

# KDInsights

Kevin Davis Insurance Services is excited to introduce this new way for us to stay connected, share insights, and celebrate our collective progress. Each quarter, we'll feature key updates, successes, and stories that reflect the great work happening across our team and industry. We will highlight emerging trends, spotlight experts and resources, and share where to find us in the field. **Whether you're looking for inspiration or just a quick catch-up, we hope this newsletter becomes a valuable touchpoint for you.**

## Marketplace Update

### Behind the Claim: Claim Trends and Conflict Resolution

Directors & Officers claims tell a story. Lately, that story includes more than just discrimination allegations and breach of fiduciary duty. Deferred maintenance decisions are becoming a leading trend, and the ripple effect can be costly. **What truly makes the difference in improving an association's insurability?** From what we've seen firsthand, three fundamentals stand out: education, documentation, and transparent communication. These aren't just buzzwords. These are the foundations to improving and maintain insurability.

The landscape continues to shift and evolve. Community associations today manage sensitive homeowner data, online payments, and digital platforms. More than ever, these associations are prime targets for hackers and ransomware. Cyber claims are rising fast, and without proper coverage, the financial and reputational damage can be devastating. We have seen it's no longer a question of if, but when.

### Cyber Comic – One Bad Email



With risks evolving along with the growing complexity is exactly why we're launching something new, **Behind the Claim: Community Association**, a weekly podcast launching in 2026. Each episode will unpack scenarios, lessons learned, and insights from across the industry. At KDIS, we believe education is the cornerstone of risk management and long-term success for communities. Understanding claims trends isn't isolated to reacting, it's also about staying ahead.

Together, we can turn insights into action and challenges into opportunities. One area where proactive strategies truly matter is conflict resolution. We have seen that disputes between community associations are inevitable, but how they're handled can make all the difference. At KDIS, we team up with trusted experts in our industry like **Kelly A. Kihlmire-Caudill**, Assistant Vice President Program Claims at Travelers, to deliver meaningful insights and explore a critical question, who choose mediation over litigation for communication association disputes?

## Expert Spotlight

### Why Use Mediation for Homeowners' Association (HOA) and Condo Disputes

**Expert:** Kelly A. Kihlmire-Caudill, Assistant Vice President Program Claim

Conflicts in HOAs or condominium communities can be challenging, leaving residents and boards with a critical decision: pursue traditional litigation or explore mediation. While litigation might seem like the only path, mediation often provides superior outcomes for community disputes.



**Cost-Effectiveness** Mediation typically costs a fraction of litigation. Legal fees, court costs and expert witnesses can add up quickly. Mediation sessions, usually lasting hours rather than months, offer significant savings and preserve financial resources.

**Preserving Relationships** Unlike adversarial courtroom battles, mediation focuses on problem-solving. Since neighbors must continue living together after disputes resolve, maintaining positive relationships is essential. Mediation helps parties find common ground, avoiding the bitter animosity that litigation often creates.

**Faster Resolution** Court calendars can be backlogged, meaning disputes can drag on for months or years. Mediation can typically be scheduled within weeks, allowing communities to address issues promptly before they escalate.

**Flexible Solutions** Courts are limited to legal remedies, but mediators can craft creative solutions tailored to meet the parties' needs. Whether addressing noise complaints, architectural disputes or assessment disagreements, mediation allows for innovative compromises that satisfy all parties involved.

For HOA and condominium disputes, mediation offers a practical, relationship-preserving alternative that serves the long-term interests of the entire community while delivering faster, more affordable resolutions.

# On the Radar



Upcoming events:

- CAI Community Association Law Seminar—January 13 -16—San Diego, CA
- CAI IL-HOA Conference & Expo—February 20—Rosemont, IL
- ID Day 2026-Pasadena, CA—February 24—Pasadena, CA
- WMCCAI Conference & Expo—February 27-28—Washington, DC



Upcoming webinar:

- 01/22/2026 -Back to Basics: D&O Insurance 101 for Community Associations
- 02/19/2026 -Making Sense of D&O Coverages, Endorsements, and Exclusions
- 03/19/2026 -The Hidden Traps: Understanding D&O Exclusions That Can Devastate a Community Association



Subscribe & listen:

[HOA Insights: Common Sense for Common Areas](#)

**2026 Podcast KDIS Podcast Launch – Coming Soon**  
Behind the Claim: Community Association

# ICYMI



Past webinars:

- [Cyber Risks in Community Associations: Understanding Exposures & Insurance Solution: 12/6/2025](#)
- [Deck the Halls! Reducing Liability During the Holidays: 12/4/2025](#)



Past podcast episodes:

- [135 | Deck the Halls: Reducing HOA Liability During the Holidays](#)
- [134 | The Good, Bad, and Ugly of 2025 HOA Insurance](#)



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