phone at 916-216-6808.

## Darci Federoff, Volunteering and Giving Back

56 dogs, mostly Golden Retrievers, some not even resembling a Golden Retriever. Darci Federoff, a senior member of Sams & Associates administrative support staff, has spent a lot of time in the 3 years since she was widowed volunteering for Homeward Bound Golden Retriever Rescue, headquartered in Elverta, CA.



The first rescue mission she and her daughter, Danielle, undertook was to pick up three overweight and stressed out Golden Retrievers that were homeless because their owner committed suicide. That sealed the deal for Darci who realized with that task how she could help animals that are adversely affected by human circumstances through no fault of their own. Since that first rescue voyage there have been countless trips to the Central Valley (she has driven some 56 dogs and counting) to transport animals to the Homeward Bound ranch. Often driving a van stacked with crates of dogs that are coming to a loving environment after abuse or trauma, Darci feels that seeing the dogs' progress after rescue makes the hard work worthwhile.

Jody and Mike Jones, the founders and tireless workers that devote their lives to the elderly, ill and unwanted animals that populate the region (some as far away as Taiwan), rely on volunteers like Darci to aid in the formidable task of rescuing the enormous number of pets (5,302 dogs from 2000 to 2009) that are homeless for a variety of reasons. The Homeward Bound shelter on rural acreage in Elverta acts as a halfway house for animals that are waiting to be adopted and as a final loving home for very ill and very elderly dogs that are not adoptable. No dog is turned away, no matter how sick. A great portion of the fundraising efforts of Homeward Bound are devoted to making sure that the animals get the medical care that they need, no matter how catastrophic their illness. Since Homeward Bound is not part of a breed group the staff can offer sanctuary to Golden Retriever mixed breeds as well as purebred dogs. You can see the full story at [www.homewardboundgoldens.org](http://www.homewardboundgoldens.org).

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Thank you for your partnership with SAMS. We strive to deliver an accurate cost-effective work product that meets and exceeds your standards. We appreciate the opportunity to work with you and your customers to resolve your claims quickly and efficiently.

Sincerely,



Joan Barrett  
Sams & Associates

Let us know how  
we can better meet  
your needs

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