



~ Our Mission ~

"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: September 18, 2015

Time: 11:30am Location: Billy Baroo's

For more details see page 2

Everyone is Relevant

By **Tom Williams**, PSAA President, Partners Claim Service

We've all seen the men and women out on the side of the road or at intersections holding signs that explain their current situation and need for money. Some are rather creative. I once saw a sign that read "Need Beer Money". At least he was being honest. Truthfully, there are times when I am just too busy or have too much on my mind to pay much attention. Then, there are times where I am drawn in by this unfortunate person and I will give them some money and at times engage them in a conversation.

I can't help but think of how humiliating it would be to have to stand on the side of the road and beg. I sometimes look at the person and wonder how they came to this current state of affairs. I wonder about their sense of worth. I have to think they wonder if their life matters or not. They probably wonder if they are relevant at all.

But, it doesn't take being homeless or jobless to make people feel as though they are irrelevant. Many feel this way simply because they don't feel like they are loved by anyone. Or, they don't feel like they are worth anyone's time or thought. They may have two parents, a nice house and even siblings but feel like they are completely alone. This is a sad reality for so many in the world we live in today.

Here's the truth though: Everyone is relevant. Everyone has a purpose. Everyone impacts those around them in some way. Everyone has something to contribute to this world. However, so many of the mar-

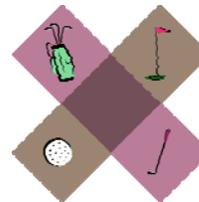
*(See **Relevant...** continued on page 3)*



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4th Annual PSAA NORTH

Golf Tourney

Friday, July 17, 2015 — See page 5

Well Adjusted

— See page 7

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Case Study

— See page 11



Claims Conversation

with **Roger Howson** — See page 15



— See page 17

Cell Phone Notifications

— See page 20



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PSAA Next Luncheon Mtg

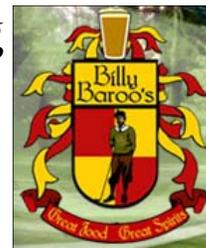
Next Meeting: September 18, 2015

Time: 11:30am to 1:00pm

Location: Billy Baroo's Bar & Grill
(at Foster Golf Links)
13500 Interurban Ave W
Tukwila, WA
206/588-2763 www.billybaroos.com

Cost: Members \$20 Vendors \$25

Presentations: To be announced



Stay in touch with PSAA throughout the summer using our social media tools!

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Additional Meeting Information

Please keep in mind that we'd like to start and end promptly during our monthly meetings. Here is the timeline for each meeting:

- 11:30 a.m. Registration
- 11:45 a.m. Buffet
- 12:00 p.m. Meeting Called to Order
- 1:00 p.m. End of Meeting

Please arrive on time and have your cash or check (payable to PSAA) ready, or provide your online payment receipt. We appreciate your cooperation and assistance.



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Puget Sound Adjusters Association

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Relevant... *(Continued from front page)*

ginalized have never been told this and have never thought this about themselves. They have resigned themselves to the role they now fill and the low place in the world that they feel suits them.

I can't help but wonder if things would be different for them if they had been told how relevant they are; or if they had been treated in a manner that made them feel like their life mattered. I think it would be a good exercise for us all to reflect on the way we speak to others and the way we treat others. It may just have a profound effect on the way others see themselves. It may be a catalyst to another person finding their own relevance or not. One thing is for certain; the way we treat and speak to one another has an effect on us all, one way or another, good or bad.

For my own part, I know I have said things to others in the past that have been hurtful and treated people in a manner that would cause them to feel badly about themselves. However, I have striven to do better with this and have tried to speak and act in a manner that would build others up and not tear them down.

In my three years on the PSAA board, there have been many people that have been so relevant to me and I would like to just take a couple minutes and thank them; in no particular order.



First of all I would like to thank the two Presidents that I served under, **Tanya Padur** and **Skip Sanborn**. You showed me that you can run the PSAA in a completely different manner and still have a successful year. Thank you for that. Then there

are the two vendor partners that served with me all three years, **David Kean** and **Shannon Kerr**. Thank you for your commitment to the PSAA and to making each year special.

I would also like to thank **Barb Tyler** for your direction with regards to the newsletter and my articles. Thank you.

Thank you to **Carol Brackman** for agreeing to serve the years you did serve and for your willingness to venture into uncomfortable areas for the sake of the PSAA.

Thank you to **Deborah Jette** and **Heather Stariha** for always being available to help in whatever way was needed.

Thank you to all of the **Vendors** that have supported the PSAA over the years. As I have said before, we would not function the way we do without you. Also, thank you to the adjusters that have attended over the last three years. You have been a great encouragement to me.

Roger Howson, thank you for all of your guidance over the last three years. I spent a lot of time with you getting speakers, discussing education topics and I thoroughly enjoyed our presentation at this year's Spring Symposium. You are a great asset to this association and a wonderful person.

Lastly, I would like to thank **Lizzy Adkins**. Lizzy, you told me right from the start that everything would be okay and I believed you. You were right. The PSAA is so fortunate that you continue to serve as you have. Your passion for the PSAA is obvious and prevalent in all you do. I am thankful that you were around all of my three years on the board. Thank you for your patience with me and for teaching me what I needed to know to do this job.

I now leave the PSAA board in the capable hands of **Deborah Jette**, **Heather Stariha**, **John Walker**, and of course, **Lizzy Adkins**. Here's looking forward to another great year.

Thank you for listening. Have a great month. ❖

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4th Annual PSAA NORTH
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 Friday, July 17, 2015

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First Place - Team 1A (Score of 52)
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 Ken Schroeder - Oregon Mutual
 Dale Swanson - Oregon Mutual
 Chris Fannin - Pemco

Second Place - Team 4B (Score of 55)
 Ryan Meekma - FRSTeam
 Taylor Jones
 Jeff Roach - Servpro
 Chris Gibbons

Third Place - Team 3A (Score of 55)
 Slaed Spiller - Vericclaim
 Dave Minkiewitz - Vericclaim
 Ed Rhone - Parker Smith & Feek
 Jay Dotson - Norcat

Note: Second and Third Place teams had a dance off for second and third place! It was great and we have video!

Male Longest Drive - Jeff Thieme (Grange Insurance)
 Female Longest Drive - Janice Howard (AWC RMSA)
 Female Closest to the Pin - Deborah Jette (Grange Insurance)

PSAA NORTH Golf Photos available for viewing and downloading at
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CASE UPDATES:



"Water, Water Everywhere, but No Nuisance or Trespass"



"By Plane, Train, or Automobile: Exclusive Remedy Still Applies"



"Vendetta Blogger 'SLAPP'ed Down by Court of Appeals"



"Hidden Injuries: Restarting the Statute of Limitations for Sexual Abuse"

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Well Adjusted

Shared experience from



Defect Proofing Your Product

By Robert R. Scheibe, Ph.D., P.E, CFEI

How can engineers and manufacturers prevent the development of a defective product?

Of course, there is no simple answer — no prescription for “defect-proofing” a product — though there are certain paths and guidelines that can help. First, it is important to define a defect and what sort of defect is to be avoided. From a legal viewpoint, a defective product is one that is not reasonably safe and carries excessive risk. But what is “reasonably safe” and “excessive risk?” Loaded words, these, and difficult for anyone to reconcile. Ultimately, we look to the courts for judgment. But to keep the decision from becoming a matter that a jury is asked to decide, it helps to consider certain practices for further perspective.

“Defects” fall into several categories — manufacturing, design, inadequate instructions and/or warnings, and post-sale failure to warn.

- A manufacturing defect exists when a product is not reasonably safe because it deviates in some substantial way from its design specifications or from other “identical” units of the same product line. Example: if the product fails at a flaw in a casting or because a screw was not properly tightened on the assembly line.
- A design is defective if the product causes or creates unnecessary hazards which a safety device or other alternative design would reasonably have avoided. Example: a product fails because a (properly manufactured) casting is not strong enough for its duty, or the torque specification for a screw is not high enough to prevent its loosening.
- Inadequate instructions or warnings (in the owner’s manual, on the product, or through other media) can render a product defective if the likelihood and severity of harm justify such a judgment by the courts.

(See *Well Adjusted...* continued on page 9)

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Well Adjusted... (Continued from page 7)

- A manufacturer has a post sale duty to warn when it learns (or should have learned) about of a danger from the product in the field, and must put forth reasonable efforts to issue warnings or instructions about the danger.

But the lines between these categories are sometimes blurred. Certain manufacturing and warning defects can be tallied as design defects. Could the casting that failed at a manufacturing flaw have been designed to be more robust so that its strength would not be seriously compromised by the flaw? Could the necessity for a warning (either at the time of manufacture or post sale) have been obviated by designing the casting "better" so that it was not prone to failure?

The "Safety Hierarchy" is one of the classic rule-of-thumb tools that engineers, manufacturers, and the courts can utilize to evaluate the safety of a product. (Note that a defective product is not necessarily unsafe, but an unreasonably unsafe product is usually considered to be defective, so "unsafe" is being used here as an analog for "defective.") The Safety Hierarchy in its simplest form states:

1. Design out the hazard
2. Guard against the hazard, and/or
3. Instruct/warn about the hazard

This guideline suggests that the first (and best) approach to hazard-proofing a product is to eliminate the hazard through design. Of course, many products carry substantial risk in order to perform their intended function (e.g., powered cutting devices, sports equipment, and automobiles). Hence in many cases it would harm the utility of the product to design out the hazard. So we look to the next level, which is to guard against the hazard by providing a barrier to separate the user from danger. If that is not feasible (or sometimes in addition to guarding), it is advisable to instruct about proper use and warn of the hazard. These rudimentary and simplified guidelines provide a framework that allows assessment of product safety and a structure for defect proofing.

The Safety Hierarchy is just one tool, however. It must be accompanied by a commitment from engineering and management to 1) perform a "hazard analysis" that identifies (and addresses) potential product hazards and defects, 2) anticipate reasonably foreseeable uses and misuses of

(See **Well Adjusted...** continued on page 11)

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Well Adjusted... *(Continued from page 9)*

the product and address those that could cause risk, 3) understand all applicable codes that pertain to the product, 4) develop appropriate instructions and warnings, 5) establish sound quality assurance procedures, and 5) continually monitor field performance of the product and make post-sale changes as needed.

There is no single, prescriptive path for defect-proofing a product nor is there a perfect means for assessing the presence of a defect in a potential product liability case. But some of these tools and concepts can be helpful for either purpose. ❖

— *Robert R. Scheibe is the Principal Mechanical Engineer at GT Engineering and can be reached at rscheibe@gt-engineering.com or (425) 556-5555.*



Vendetta Blogger "SLAPP"ed Down by Court of Appeals

— By **Kyle Riley**

From the Desk of Kyle Riley: Are a blogger's written statements that are motivated by his personal dissatisfaction with being terminated from employment a matter of "public concern" for purposes of Washington's anti-SLAPP statute?

Claims Pointer: Washington was the first state to pass an anti-SLAPP (Strategic Lawsuit Against Public Participation) statute, which allows a person engaging in protected speech to quickly dispose of lawsuits that are aimed at stifling free speech. In order to successfully strike a SLAPP suit, the moving party must show that its speech is protected speech. One area of protected speech is speech on a matter of "public concern" in a public forum. One of the risks of bringing a suit against a party for their speech is that the anti-SLAPP statute provides for statutory damages and costs if the moving party wins. Read on to see how the Court of Appeals ruled in the case of a disgruntled ex-employee that wrote for years about his discontent with his former employer and was sued by his former manager.

(See Case Study... continued on page 13)

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Case Study... (Continued from page 11)*Johnson v. Ryan, — Wash App —, 346 P3d 789 (2015)*

In 2010, James Ryan was hired as a full-time music director at the Spokane Civic Theatre (“the Theatre”), a non-profit performing arts theatre. Prior to Ryan’s hiring, Yvonne Johnson had saved the theatre from financial collapse by raising ticket prices, expanding drama clinics for children, and engaging in significant fundraising. After two months, Johnson fired Ryan after receiving an anonymous email providing evidence suggesting that Ryan’s marriage was nonmonogamous and that while working on Theatre premises Ryan propositioned others for sex online and used his employee photograph in some of the communications. Johnson wrote a lengthy termination letter explaining that Ryan had to be terminated because his lifestyle could scare off donors. In response, Ryan wrote a number of emails to Johnson. Ryan claimed that the information Johnson had received was incorrect and that a spurned lover had sent the misinformation to Johnson. Johnson refused to reinstate Ryan.

Soon thereafter, Ryan began blogging about his termination and what he perceived to be the public’s dissatisfaction with Johnson’s management of the Theatre. Ryan instigated a suit for wrongful termination against the Theatre and blogged regularly about his lawsuit. At some point, Ryan purchased domain names similar to the Theatre’s website and used those sites to redirect web traffic to his blog. Ryan criticized Johnson and warned any potential theatre that they should not hire Johnson because she would be harmful to their organization.

In 2013, Johnson sued Ryan for interference with business expectancy and defamation. In response, Ryan brought a motion to strike under the anti-SLAPP statute, RCW 4.24.525, requesting statutory damages and attorney fees. Ryan alleged that his speech was a matter of “public concern,” as evidenced by the amount of web traffic to his site. The trial court granted the motion to strike, finding that Ryan’s blogging was a matter of “public concern,” and awarded Ryan damages and costs. Johnson appealed.

The Court of Appeals reversed the trial court. The Court began by distinguishing the case before it with several cases in which Washington courts had found that speech was of “public concern” (i.e., reporting abuse of an elder person, reporting news derived from public court documents, boycotting, and making defamatory statements about co-worker relating to political campaign). The Court

(See Case Study... continued on page 15)


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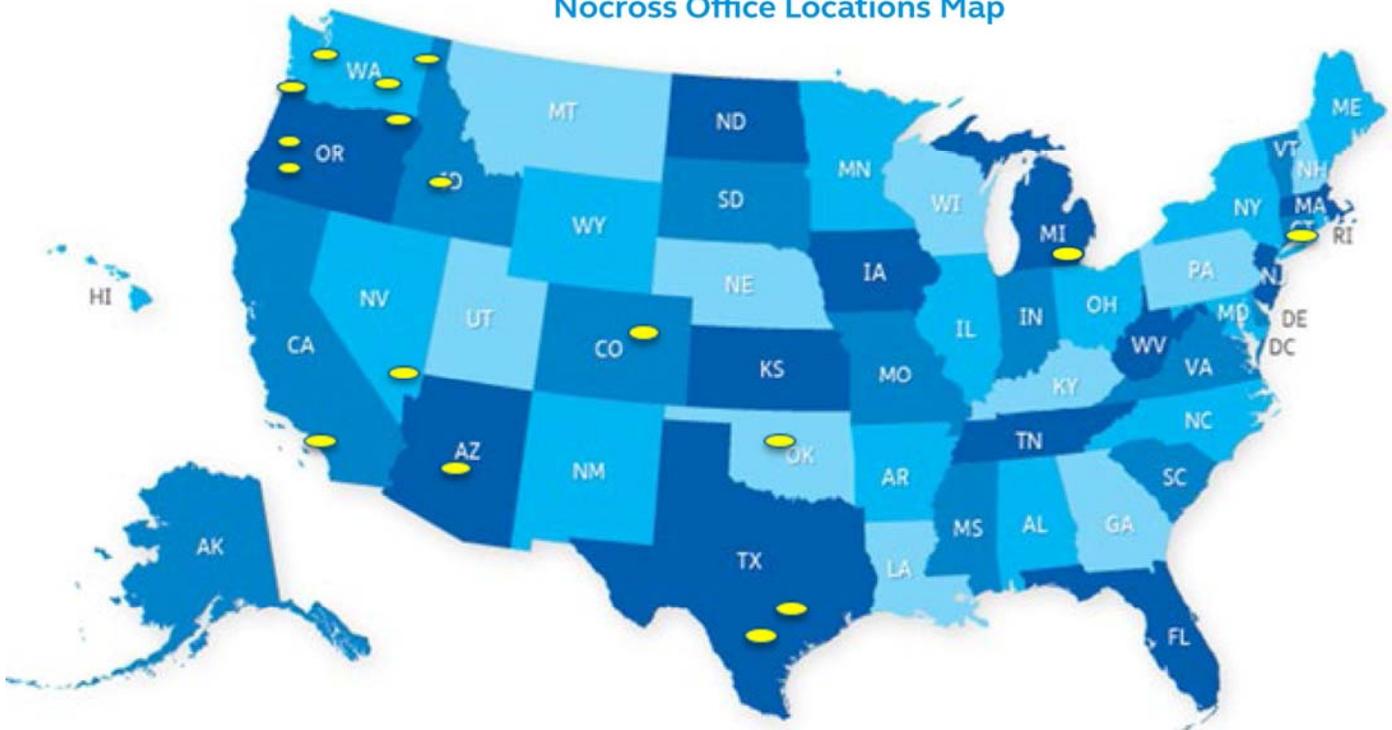
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Case Study... *(Continued from page 13)*

then compared Ryan's speech with that of the defendant in *Tyner v. Department of Social and Health Services*, 137 Wash App 545 (2007), who claimed that her speech was a matter of public concern when she expressed her opinion that a superior manager should not be assigned a particular task. The court in *Tyner* ruled that that speech was "based on Tyner's opinion" and "expressed only her personal dissatisfaction."

The Court reversed the trial court's finding that Ryan's speech was a matter of public concern because it "only tangentially implicates a public issue." The Court observed that (1) Ryan's blogging and other activities arose out of personal, private disputes that he had with Johnson and (2) the primary intent of the speech was to establish that Ryan's termination was unjustified. The Court stated that while Ryan mentioned the public concern of having a "tyrannical" manager in his blogs, the vast majority of content discussed his personal issues and vendetta against Johnson.

In a lengthy dissenting opinion, Judge Fearing took issue with the majority's holding, pointing out that the majority failed to state that speech is protected from SLAPP suits not just when the speech is a matter of "public concern," but when it is "in connection with an issue of public concern." The dissent stated that the majority incorrectly focused on the personal aspects of Ryan's speech, ignoring large portions of the blog that discussed the public's dissatisfaction with the management of the Theatre. The dissent highlighted the fact that motivation is irrelevant to whether written speech is a matter of public concern. ❖

— View the full opinion at: <http://www.courts.wa.gov/opinions/pdf/318371.pub.pdf>

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Claims Conversation

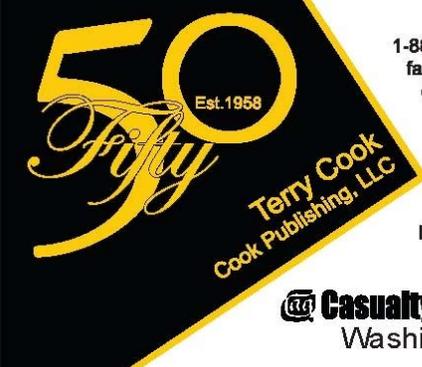
with **Roger Howson**, Claims Dispute Resolution, PSAA Newsletter Editor & Education Chair, TCAA Past President

Outgoing (in more ways than one) PSAA President **Tom Williams** hands off his presidential gavel to PSAA President-Elect **Deborah Jette** who is less outgoing than Tom, but definitely incoming.

As usual, Tom has written another excellent presidential provocation for this month's PSAA newsletter. We've all told him that just because he's surrendered the PSAA presidency doesn't mean he has to silence his monthly musing in the newsletter. Tom is typically non-committal about whether or not he'll be contributing any more articles for publication, so we're counting on all of you to reach out to him about how much value we've derived this past year from his reflections on life, work, family, friends, and (sometimes even) claims.

Also as usual for this past year, I have already written my monthly Claims Conversation when Tom Williams' latest (and in this instance his professed final) PSAA newsletter submission arrives via email. Once again, his topic compels me to rewrite my column for this month's Claims Conversation in a direction different from the one I originally intended.

(See Claims Conversation... continued on page 16)



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Claims Conversation... (Continued from page 15)

Tom Williams' acknowledgement of the leadership differences of his PSAA presidential predecessors is the kind of insight that we've come to expect from his monthly articles. No one would ever confuse **Skip Sanborn** for **Tanya Padur**, or either of them for Tom Williams. Not to mention the impossibility of anyone matching the unicorn-like uniqueness of PSAA's inaugural **Deborah Jette/Heather Stariha** co-presidency. Every one of these people has a very different leadership style... well, other than they all lean heavily on **Lizzy Adkins** for guidance, but that's a whole other future Claims Conversations.

One of the (many, many) challenges of an all-volunteer organization is the annual changing of the leadership team. The PSAA board and membership grows accustomed to a certain kind of leadership, and then we can't imagine it working any other way. Whenever the current PSAA president moves on we worry that they're irreplaceable and our fragile organization will collapse into ineptitude and irrelevancy.

So far, that hasn't happened. PSAA adapts. The membership adapts. And the president-elect definitely adapts. Remember, Charles Darwin did NOT opine that nature is based on survival of the fittest; he said that nature favors survival of the most adaptable. This year PSAA is "adapting" **Deborah Jette**, **Heather Stariha**, and **John Walker**. Although, **Lizzy Adkins** presents a contrary argument that nature does in fact favor the survival of the fittest... but that's for discussion in still another future Claims Conversations.

And let's not forget the intrepid **Barb Tyler** who manifests survival by adaptation in her year by year slalom through changing leadership teams at both PSAA and OCAA, not to mention the changing faces, needs, and feedback of our indispensable and innumerable vendor partners (not to be confused with the PSAA board member Vendor Partners).

I can't say enough about my respect for Tom Williams, so I won't even try. Instead, let me re-introduce you to our incoming PSAA President, **Deborah Jette**. She's really, really smart, but not so smart that she's agreed to take another turn as PSAA President. She HATES public speaking, so her initial co-presidency with **Heather Stariha** was a workable synergy of **Heather** leading from the front of the room, and **Deborah** leading from the back of the room. This year, **Deborah** has resolved to lead from both the back AND the front. This woman does not lack for courage.

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I will close with a recounting of my first encounter with our incoming PSAA president at a long ago SCAA/TCAA Tennis Tournament. Deborah and I had never met before and neither of us had played tennis in years, so it made perfect sense that we would be teamed together at doubles. I made a great first impression when, upon being introduced, I cheerfully said "Hello Debbie." (Not to be confused with "Hello Kitty", but that is a different Deborah Jette story.) Deborah replied with a firm, but friendly tone, "The name is Deborah... Deb Or Ah... not Debbie, not Debs, not Deb... Deborah, Deb Or Ah." She smiled sweetly, and told me that I could take first serve. I threw the tennis ball high in the air, swung my racquet hard, and accidentally drilled Deborah in the back of the head.

Whenever Deborah tells this story she puts air quotes around "accidentally". This coming year should be interesting. ❖



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WA Cameras Catch Drivers Illegally Passing School Buses

Reprinted from www.insurancejournal.com

A school district in Pierce County, Wash. has issued an average of 30 citations a month since it mounted cameras on school buses last winter to catch drivers illegally passing buses.

The News Tribune of Tacoma reported that the violations, costing \$394 each, have resulted in more than \$48,000 in additional revenue for the Bethel School District.

The district is one of the first in the state to use a state law passed several years ago allowing traffic cameras on school buses.

Five of the district's 200 school buses were equipped with cameras. The trial period with cameras on stop-sign paddles in 2014, but ticketing didn't begin until January of this year.

In all, 149 citations were issued. Another 89 potential violations from June are awaiting review by school resource officers. ❖

(See News... Continued on page 19)



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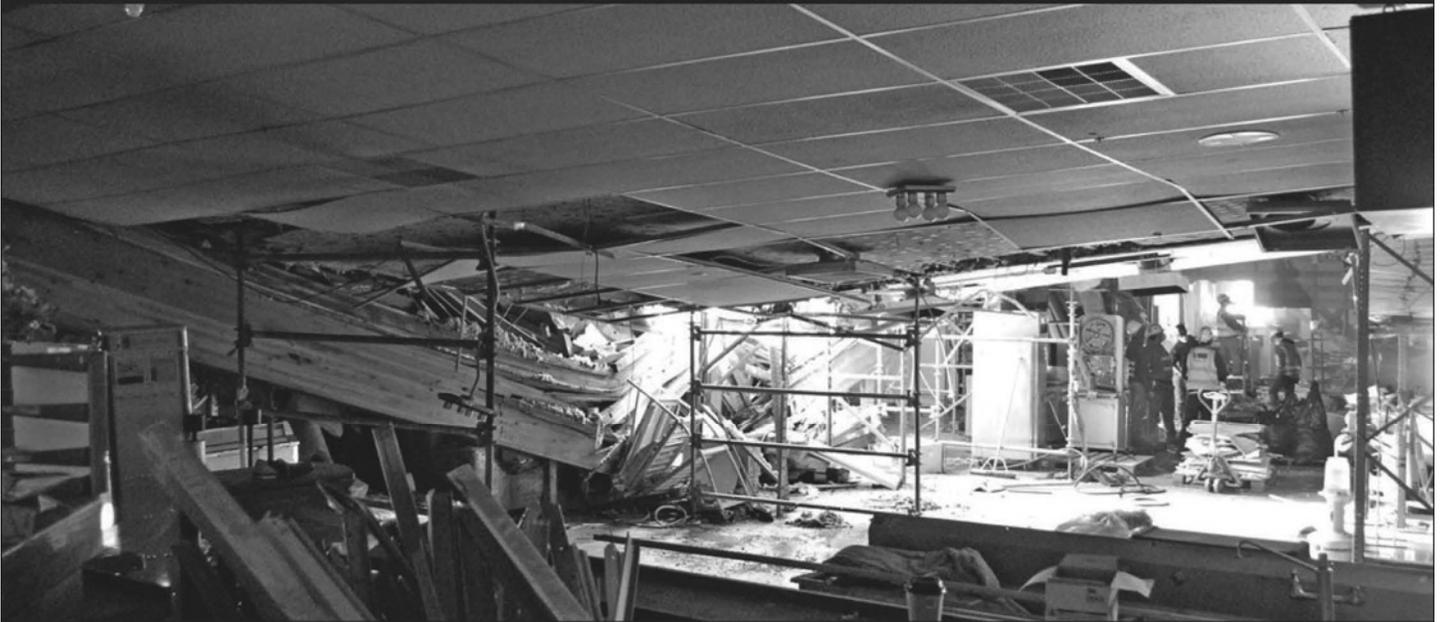
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News... (Continued from page 17)

Latest U.S. Forecast Sees Stronger El Nino into 2016 — Reprinted from www.insurancejournal.com
By Brian K. Sullivan — The Pacific Ocean's weather-changing El Nino will probably last into 2016 and be stronger than previously forecast, the U.S. Climate Prediction Center says.

El Nino, a warming of the equatorial Pacific, has a 90 percent chance of lasting into next year, up from 85 percent in June, and there is now an 80 percent chance it may persist into the Northern Hemisphere's spring, according to the center in College Park, Maryland.

"The main features right now are the ocean temperatures are quite warm for this time of year," Michelle L'Heureux, a meteorologist at the center, said by telephone Wednesday. "Right now, we have a pretty robust El Nino event going on."

The warming in the Pacific, coupled with changes in the atmosphere, disrupts weather patterns worldwide. An El Nino can lower the number of Atlantic hurricanes while making winters wetter across the southern U.S. and milder in the North.

Globally, it can affect the Indian monsoon, bring drought and wildfires to Australia and change rainfall rates across South America. This year's El Nino, the first since 2010, will probably bring warmer, drier weather to Southeast Asia.

Across the central and eastern equatorial Pacific, sea-surface temperatures exceed 1.8 degrees Fahrenheit (1 Celsius) above normal. Temperatures may reach 2.7 degrees higher or more in key areas of the ocean.

"At this time, the forecaster consensus is in favor of a significant El Nino," the center said.

L'Heureux said predicting how strong El Nino becomes is difficult. Stronger El Ninos tend to have clearer impacts.

"It gives us more confidence in what may happen six months from now," she said by telephone. "Strength is very much tied to confidence."

While an event as strong as 1997-98, the most powerful on record, is possible, "we cannot predict that at this time," she said.

Earlier this week, the Australian Bureau of Meteorology said the El Nino was likely to strengthen in coming weeks. ❖



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Cell Phone Notifications Drive More Distraction

Reprinted from www.insurancejournal.com

Driver distraction could happen even when the driver isn't using their cell phone. That's according to a new study by Florida State University that found just receiving a notification on a cell phone can cause enough of a distraction to impair a person's ability to focus on a given task.

In fact, the distraction caused by a simple notification — an incoming phone call or text by a trendy ringtone, an alarm bell or a quiet vibration — is comparable to the effects seen when users actively use their cell phones to make calls or send text messages, the researchers found.

"The level of how much it affected the task at hand was really shocking," said Courtney Yehnert, an FSU research coordinator who worked on the study as an undergraduate student before graduating in 2014.

The study, "The Attentional Cost of Receiving a Cell Notification," was published in the *Journal of Experimental Psychology: Human Perception and Performance*. Psychology doctoral student Cary Stothart is the lead author of the study, and his co-authors are former FSU postdoctoral researcher Ainsley Mitchum and Yehnert. This is the first study to examine the effect of cell phone notifications on performance.

"Although these notifications are generally short in duration, they can prompt task-irrelevant thoughts, or mind-wandering, which has been shown to damage task performance," the researchers wrote in the paper. "Cellular phone notifications alone significantly disrupt performance on an attention-demanding task, even when participants do not directly interact with a mobile device during the task."

It's well documented that using a mobile phone while performing another task is associated with poorer performance. That's because people have limited capacity for attention that must be split between tasks, the researchers explained. The Florida State study underscores that simply being aware of a missed call or text can have the same effect.

The researchers' findings are significant because many public information campaigns intended to deter problematic cell phone use — while driving, for example — often emphasize waiting to respond to messages and calls. However, even waiting may

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take a toll on attention, according to the researchers. Simply remembering to perform some action in the future is sufficient to disrupt performance on an unrelated concurrent task.

To conduct the study, the researchers compared the performance of participants on an attention-demanding computer task, which was divided into two parts. In the first part, participants were asked simply to complete the task. During the second part, although they were not aware of it, participants were randomly assigned to one of three groups: call, text or no notification. Automated calls and texts were then sent to the personal phones of participants in the first two groups without their knowledge that the notifications were coming from the researchers.

Overall, the researchers found that participants who received notifications made more mistakes on the computer task than those who didn't. In fact, the increase in the probability of making a mistake was more than three times greater for those who received notifications. Those who received phone call notifications fared worse on the task than those who received a text alert.

The researchers then compared their results to the findings of other studies that explored the impact that actually using a cell phone had on attention performance. They found their results were similar, suggesting that receiving a notification but not responding is as distracting as actually answering the phone or replying to a text.

Although the FSU study did not involve driving, the results are relevant to the problem of distracted driving, the researchers said.

"Even a slight distraction can have severe, potentially life-threatening effects if that distraction occurs at the wrong time," Stothart said. "When driving, it's impossible to know when 'the wrong time' will occur. Our results suggest that it is safest for people to mute or turn off their phones and put them out of sight while driving."

The researchers plan to follow this study with another that examines cell phone notification distraction while participants are given a driving test on a simulator. ❖

Source: Florida State University



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PSAA Mission Statement

Puget Sound Adjusters Association is a professional organization dedicated to the ongoing education of the claims community — providing an arena for member interaction and the sharing of knowledge and resources.

- Share timely & professional information
- Camaraderie with colleagues & service providers
- Keep current regarding professional products & services
- Learn skills that enhance daily insurance service operations & delivery

PSAA Membership Application for 2015-2016



ANNUAL MEMBERSHIP APPLICATION

ANNUAL MEMBERSHIP DUES FOR THE YEAR STARTING **SEPTEMBER 1, 2015** TO **AUGUST 31, 2016**

DUES ARE \$25 FOR THOSE THAT QUALIFY (RATE GOES UP TO \$30 ON NOVEMBER 1, 2015)

Submit this application and pay with check or online with credit card. Mail to: PSAA, PO Box 87, Dexter, OR 97431

Please print or type information

Application is: (Check one) Renewal _____ New _____ Change _____ Referred by _____

- Applicant is:
- Active Member \$25**
Carrier Claims Personnel (claims adjusters, managers, supervisors, underwriters, subrogation, etc.), Risk Managers, Self-Insured & Insurance Pool personnel, Independent Adjusters, TPAs
 - Associate Member \$25**
Attorney, Agent/Broker
 - Vendor Partner** Advertise in Newsletter Contractor, IME, Car Rental, Restoration, Engineering, etc. See ad rate form for fees
 - Corporate Members (5 or more employees from one office) \$20 per person**
To qualify for this rate, persons must be eligible for Active or Associate membership and there must be at least 5 applicants located within the same office.
 - Honorary Member NO DUES** — PSAA, SCAA and TCAA Past Presidents

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Applicant Name _____ Job Title _____
(For Corporate Members, please submit a list of five (5) or more names with this application)

Company _____ Type of Adjusting _____

Company Address _____ City _____ State _____ Zip _____

Home Address _____ City _____ State _____ Zip _____

Work Telephone _____

Email Address* _____

*The PSAA Monthly Newsletter and other Association Correspondence will be sent via email.
(Must be capable of receiving a large PDF file, 5-8mb in size.)