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*"A professional organization dedicated to the ongoing education of the claims community. Providing an arena for member interaction and the sharing of resources."*

Next Regular Meeting: February 20, 2015  
Time: 11:30am Location: ACME Bowling  
See inside for more details



**MEETING & BOWLING  
ACME Bowling & Billiards  
Friday, February 20**

— See page 2

**How Committed Are We?**

By Tom Williams, PSAA President, Partners Claim Service

As I sat down to write this article for February, I tried to think about what is significant to me about this month. When I first started playing baseball in Little League, sign-ups were in February and practices started then too. As I got older and traded baseball for softball, February was also team sign-ups and the beginning of practices as well. So, it has always been an exciting month for me. Now that I am too slow even for softball, which in and of itself is a very sad reality, I have traded softball for golf. So, February has become the month that I begin to work on my swing, maybe re-grip the clubs, or look for replacement clubs, anything to help improve my game. This year I am considering adding some lessons as well to get rid of this fade that is quickly turning into a slice.

However, as exciting as baseball, softball and now golf is for me, there are more meaningful memories attached to February. Firstly, February is the month I first began dating my wife back in 1992. One year later, February was the month we got engaged. Talk about a change in perspective in my life. Last month, we celebrated our 21st anniversary. So, February is very meaningful to me because of my wife. To add to that, February 1995 is when my first child was born. Tara is now going to be 20

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Please advise us when your email address changes! Thank you!

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Registration begins at 10:30am ~ Meeting 11:00am to 12:30pm  
Buffet Lunch 12:30pm ~ Bowling 1:00pm to 3:00pm  
Meeting Presentations: Susan Evans of MDE on "How Did THAT Happen?" and Mark Cole of Cole Wathen Leid & Hall with a Liability Legal Update

**Note: All Bowling Lanes are Full — Register for Lunch Online**

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**Agenda & Registration form located on pages 24-25**

All other guests please see registration form for cost and payment options

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## Committed...

(Continued from front page)

this year. If marriage was a huge change to my perspective on life; having a child added to that exponentially. My entire outlook on life changed with the birth of my child. My understanding of love and commitment took on a whole new meaning.

I was no longer the only person that I needed to watch out for. Now I had a wife and a child. So, as I sit here 20 years later, February takes on a new meaning for me. I can look at this month as a month wherein two events made such an important impact on my life and my priorities. Over the years, my relationships with my wife and children have significantly formed who I am today. My commitment to them affects how I see the world. It affects how I relate to people. It affects how I do my job.

What we commit to reflects our values and our priorities. When I think about how this relates to my vocation, I realize my commitment to my job extends beyond just my company. As the co-owner of a company, my commitment to my employees becomes a major focus for me. I need to be committed to their needs and their well-being, not just my own. It's the same as with my family, a lesson I learned over the last 20 years. As I make decisions that affect my company, they don't just affect me, they affect my employees as well. So, this means I need to take into consideration the impact on them as well.

I believe that my employees feel that I am committed to them. In return, I believe my employees are committed to their job, and in reality, committed to me. It does not matter if you are a business owner or you are an employee. Commitment affects not only your work product but your relationship with those you work for, those you work with and those you employ. What you are committed to outside of work affects how committed you are to your work. What you value in your life affects how you perform at work. This is because we are committed most to what we value most.

Last month I issued a challenge for all of us to consider making resolutions that were directed more to others than to ourselves. This month I would simply like to challenge everyone to reflect on what is most important in our lives and then consider our level of commitment to what is most important to us. This just might have a major impact on our lives.



## February Vendor of the Month

### Enterprise Rent-A-Car



#### Enterprise Rent-A-Car's Network Serves the Insurance Industry and Their Customers

For more than 50 years, Enterprise Rent-A-Car has partnered with insurance companies and collision repair centers to help customers whose cars have been damaged or stolen. Today, Enterprise is the majority replacement rental provider for nearly all of the top 50 insurance companies, and the largest provider of insurance replacement rentals in North America.

With more than 5,500 offices located within 15 miles of 90 percent of the U.S. population, the Enterprise network is uniquely positioned to serve the needs of auto insurance companies and their customers. And, when severe weather strikes, this robust car rental network also plays an integral role in mobilizing the local recovery efforts of insurance providers, emergency response organizations and repair shops.

#### *Automated Rental Management System*

When Enterprise unveiled its Automated Rental Management System (ARMS®) in the early 1990's, it completely changed the way insurance companies, body shops and rental car companies worked together. ARMS® increases efficiency and enhances customer service by streamlining communications between these groups, saving insurance companies millions of dollars each year by decreasing required rental days. Enterprise Rent-A-Car's ARMS® system also provides quarterly reports on length of rental data, helping collision repair centers evaluate their effectiveness against those in their region to remain competitive.

According to ARMS® data, vehicles are in the shop for an average of 13 days after an accident. In 2013, Enterprise launched a consumer education campaign, My13Days.com, to reinforce the benefits of rental reimbursement insurance – an inexpensive add-on offered by auto insurance companies that covers the cost of using a rental vehicle while a customer's primary vehicle is repaired. As Edmunds.com insurance expert Richard Arca summed it up recently in U.S. News & World Report, "Every customer who didn't have rental coverage wished they had it."

For more information about Enterprise Rent-A-Car in Washington, or about our ARMS® System, please reach out to the Enterprise Rental Management team; Renee Allen at renee.c.allen@ehi.com, Katie Morris at katie.m.morris@erac.com, or Janet Noorali at janet.j.noorali@erac.com. ❖

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## Courts Won't Reward an Invitee Taking an Unsafe Short-Cut

— By **Katie Buxman**



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**From the desk of Katie Buxman:** Insurers should be aware that the Washington Court of Appeals recently held that a plaintiff who took a short-cut down a damp and grassy slope to the parking lot while at the movie theater, could not recover for her injuries when she could have taken a concrete walkway which also led to the parking lot. The plaintiff presented no evidence that the grassy slope was negligently maintained. Moreover, the wet grass was an obviously dangerous condition, which plaintiff should have protected herself against.

recently held that a plaintiff who took a short-cut down a damp and grassy slope to the parking lot while at the movie theater, could not recover for her injuries when she could have taken a concrete walkway which also led to the parking lot. The plaintiff presented no evidence that the grassy slope was negligently maintained. Moreover, the wet grass was an obviously dangerous condition, which plaintiff should have protected herself against.

**Claims Pointer:** Washington courts will not reward an invitee who takes an obviously dangerous route when an alternative safe route of travel is available. In other words, the court will not reward a plaintiff who takes a dangerous short-cut and in doing so, injures herself.

*Lauwers v. Regal Cinemas, Inc., et al., 180 Wash. App. 1030 (2014) (Unpublished).*

On April 2, 2009, Jolene Lauwers ("Lauwers") and her son attended a movie at the Regal Cinemas and en-

(See **Case Study...** continued on page 7)



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## Case Study... *(Continued from page 5)*

tered through the parking lot, up a concrete stairway. After the movie ended, Lauwers and her son proceeded outside on a concrete walkway that surrounded the theater complex, but instead of using the walkway, Lauwers and her son followed a few patrons down a landscaped grassy slope towards the sidewalk and adjoining parking lot. When she reached the bottom of the slope, Lauwers' feet slid from underneath her, causing her to fall backward and break her ankle.

Lauwers filed suit against Regal for negligent design and maintenance of the grassy slope, as well as Walmart who had previously performed construction near the slope. In her deposition Lauwers testified that she took the grassy slope to the parking lot because it was the most direct route to the parking lot and other customers were doing so.

Regal and Walmart moved for summary judgment arguing, (1) Lauwers failed to establish the grassy slope presented an unreasonable risk of harm or alternatively, (2) invitees should have anticipated the obvious risk associated with taking the short-cut to the parking lot. In response, Lauwers submitted the declaration of a certified ergonomist who stated that because the patrons had used the slope as an exit ramp, and it lacked handrails as well as a non-slip surface at the time of the incident, the grassy slope violated the Uniform Building Code's requirements for ramps. The trial court granted summary judgment, and Lauwers appealed.

On appeal, it was undisputed that Lauwers was an invitee. Lauwers argued that the entire grassy area created an unreasonable hazard that should have been recognized and remedied by the defendants, and also that the decision to use the short-cut down the ramp was reasonable.

The Court disagreed, and held that Lauwers failed to demonstrate that either defendant breached any duty of design, construction, or maintenance of the slope. In reaching its conclusion, the Court noted that Lauwers' argument was based on the ergonomist whose analysis assumed that the grassy slope was a pedestrian ramp subject to the Uniform Building Code and provided no supporting authority regarding the same, making the evidence irrelevant. The Court also found that although a pedestrian's use of a landscaped grassy area may be anticipated, these areas were not sidewalks and could not be expected to be maintained in the same condition.

The Court also found that Lauwers raised no factual issue suggesting that the condition of the grassy area was anything other than open and obvious, and that invitees would fail to protect themselves against it, citing Washington law regarding a landowner's duty to invitees. The parties did not allege lighting was an issue, since the incident occurred at 2 p.m. Specifically, the Court noted that no Washington court has ever held that a land owner should expect that an invitee would fail to protect themselves against wet grass. ❖

*Note: This opinion has not been published. It is provided to demonstrate how the court approaches the issues involved in the case. It cannot be cited as authority to a court of law.*

— View the full opinion at: <http://bit.ly/1AYJuoj>

— If you would like to be notified of new cases, please send an email to: [caseupdate@smithfreed.com](mailto:caseupdate@smithfreed.com).

This article is to inform our clients and others about legal matters of current interest. It is not intended as legal advice. Readers should not act upon the information without seeking professional counsel.



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## Claims Conversation

with **Roger Howson**, Claims Dispute Resolution, PSAA Newsletter Editor & Education Chair, TCAA Past President

Mid-January marks the end of holiday hibernation. All the attorneys, adjusters, claimants, contractors, and everyone else who wouldn't return my calls or answer my emails between Thanksgiving and New Years are suddenly scrambling to beat court and/or claims deadlines. The Expert Report their client wouldn't authorize is now due by the end of business today, and they need me to reschedule my calendar to make room for an all-day deposition starting this coming Monday early morning. My signature is required immediately on a critical Declaration, so I wonder at the consequences if I weren't so readily available. My voice mail messages are ignored for weeks (if not ignored altogether), but these same unresponsive people are now blowing up my voice mail several times an hour in spite of the message telling them that I will not be available to return calls until the following day.

A frantic policyholder is calling for help, and she insists on holding even though I'm deep into a lengthy teleconference negotiating a claim settlement in advance of tomorrow's trial date. When I hang up from this intensely dramatic and acrimonious conversation I am told this woman has been holding for longer than an hour, so I listen patiently to her sad tale of woe. I interrupt her claims narrative to ask the identity of the insurance company, adjuster, claims manager, and contractors (there are three different contractors involved). I explain that I am familiar with everyone except for one of the contractors, and that they're all good people. The woman angrily disagrees with my characterization of them as "good people". She demands to know how I intend to resolve her problem, because she was told by the friend of a friend (although for the life of her, she can't remember the name of her friend or the name of the friend of the friend) that I have the experience, certification, licensing, and intellectual wherewithal to solve every one of her problems.

She spends more than an hour laying out in excruciatingly minute detail an intricate series of challenges wherein these insurance industry spawns of hell are gleefully ruining her life, then she asks me what to do. Even if I'd been listening I doubt I could provide an answer that would suit her. I tell her that my personal style of interaction is cooperative, collaborative, and collegial, but she's looking for someone who is vicious, vindictive, and vituperative. So I tell her to call Tom Williams, and if she's



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looking for someone even nastier, meaner, and more brutal than Tom she should call Lizzy Adkins.

The upcoming PSAA Spring Symposium will be held again at Billy Baroo's on Friday, March 20. The Symposium agenda and registration form can be found on pages 24 and 25.

PSAA Treasurer Lizzy Adkins asks me to pass along a PSAA public service announcement, she says, "Tell those cheap \*%#@\* this year that ALL claims department personnel, agents and brokers get in to the symposium **FREE**, but they've got to sign up early and make sure to **SHOW UP** to the symposium, because she knows where you work."

This year the OCAA Symposium is doing a fire demonstration in Canby, Oregon, but the PSAA Board has been unable to get permission up here to set fire to anything more substantial than a golf cart — and Foster's Golf Course is making us pay for any carts we burn. Apparently, they're still upset with us over last year's PSAA Symposium sending the intentionally over-served PSAA Board members (Skip, Tanya, and Lizzy don't remember a thing) out into the parking lot for a quick round of demolition golf carts. That wasn't so bad; they're still trying to figure out how Skip got his cart up onto the roof. ❖



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See page 24 & 25 for details and registration

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# New Study Finds High Levels of Satisfaction with Auto Insurance Claims Process

*Reprinted from Property Casualty Insurance Association of America*

CHICAGO - While having a car accident always creates some inconvenience, a new survey released today by the Property Casualty Insurers Association of America (PCI) shows that strong majorities of customers are very satisfied with the automobile insurance claims process.

The survey explored driver sentiment regarding the auto body repair process following a car accident. It found that 55.8 percent of drivers are either very or extremely satisfied with the insurance claims process. Additionally 69 percent of respondents believe their insurance company would give them plenty of choices for locations to repair their automobile if they were in an accident.

The most recent J.D. Power study on auto insurance claims process reinforces the findings in the survey. According to J.D. Power, overall customer satisfaction with the auto insurance claims process has improved steadily during the past five years.

“Following an accident, consumers, repairers and insurers have the same goals; a quality repair, a swift return of the vehicle to the road, an easy and hassle-free experience and based on this survey consumers are very satisfied with the insurance claims process,” said Bob Passmore, senior director personal lines for PCI. “Insurers want their policyholders to be satisfied with the repair process and place a lot of emphasis on creating a customer-centric process that results in a high quality repair and customer choice regarding where the repair is made.”

While customers always have the option to take their vehicle to the body shop of their choice, the survey found that 78.3 percent of drivers favor insurance companies offering a recommendation of shops that provide quality repairs.

“Consumers often have limited information about their repair options after an accident.” said Passmore. “To get information you can turn to a trusted neighbor or friend or you can consult your insurance agent or company. Insurers work with the auto body repair process every day and can offer choices for consumers. We believe consumers should have the ability to make an informed decision when selecting their auto repair facility and consumers benefit from more, rather than less, information.”

The survey by GS Strategy Group was conducted January 27-29 of 1,000 likely voters nationwide and yielded a margin of error of 3.10 percent at the 95 percent confidence level. ❖

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# NEWS from Around the Web

## Just Say No to Passwords

By Rick Gilman

Reprinted from [www.propertycasualty360.com](http://www.propertycasualty360.com)



When you set up an account on any secure website, you've probably seen instructions on how to create a password, similar to these:

- Your password must be alphanumeric.
- It must be more than/not less than X number of characters.
- It must include/must not include special characters (with a list or examples).
- It must include at least one number and one capital letter.
- It cannot be any of your last five passwords.

The rules by which passwords are created have grown so much more complex that many companies have emerged whose main product is password management, generating supposedly unbreakable ones of varying lengths with differing combinations of letters, numbers and special characters. Of course, they are locked away in a master vault behind yet another password.

The obvious weaknesses of protecting a vault of passwords with a password go without saying, which is one reason why many, including Apple, have moved into the biometric arena. Fingerprints

(See News... continued on page 17)

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## News... (Continued from page 15)

or retina scans were next on the list of security barriers to our ever-growing data needs. Yet hackers continue to successfully traverse the tightest security measures.

Consider one of the recent, more public, hacks last November of Sony Pictures in which confidential and personal data belonging to Sony Pictures Entertainment employees and their families—among others—were disclosed in an attempt to force the company to cancel the planned release of the film, *The Interview*. The attack, allegedly by North Korea for the film's satirical look at an assassination attempt of its leader, was a huge affront to our freedom of speech, no matter how good or bad the public thought the film was. But Sony and almost everyone else, from small businesses to individuals, continue to rely on your child's birth date, or some combination of your first pet's name and the town in which you were born, to protect valuable information.

### ID Federation to the Rescue

For the insurance industry, however, an evolution in data security is taking place, thanks to the ID Federation, a nonprofit industry coalition formed in 2011 to take the sticky notes out of password management. In fact, its purpose is to "remove the need for IDs and passwords [entirely] while improving security and ease of doing business," according to the ID Federation's website.

As every carrier and agency person knows, handling passwords is an enormous, time-consuming task, not just for IT but also for the individual agents, customer service representatives (CSRs) and others who need to create and remember them. In addition, when someone leaves the agency, the task of closing out the employee's usernames and passwords is even more time consuming. In fact, according to the ID Federation, there can be, on average, from 40 to 50 different usernames and passwords per person, which means the downtime and lost productivity for the agency is tremendous.

When you add in the fact that as many as 75% of help-desk calls are from employees who forgot or need to reset a password, you're talking about a huge cost of up to \$150 per incident in labor, according to the ID Federation.

How many times have you clicked on the "Forgot my password" link just below the login screen on the many websites we all frequent? Sure, a computer program handles that, and most of the time

(See *News...* Continued on page 19)



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## News... (Continued from page 17)

it's done pretty easily, but that's part of the reason hackers target online retail chains. Their password criteria is generally lax—partly our fault for reusing the same simple one on multiple sites, and partly the company's fault for not demanding more stringent character strings.

Now, you can say goodbye to passwords and other manual security measures. The coalition, composed of carriers, solution providers, industry associations and agencies, has developed a solution that establishes and leverages a trust framework of rules that govern business, legal and technology use to provide secure access to multiple carrier platforms via the agency management system.

### Identity Authentication Framework

As the oft-cited number one pain point for agencies and carriers, the password management process was based on the premise that the passwords in use were secure. How would carriers know whether a particular agency person decorated the computer monitor with sticky notes? They couldn't.

But with SignOn Once, it's not up to an individual; it's up to the coalition members, each of which trusts the other with identity authentication because the framework is in place based on agreed standards backed by a certifying authority.

When carriers and solution providers (and the agents that use their systems) become members of the ID Federation and sign the Participation Agreement, agreeing to the solution and standards set via the SignOn Once technology, they fall into one of two member roles: an Identity Provider (IDP) or a Relying Party (RP).

An IDP would be the management system vendor that creates, maintains and manages the identity of the agent according to the Trust Framework. On the other side of the electronic handshake is the carrier that "trusts" the identity information, which is passed through the system via the IDP. Because everyone is party to the same SignOn Once solution and Trust Framework, it is 100% reliable and secure. The best part is that for agents the access process is invisible and easy.

### Widespread Implementation Needed

As with any type of standard, however, its success

(See News... Continued on page 20)



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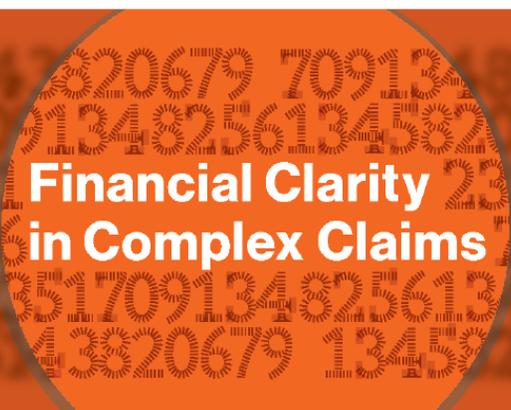
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**News...** *(Continued from page 19)*

only comes with widespread implementation. You can find the current roster of members on the ID Federation website, and it represents some of the largest carriers—but not enough in my opinion. When you consider that the average independent agency represents 10 or more carriers, it becomes clear that if SignOn Once is going to truly succeed, it's going to be up to the agencies to demand it.

From the beginning, independent agents and the IABA (Independent Insurance Agents & Brokers of America, Inc.) have been at the forefront of password management, working with ACORD (Association for Cooperative Operations Research and Development), AUGIE (ACORD User Groups Information Change), the agency management system vendors and many others. It has always been agents that suffered with the issue and will benefit from the solution. Agents are acutely aware of the challenges and, although most are not intimately involved in the inner workings of the ID Federation, the ease with which a CSR flows from one system to another with SignOn Once makes it well worth the conversation with all carriers.



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SignOn Once also has drafted an email or letter template that you can send to your carriers encouraging them to participate. It couldn't be easier to promote this and use it.

I don't know whether a similar system might be created for consumers, but if it does you can bet I'll be at the head of the line. ❖

### Walmart Sued Over Gas Can Explosion

Reprinted from [www.insurancejournal.com](http://www.insurancejournal.com). © 2015 Assoc. Press

A Coos County, Oregon man badly burned when he poured gasoline on a fire is suing Walmart, claiming the gas can he bought there was defective.

The Register-Guard reported Daniel Rowlett is seeking \$13 million. He says Walmart sold him a plastic can produced by Blitz USA that exploded as he poured fuel into a burn barrel in October 2013. He suffered burns over nearly half his body.

The company that made the gas can went out of business after more than 80 people sued. Many accused Blitz of not fitting the spout of its gas can with an inexpensive safety screen that would have blocked flaming fuel vapors from shooting back into the container and causing an explosion.

Walmart agreed in 2013 to chip in \$25 million to resolve the litigation, with Blitz paying \$136 million.

Walmart spokesman Randy Hargrove said the company requires all products to meet safety standards. He added that "It's unfortunate when people misuse gas cans because tragic injuries can result." ❖

To submit an article to this publication contact  
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Spring Symposium & Vendor Fair ~ March 20, 2015

SYMPOSIUM REGISTRATION

See following pages



Billy Baroo's at Foster Golf Links ~ 13500 Interurban Ave S, Tukwila, WA

## ~ AGENDA ~



4th Annual  
**Spring Symposium & Vendor Fair**  
**March 20, 2015**

*Providing educational opportunities for all Adjusters*

Billy Baroo's at Foster Golf Links ~ 13500 Interurban Ave S, Tukwila, WA

### **ADJUSTING ATTITUDES**

Change is so constant that it's become a cliché. Whatever we've been doing that's been working for us in the past might not be as effective (or even cause us problems) moving forward. In the perpetual motion of claims-handling, we don't always know what we don't know. This is your once yearly opportunity to take a free day (literally and figuratively) to check in with the PSAA Spring Symposium, because life (and claims) is what's happening while we're making other plans. Join us while we explore the four quadrants of claims as listed below in the days agenda.

### **AGENDA**

7:30 – 8:00 am Registration ~ Hot Breakfast ~ Vendor Fair Opens

8:00 – 8:15 am Welcome from PSAA Vice President Carol Brackman, Partners Claim Service

8:15 – 9:15 am **GENERAL SESSION**

#### **INVESTIGATION: “The Theory of Everything”**

— with Brendan Morse of ARCCA, and Doug Breshears of American Leak Detection

There is a very old joke about the claimant calling their adjuster to report a claim. The adjuster says “Tell me what happened so that I can determine the coverage.” To which the claimant replies, “No, first you tell me what's covered before I tell you what happened.” There are different responsibilities between first party property and third party liability claims; so we are breaking this session out with the property claims group focusing on the proper investigation of water damage causation, and the liability claims group will hear best practices on the investigation of premises liability claims. What happened? How did it happen? Why did it happen? Who is responsible? Where do we go from here?

9:15 – 9:30 am Networking Break ~ Vendor Fair

9:30 – 10:30 am **GENERAL SESSION**

#### **NEGOTIATION: “Whiplash”**

— with Rick Wathen, attorney from Cole Wathen Leid & Hall

Amazon lists 26,218 books on negotiation, so you can spend several days reading the top .005% of the negotiation texts listed (Getting to Yes: Negotiating Agreement Without Giving In. Getting Past No: Negotiating in Difficult Situations. How to Win Friends and Influence People. Negotiation Genius: How to Overcome Obstacles and Achieve Brilliant Results at the Bargaining Table and Beyond) or you can invest an hour by attending an educational event tailored specifically for circumstances and challenges that only insurance claims professionals would understand. Almost all claims situations involve some kind of negotiation... you may as well be good at it... and, who knows, you might even enjoy it.

10:30 – 10:45 am Networking Break ~ Vendor Fair

10:45 – 11:45 am **GENERAL SESSION**

#### **LITIGATION: “American Sniper”**

— with Kyle Riley, attorney from Smith Freed & Eberhard, and Isaac Ruiz of Keller Rohrbach

What to do when good faith goes bad? Because of the Insurance Fair Conduct Act (IFCA), *Cedell v. Farmers*, and other recent Washington state legislation and court rulings, many national and international insurance companies consider Washington state's laws and court decisions to be on a par with Florida, Texas, and Mississippi (and they don't mean that as a compliment). Even Mutual of Enumclaw has petitioned to move its corporate domain to Oregon... not that this move has ANYTHING to do with what we're talking about here. Litigation is a battlefield, and too many adjusters become cannon fodder. Learn how to avoid being taken down by friendly (and not so friendly) fire just for doing your job.

... Continued on next page

... Agenda Continued

11:45 – 12:45 pm **Lunch and Networking Break ~ Vendor Fair**

12:45 – 1:45 pm **GENERAL SESSION**

**MOTIVATION: “The Grand Budapest Hotel”**

— with PSAA President Tom Williams of Partners Claim Services, and PSAA Education Chair Roger Howson of ICDR, Inc.

Stay lit up without burning out. Claims professionals are naturally self-motivated, self-reliant, positive, productive, energetic, and friendly people. If we weren't we'd be underwriters. What if our positive virtues are causing us the most trouble? Charlie Brown's Snoopy famously said, "I love humanity, it's the people I can't stand." Claims are high drama, unpredictable, and challenging... that's what we love about our profession. The problem is that we're sprinting a marathon, and in the process we're overdosing on the unrelenting drama, unpredictability, and ever-changing challenges. Learn healthy, sustainable strategies for excelling at our profession while living the best life capable. Remember, living well is the best revenge.

1:45 – 2:00 pm **Raffle Drawings and Vendor Appreciation**

— with PSAA President Tom Williams of Partners Claim Services, and PSAA Treasurer Lizzy Adkins of Norcross

**Spring Symposium & Vendor Fair ~ March 20, 2015**

**↓ SYMPOSIUM REGISTRATION ↓**

Register **EARLY**  
space is limited



Register **EARLY**  
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Billy Baroo's at Foster Golf Links - 13500 Interurban Ave S, Tukwila, WA

**Symposium Attendance is FREE to ALL Claim Department Personnel, Agents and Brokers.**

**Please register so we know you are attending! Register EARLY ~ Space is limited!**

**All other guests please see below for cost and payment options.**

This form must be submitted whether or not your admittance is free. If paying, this form must be accompanied by either a check made payable to PSAA or a receipt if you pay with a credit card through the website.

**For those that need to pay, here's how:**

- Mail this form and include check prior to March 13, to: PSAA, PO Box 87, Dexter, OR 97431
- Pay online w/credit card at [www.pugetsoundadjusters.org](http://www.pugetsoundadjusters.org) and fax or email this form & credit card receipt to: Fax 541/937-4286 or [info@pugetsoundadjusters.org](mailto:info@pugetsoundadjusters.org)

Registration includes: All Day Session, Breakfast, Lunch, and Symposium Program

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**If you cannot register BY MAIL prior to MARCH 13, 2015,  
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I am interested in joining PSAA, please email information