



~ 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: May 15, 2020

Renaissance Hotel, Seattle
— See page 2 for other events

Message from PSAA President Deanna Boras

Greetings!

What an interesting time we are currently in. My prayers go out to all who have been affected by this virus and hope this thing leaves us sooner rather than later. I don't recall our nation, state, and local communities being in this amount of upheaval since September 11, 2001. It reminds me that in our darkest hours our country does come together and becomes stronger. I have seen the coming together in my local community of Marysville, as well as other communities. It is difficult at best when any place we gather, close their doors such as churches, schools, restaurants, and gyms.

While the board decided to reschedule our symposium, before our governor decided for us, we believe it was the correct decision to keep our members and vendors safe. Our group has gotten smaller over the years, but our opening meetings in September, our Christmas party in December, our training symposium in March and our golf tournament in June typically are our highest times of attendance. It is wonderful when we come together and see our friends in the community and have fun. This virus will pass, and we will continue and be stronger than ever. We will gather and meet again!

The board will be discussing how we move forward with our meetings including rescheduling the symposium and making sure we can proceed with the golf tournament. We will be looking at our local and state officials as to when groups can gather again.

As with any stress, we must find ways to deal with it. For me to get through this time I am getting outside and enjoying one of my hobbies and that is photography. I have included a photo from the other day.



Sunset at Kayak Point. Photo credit: Deanna Boras.

My wish for you is that you stay safe, keep your family close and be healthy. Find something to keep yourself occupied when we can't gather together as a community. Please feel free to reach out to me or any of the other board members if you have questions on how we are going to proceed. Otherwise, keep an eye out for an email from the board regarding the rescheduled symposium.

Take Care!

Deanna Boras, PSAA Board President
425-409-4544
dboras@frontieradjusters.com



Claims Conversation

with Roger Howson

— Page 3

Need to find the status of a Court during the COVID-19 crisis? Go to:

<http://www.courts.wa.gov/index.cfm?fa=home.courtClosures>



**2019-20
PSAA OFFICERS**
PO Box 58083, Tukwila, WA 98138

- Deanna Boras** President
Frontier Adjusters
425/409-4544, dboras@frontieradjusters.com
- Joel Mattes** Vice President
Frontier Adjusters
425/757-7318, jmattes@frontieradjusters.com
- Nicole Porter** Secretary
Grange Insurance
206/753-4357, nicole.porter@grange.com
- Lizzy Adkins** Treasurer
To be announced
253/376-8085, lizzyadkins@yahoo.com
- Keely Abbas** Vendor Partner
Crawford & Co.
406/439-6932, keely_abbas@us.crawco.com
- Bianca Mollo** Vendor Partner
ATI Restoration
206/620-4281, bianca.mollo@atirestoration.com
- Roger Howson** Editor & Education Chair
Claims Dispute Resolution
206/979-0659, rhowson@icdrinc.com
- Jason Runyon** Immediate Past President
Norcross/McLarens

PSAA Upcoming Events



April 2020 - NO PSAA meeting

May 15, 2020

PSAA Luncheon Meeting

Past Presidents & Vendor Partner Appreciation
11:30am to 1:30pm
Renaissance Hotel ~ Seattle

June 19, 2020

PSAA Golf Tournament Northshore Golf Course

It's easy to RSVP for a meeting or an event on our website! Although PSAA claims members need not pay to attend our monthly meetings or events, we still need to know who's coming.

Visit our website at:
www.pugetsoundadjusters.org/calendar

Look for the RSVP link. Fill out the form and click submit! That's it! Also works for vendors and guests who plan to pay at the meeting with cash or check. Please submit an RSVP whenever you plan to attend an event on our calendar.

PSAA 2019-20 Committee Liaisons

Holiday Party: Deanna Boras, Chair
dboras@frontieradjusters.com

Bowling: Keely Abbas, Co-Chair
Keely_abbas@us.crawco.com
Bianca Mollo, Co-Chair
bianca.mollo@atirestoration.com

Symposium: Joel Mattes, Chair
jmattes@frontieradjusters.com

Golf: Lizzy Adkins, Chair
lizzyadkins@yahoo.com

Website: Barb Tyler, Liaison
npassist@msn.com

Social Media: Jason Runyon, Chair
jason.runyon@norcross.com

Legal Update Presenter:
Aaron Young, Brown Bonn & Friedman, LLP

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
- 1:30 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.

President's Choice Charity for 2019-20
www.lightmyfireps.org



FAIR USE NOTICE: This publication contains copyrighted material the use of which has not always been specifically authorized by the copyright owner. News and informational articles posted here are for the non-profit purposes of education and news reporting. We believe this constitutes a 'fair use' of any such copyrighted material as provided for in 17 U.S.C § 107.

PSAA Executive Assistant & Publisher ↴



PO Box 87, Dexter, Oregon 97431

Newsletter Publishing • Executive Assistance •
Event Planning
Anything your volunteers need help with
~ I can assist!

1994 ~ 2019
Celebrating **25** years
providing tailored
services to nonprofit
organizations
"The next best thing
to a volunteer!"

Barb Tyler
(541) 937-2611
npassist@msn.com

Puget Sound Adjusters Association

Newsletter published monthly by
Alquemie Publishing Ink
Phone: 541/937-2611
Email: npassist@msn.com



Claims Conversation

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

It seems like every year we're adjusting to a "new normal".

The Coronavirus pandemic was preceded by the TDS (Trump Derangement Syndrome) pandemic. To date I've avoided the disease but am hopelessly afflicted by the derangement. However, my family and friends are the canaries in the coal mine in the Coronavirus outbreak.

One of my nephews moved his family to China in accepting a major promotion from Nike. He was given a choice of positions and locations between Europe and Asia, but the powers that be strongly recommended that China was the more prestigious and pivotal post. Within two years their eight and ten-year-old kids were fluent in Mandarin and Cantonese, and the family enjoyed exploring Asia and Australia. They happened to be vacationing in Vietnam when the Coronavirus became a public crisis, so they were unable to return to China due to travel restrictions. Eventually, Nike recalled all of their China-based employees back to Oregon. Even though my nephew and his family were out of the country when the Coronavirus broke out and never exposed to the disease and no one asked them to do this, my nephew quarantined his family for two weeks before returning to work and school to avoid causing a panic among teachers, students, parents, and coworkers. On what was going to be my nephew's first day back at work Nike announced that they were closing the campus for several days while it is being decontaminated.

A friend's wife has elderly parents in China, and she's an only child (if you're her age in China EVERYONE is an only child). She travels regularly between Seattle and China as do both of their kids to look in on their aging family. She has been quarantined with her parents since China's initial public acknowledgement of the outbreak. My friend says that his wife assures him that government officials stop by their quarters every three days (dressed head to toe in hazmat suits looking like they're survivors of a post-apocalyptic nuclear holocaust) to check on their well-being and deliver whatever supplies they need. My friend's wife says they're quite comfortable, and the once over-crowded now empty streets are a serene reminder that sometimes a "new normal" can be a pleasant change... for a while.

Another nephew moved his family to Rome (actually, they're in Perugia) for his wife's job with Google. She has dual citizenship because her mother moved from Seattle to raise their family in Italy. My nephew and his wife have a strain of TDS that is even more virulent than my affliction, so they bailed on our country's descent into incivility and hyper-partisanship. They are now working from home trying to entertain a three, five, and seven-year-old who are housebound by school closures and new regulations against public gatherings. My brother-in-law, who is mostly satisfied with the current United States president, asked his son whether they now regretted fleeing his country of origin; my nephew told his father that the symptoms of the Coronavirus are much more tolerable than the toxic environment at home.

My daughter and her husband just returned to Chicago from a long-planned trip to Thailand, Indonesia, Singapore, and Japan. Their temperature and symptoms were checked at every airport. Upon their return, my son-in-law received an email ordering him to work from home and to stay away from the office for two more weeks. Conversely, my daughter was welcomed back to work, but for the next two weeks would not be allowed to travel outside the office to visit customers' locations. I'm still

(Continued on page 5)

Crawford & Co. Names Adkins Vertical Market Leader in WA

Reprinted from www.insurancejournal.com.

Crawford & Co. has named Lizzy Adkins as vertical market leader in litigation management.



Adkins will be responsible for expanding Crawford's casualty book focusing on litigation management for the U.S. She will be based in Seattle, Wash., working out of the Pacific Northwest regional office.

Adkins was most recently casualty team leader and national general adjuster for McLarens.

Atlanta, Ga.-based Crawford & Co. provides claims management and outsourcing to insurance companies and self - insured entities. ❖



Please advise us when your email address is going to change! Thank you!

Exclusive Professional Liability Insurance Program for Insurance Adjusters

Our Service Guarantee



24/7 On-Demand
Certificates of Insurance



Competitive
Pricing



Friendly,
Responsive Service



20 Years Industry
Expertise

Whether actual or alleged, errors made during the performance of professional services can be costly to your business. When faced with allegations of negligence, having the right professional liability insurance policy can make all the difference.

Hall & Company is the exclusive insurance broker for a professional liability program that is tailor made to address the unique risks of insurance adjusters. Every year we provide professional liability protection to over 500 insurance professionals nationwide.

Coverage provided by Travelers Casualty and Surety Company of America, Hartford, CT 06183. Coverage for all claims and losses depends on actual policy provisions. Availability of coverage depends on underwriting qualifications and state regulations.

Contact us today to request a free quote

(360) 626-2021

bwoolfolk@hallandcompany.com

www.hallco.net



ALE Solutions is the nation's largest temporary housing provider for displaced policyholders due to fire, tornado, earthquake and hurricane throughout the U.S.

Toll Free (866) 885-9785
alesolutions.com



ASSURED RELOCATION
TEMPORARY HOUSING • FURNITURE RENTAL
888.670.9700 • WWW.ASSUREDRELOCATION.COM



Madsen, Kneppers & Associates, Inc.

Construction Consultants & Engineers

100% Employee Owned Company

Our multidisciplinary team of Forensic Architects, Engineers, Estimators and Construction Consultants provide investigative analysis and expert guidance.

FORENSIC CONSULTING & LITIGATION SUPPORT:

- Property Loss and Builder's Risk Claims
- Design and Construction Defect Claims
- Subrogation Claims

SEATTLE OFFICE
206.267.2927

Serving the Greater Northwest and Alaska

800.822.8624 • WWW.MKAINC.COM





ASBESTOS • DEMOLITION • LEAD • MOLD

Melissa Culver
 Business Development
 2701 S J St, Tacoma, WA 98409

Phone: 253-732-1267 Fax: 253-276-2175 melissa@rsgabate.com

not sure which of those two companies is more compassionate.

My wife and another daughter do the accounting for a catering company that has seen every one of its scheduled events cancelled, but that's okay because they tell me the company ran out of Purell just after the last of their many customers canceled. The gallows humor at the catering company had the (soon to be laid off) workers joking that one squirt of Purell now cost \$10.00 per squirt, so no one would be able to afford their services anyway. I pointed out to my wife that Michelle David at Wood Environmental informed me that they could home brew their own sanitizer with 150% proof alcohol... Michelle recommends using only the very best Vodka.



GEORGE CAZARES
Operations Manager / Owner

710 Thomas Ave SW
 Renton, WA 98057

800.545.3071 Office
 206.686.7006 Direct
 253.656.5730 Fax
 george@firewaterwa.com

"Your Cleaning & Restoration Solution"

WWW.FIREWATERWA.COM

BELFOR has been hired to decontaminate the cruise ship quarantined off the coast of Japan, and I assume that they will be performing a similar service on the cruise ship marooned just outside of San Francisco. Charter Construction has many ongoing projects at hospitals and other medical facilities, and they are now being required to document that none of their workers are infected by the Coronavirus or any other communicable disease. I'm hearing that Servicemaster, Servpro, Coit Superior, and many other major cleaning companies are gearing up to decontaminate everything from hospitals to long-term care facilities to schools to hotels and motels to sports stadiums to gambling casinos to everything in-between.



KRIS BENTSON
 Principal Partner

5800 Soundview Dr #C102, Gig Harbor, WA 98335
 253-279-4938 • kris@assuranceadvocacygroup.com

So, yeah... we cancelled the PSAA Spring Symposium. It wasn't an easy decision. There were strong opinions both for and against. I wasn't much help in that I was passing on the emails from presenters, sponsors, vendors, and members who were urging us to cancel for the sake of the public good, but I countered those considerate recommendations of responsibility with the following outburst...

During the symposium I myself plan to curl up in a fetal position sucking my thumb wrapped in my baby blanket softly crying myself to sleep while the PSAA Board sings me a sweet lullaby to scare away those nasty, nasty bugs.

I will also work remotely from a secure, undisclosed location without ever once interacting with a live human being for the next 180 days, and all of my food, toiletries, and fuel will be delivered by Amazon Prime via sterilized robot and left in a decompression chamber that is untouched by earthly microbes.



Forensic • Civil/Structural

888-300-0624

Submit assignments to:
project@stephensengineering.com

www.stephensengineering.com

Lizzy told me to knock it off and get used to just another "new normal". ❖



SUPERIOR
CLEANING & RESTORATION
 A **COIT** Services Company
 1-800-209-6139 www.superiorclean.com
24 Hour Emergency Service
 Asbestos, Fire, Mold, Smoke, Water, Wind



The most common types of insurance fraud to watch out for

By Danielle Ling
 Reprinted from www.propertycasualty360.com.

The insurance industry and its more than 7,000 companies collect roughly \$1 trillion in premiums annually, according to the latest FBI data from 2019.

With that much business, there is sure to be a sizeable amount of fraud.

The FBI asserts the total cost of insurance fraud in the U.S. (excluding health insurance) is estimated to be more than \$40 billion per year, costing the average U.S. family between \$400 and \$700 annually in the form of increased premiums. Across all lines of insurance, the Insurance Information Institute (I.I.I.) estimates that insurance fraud losses total a minimum of \$80 million annually.

In the P&C space, studies conducted by I.I.I. found that insurance fraud comprises about 10% of losses and loss adjustment expenses annually, equating to about \$34 billion each year.

Workers' compensation insurance fraud alone is estimated to cost insurers and employers \$6 billion per year, according to the Coalition Against Insurance Fraud (CAIF).

Due to the sheer size of the insurance industry and the volume of claims, preventing losses from fraud entirely is impossible, so it's important that adjusters and agents know what signs to look for to detect fraud.

Discover 6 most common types of insurance fraud by visiting www.propertycasualty360.com. ❖

Coronavirus work-from-home response may expand cyberrisk

Reprinted from www.insurancejournal.com.

According to the article, employers may expose their organizations to increased risks of cyberattacks by asking their employees to work from home in response to the coronavirus outbreak. A recent advisory from Aon warned employers to take steps to make certain that employees who work from home



ATI
 AMERICAN TECHNOLOGIES, INC.
 Full Service Restoration, Environmental and Reconstruction Experts

Nathan Kazlenskas
 Regional Manager
 206-939-6888 office
Nathan.Kazlenskas@ATRestoration.com

AMERICAN TECHNOLOGIES, INC.
 22431 72nd Ave. South
 Kent, WA 98032

SEATTLE OFFICE | 800-400-9353



CRS
 Temporary Housing

Providing relocation solutions for property and loss of use claims.

24/7 Assistance • Nationwide



800.968.0848 | request@crsth.com | www.crsth.com



ROGER HOWSON



ICDR Inc. dba:
CLAIMS DISPUTE RESOLUTION

1455 NW Leary Way
 Suite 400
 Seattle, WA 98107
 206.489.5241 Direct
 206.979.0659 Cell
rhowson@icdrinc.com
www.ICDRinc.com



Fire Cause Analysis
SERVING CLIENTS NATIONWIDE

Gary Bontrager, CFI
Fire Investigator

gary.bontrager@fcafire.com
T (800) 728-5939
C (360) 874-4455
F (510) 649-3099

16606 W. Lake Goodwin Rd.
Starwood, WA 98292

WWW.FCAFIRE.COM

FIRE INVESTIGATION • FORENSICS • FIRE SCIENCE & ENGINEERING

connect with secure remote networks. Stephanie Snyder, senior vice president at Aon, said that a virtual private network with two-factor authentication is critically important for employees who are not accustomed to working from home. Aon explained that work-from-home employees could be particularly vulnerable to phishing and that the firm has received reports of phishing emails being sent out under the guise of COVID-19 alerts. Snyder noted that telecommuters might also work in public places where the records on their computers could be exposed to potential hackers. She recommends that employers have strict security protocols to avoid such cyber risks. ❖

Smart Ways for Insurance Professionals to Work Remotely

By Patricia L. Harman
Reprinted from www.propertycasualty360.com.

There are many things I wouldn't consider myself an expert on, but when it comes to working remotely, I have decades of practical experience. I've always considered it a privilege because many people don't have that option. However, being a journalist means I can work anywhere with a computer and internet access.

I have edited copy in hospitals, in doctor's offices, while waiting at school events, and anywhere else I can grab a few quiet minutes. That has allowed me to develop an amazing ability to ignore background noise and focus on a project (having three kids probably contributed to this ability), but it is a learned skill that has proven quite valuable.

If you've never worked from home before, there are some definite benefits. Many people are worried that they will feel isolated — that's never been an issue for me. Technology allows us to IM, email, text and call someone anywhere at any time.

Here are some other tips that should make working remotely a little easier:

1. Follow your regular office hours. You should still have a definite start and finish time even when you're working from home. Let your colleagues, supervisor and coworkers know what those times will be if necessary.
2. Have background music or the television on low for a little ambient noise. It should be something that won't break your concentration too much. (Just don't get caught up in watching a show and stop working!)

Over 35 Years of Service
Independent Medical Evaluations
Record Reviews
Online Claims Tools

Extensive Provider Network

800.331.6622
www.omacime.com

Clinic Locations in:
Alaska
Idaho
Montana
Oregon
Utah
Washington

O.M.A.C.
OBJECTIVE MEDICAL ASSESSMENTS



McBride Construction Resources Incorporated
MCBRICR099JZ

24-Hour Emergency Service
Fire • Wind • Water
206-283-7121
1-800-676-5053

Insurance repairs and all phases of commercial and residential construction

15100 8th Ave SW • Burien, WA 98146
Fax: 206-284-5670 • Visit us at: www.mcbrideconstruction.com



SIR CONSTRUCTION
GENERAL CONTRACTOR ...exceeding expectations

Renovation Specialists

- Siding, Decks, Roofing, Windows
- Interior Renovations & Insurance Claim Restoration
- Structural Framing & Rot Repairs
- Building Improvements & Maintenance

P: 425-315-0748 • F: 425-315-0728 • 800-280-5658
sirconstruction.com • SIRCO**0660T



Your Full-Service Restoration Solution

2701 S J ST
Tacoma, WA 98409
253-327-1119
www.kustom.us

PAUL DAVIS

RECOVER • RECONSTRUCT • RESTORE

24 Hour Emergency Service

(888) 424-9500

Fire • Water • Mold • Contents • Remodeling



775.285.6585 • YOUNGonline.com

A NATIONAL PROPERTY DAMAGE CONSULTING FIRM



Listening to you and fully understanding your needs is important to us at Pacific Engineering Technologies, Inc. In working together, we will provide the structural engineering and architectural services that will help you adjust your claims as effectively as possible. In and around Washington state, our professional staff will assist you with:

Damage Assessments & Forensic Engineering
Re-Design for Damaged Buildings
Code Studies

Fire ~ Collapse
Water Intrusion ~ Decay
Earthquake ~ Wind
Foundation Settlement

*Specialized Consulting Services
Since 1960*

Contact:

*Michael Smith, PE, SE - Mark Schaefer, PE, SE
James Paustian PE, SE - Mark Uchimura, PE
Kyle Bozick, PE, SE - Nathan Fritz, AIA
Ryan Barrett, PE - Jeffrey Bozick, PE*

PACIFIC Engineering Technologies, Inc.

2150 N. 107th St., Suite 320

Seattle, WA 98133

206.281.7500 ~ 800.621.7300

www.pacengtech.com

info@pacengtech.com



Fire Origin and Cause
Property Damage Assessment
Water Intrusion Analysis
Vehicle Accident Reconstruction
Mechanical Evaluation
Construction Defect Analysis

Electrical Failure Analysis
Foundation Failure Evaluation
Product Liability Evaluation
Premises Liability Assessment
Building Code Compliance
HVAC Evaluation



EXPERIENCE, SERVICE, EXPERTISE AND CREDIBILITY...

That's what our experts bring to every case they work on, every time, every day. It's what sets us apart, and the reason we've earned a national reputation for providing outstanding forensic, scientific and engineering solutions to our clients for over 30 years.

Our experts use a variety of scientific and cutting-edge industry tools, practices, and software during their investigations and research to identify and analyze all of the facts in a process, case, or claim. Then they relay their findings to our clients via a comprehensive, easy to understand report and can provide expert testimony in court.

When you need help, ask an Expert. Ask ARCCA.

ARCCA
Experts in Forensic, Scientific & Engineering Solutions

FORENSIC ENGINEERING & EXPERT WITNESS CONSULTING
SPORTS BIOMECHANICS & HUMAN PERFORMANCE
RESEARCH, DEVELOPMENT, TESTING & EVALUATION

800-700-4944 | ARCCA.com

BIOMECHANICS | ACCIDENT RECONSTRUCTION | HUMAN FACTORS |
TRANSPORTATION | PREMISES LIABILITY | FAILURE ANALYSIS | FIRE &
EXPLOSIBLE PROPERTY

3. Eat breakfast and lunch at the same times you would in the office. Take a break as you would in the office.
4. Sometimes it's easy to get glued to your computer. Give your eyes and your body a break. Roll your shoulders, get up and walk around for a few minutes. You can set an alarm if necessary to remind you to get up and move.
5. Check your phone and social media, but again, limit that access. It can become a huge waste of time if you're not careful.
6. Set up a specific place to work in your home if possible — a desk, dining room table that isn't used, a quiet corner away from the household craziness. I realize this will be a lot more difficult if your kids are home from school too. But because all of the schools are closed, it might be easier to find a high schooler who is bored and wouldn't mind making some money playing with the kids.
7. Try to let the kids know you're working (yes, this can be much easier said than done, particularly with younger children) and ask them to respect times when you're on the phone or trying to meet a specific deadline. Let them know when it's okay to interrupt (e.g., for broken bones or injuries that can't be fixed with a band-aid) and when it isn't. Understand that you may need to adjust your work hours because of the kids being around. Let your manager know if that is the case and that you will still get your hours in for the week. This is a learning experience for every-



Advertising Opportunities Available

For rates and sizes contact
Barb Tyler / Alquemie Publishing
541/937-2611 or npassist@msn.com

253-952-4001
washington@FRSTeam.com
866-374-FRST

FRSTeam
Fabric Restoration Service Team



WHAT CAN WE RESTORE?

 CLOTHING Dry cleaning & laundry	 DRAPERIES & BLINDS (Take down & rehang)	 ELECTRONICS & SMALL APPLIANCES	 PURSES & LUGGAGE	 LEATHER, SUEDE, & FURS
 AREA RUGS	 WEDDING GOWNS	 STUFFED ANIMALS	 PORCELAIN DOLLS	 SHOES & MORE



FIRE & WATER **RECONSTRUCTION** **CLEANING & DEODORIZING**

WaRestoration.com **RAINBOW INTERNATIONAL RESTORATION** 253-759-0203

FLOODED??? WATER DAMAGE???

CALL US FIRST!!!

WASHINGTON
Water Damage & Cleaning Services

"Your Water Damage Experts!!!"

24 HR EMERGENCY RESPONSE!!

Broken Water Pipes • Sewer & Septic Tank Back ups • Water Heater Breaks
Washing Machine Leaks • Sprinkler System Floods • Mold Remediation
Complete Structural Drying • Hardwood Floor Drying
Carpet Cleaning • Thermal Imaging Inspections

We work with you & your insurance company!

KENT | **SEATTLE** | **BELLEVUE** | **TOLL FREE**
253.395.3333 | 206.621.7774 | 425.462.7774 | 866.618.7774

LICENSED • BONDED • INSURED www.WaterDamageFIX.com

Have an emergency?

Call us, we are ready to help!

 **(206) 577-2069**



React 24/7 provides emergency services 24 hours a day,
7 days a week, 365 days a year.

Our emergency services include:

Water damage
mitigation

Fire/smoke
remediation

Mold/biohazard
remediation

Board up/tarping
services

Complete
reconstruction



***We can fix the problem before it causes more problems
Residential & Commercial***

We are a national leader in disaster restoration with over more than a two decades of experience .

At React 24/7 our main commitment is our customers, we deliver quality service,
great pricing and prompt service !

 3215 C. st NE
Auburn, Wa 98002

 info@react24seven.com

 **(877) 559-6070**

Emergency Number

 **(206) 577-2069**



www.react24seven.com



Greer & Kirby Co., Inc.
 Experienced Salvors
Quality, Dedication, Service
Dan McMurray

12414 Hwy 99
 Suite 204
 Everett, WA 98204

Phone: 425/438-9459
 Fax: 425/438-9450
 Cell: 425/754-5120

dmcurray@greerandkirby.com

one, so be patient and realistic.

8. Yes — you can throw in a load of laundry. It will give you a reason to get up in an hour and stretch your legs again.
9. If it's nice out, take a short walk after lunch, walk the dog, or take the kids outside for a quick break. The fresh air will reinvigorate you and a little time in the sun can help lift a gloomy mood.
10. Appreciate the time, gas, parking, subway and train fares you're saving by not commuting to work. Save that money and use some of it to treat yourself at the end of the week or month. It will give you something positive to look forward to when you can go out again.
11. If you supervise staff, check in with them once a day to make sure they're adjusting okay, see if they have any questions, and let them know you're there for them during this time. Working remotely can be difficult for staff if they haven't done it before.
12. If your supervisor contacts you, make sure to respond in a timely manner. If you have questions or need something, make sure to share that information too.
13. If your company has a VPN, don't forget to log into it. Hackers will be working overtime to access networks with open internet or poor password protection, and you want to protect any information going through the internet.
14. Make sure your computer, internet and other technology will support working remotely. Work with your IT department if you have any questions or issues.
15. Dress for work — not necessarily a suit or even business casual — but put on your makeup, brush your hair, get out of your pajamas, and at least look decent in case you need to have any webcam calls. This also helps to put you in a

Together We Can Achieve the Extraordinary!



NORDIC SERVICES INC.
 RESTORATION CONTRACTORS
24/7 EMERGENCY RESPONSE

206-522-9570
 Seattle and Western Washington
360-792-2565
 Bremerton and the Kitsap Peninsula

www.nordicservices.com  

Fast, Fair, and Accurate Service

- Expert Insurance Damage Restoration Services
- Construction Defects • Remodeling

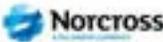
Serving the Insurance Industry Since 1982

Dedicated To Helping Your Business Grow.

We'll pick you — and your customers up.
 Call 1 800 rent-a-car for the location nearest you.



We'll pick you up.®



Loss Adjusting Service Locations



Product Lines -	Contact -
Property	Phone: 800.824.1609
Casualty	Fax: 706.633.2332
Auto & Heavy Equipment	Email: adjustments@norcross.com
	Web: www.norcross.com/lossadj



**RESTORx
DKI**

FIRE • SMOKE • WATER • MOLD • SEWAGE • BLOOD

Deb Mattila Business Development 1307 West Valley Hwy N, #107 Auburn, WA 98001	Cell: (253) 709-3063 Deb@RestorxDKI.com Office: (800) 767-2394 Fax: (253) 249-0046
--	---

DISASTER RESTORATION SPECIALISTS



efi global

Engineering services
Fire investigation services
Environmental, health and safety services
Risk management and loss control services

Seattle Service Center - 253.588.2730
24 hour response - 888.888.2467
www.efiglobal.com




MACHAON
Medical Evaluations, Inc.

Independent Medical Evaluation Services serving:

Washington

Seattle and Tacoma offices
Plus multiple locations at our Consultant's offices

Independent Medical Examinations
Chart Reviews

To schedule, call **MACHAON at 206-323-1999**

Online scheduling available at
MACHAON.org



more "professional" mindset for your workday.

- Remember what you're working on may be confidential, so be careful about leaving papers around the house where children or others can see them or holding conversations in a coffee shop (if they're still open) so that client or project information isn't inadvertently shared.

Working remotely provides numerous benefits — no commute in crummy weather; whatever coffee, tea or soda you want; multiple options for lunch without going anywhere; fewer interruptions (unless you have kids); time with your pets (a great stress reliever!) and just a more flexible workday. Embrace it and try to appreciate the opportunity. ❖

Insurance Professionals: Stop Sitting on Your Hands and Start Mentoring Young Talent

By James Curbeam

Reprinted from www.riskandinsurance.com.

In today's world, the mentality is "more for less."

This is especially true with our expectations of our new industry level professionals. We place more demands on our young professionals with less training.

Looking at all the statistics that are published relative to the industry, there is going to be a significant talent loss in the next 5 to 10 years.

For the most part, we are not giving these professionals the same formal corporate training many of us seasoned professionals were fortunate enough to benefit from. With that being said, we must ask ourselves what are we doing as industry professionals to give back and help develop the eager youth to become proficient and effective contributors to this amazing industry.

I've been in the insurance industry almost 30 years. Starting out as a claims adjuster for Liberty Mutual in



CRDN

**Restoring textiles and electronics...
Returning Smiles**

For the best return on your claim dollar, select the leaders in textile and electronics restoration. Start your next claim off right, from first response to final delivery and everything in-between.

Call Shannon Lyons: 206-349-8389
Call Ana Alvares: 702-504-6167
Call our offices in Seattle: 206-286-1866



800-548-5196 | tacares.com

Convenient, Comfortable & Cost Effective Temporary Housing Solutions

- 24/7/365 live, personalized service
- TA ClaimTrak website for real-time claims management
- Like, Kind & Quality housing options, nationwide
- Save time and maximize your ALE spend with TA!

Call Tracy McPherson, Western Regional Manager

1991, I got hired as a multi-line claims adjuster in their Des Moines, Iowa office straight out of college.

At that time, I had never been exposed to the risk management and insurance industry.

At that time, Liberty did not care what your degree was in as long as you had one.

Prior to reporting to the Des Moines office, Liberty sent me to six weeks of intense adjuster training — three weeks of book work and three weeks of field training. During that training, I learned things that I still remember and utilize to this day. I actually still have and reference my two training binders I received.

Thinking back, I was pretty blessed to have received such a formal training entering the industry. This training helped establish a strong foundation for my career and is one of the reasons I have chosen to mentor other young professionals.

One of my mentees is Laila Lee a rising Risk Professional with our Nevada RIMS Chapter.

Below she shares how having a mentor has helped her in the early stages of her career:

"I truly believe having a mentor is life changing. A good mentor sees your potential and ambition, then helps direct you on the path you may not see for yourself. One recommendation I received while in college is to not be shy and reach out to someone you look up to. You never know who could walk into your life and be a positive influence," she said.

"Originally, I was on the path of finance, thinking being a chartered financial analyst was my calling, but I found my love of finance fade in my last semester. Thankfully, I enrolled into an insurance/risk management course where my future mentor had already come to speak to our class. It was that day I saw his enthusiasm and love for the industry that I wanted to learn more from him.



Restoration Services

- 24 Hour Emergency Services
- Water Damage Mitigation
- Fire & Smoke Damage
- Mold Remediation
- Trauma Clean-up
- Packout/Content Cleaning

ServiceMaster of Tacoma

5111 South Burlington Way
Tacoma, WA 98409
Toll Free 800-339-5720
Fax 253-627-2709
www.smtacoma.com
Lic# SERVIT*885CA

FIRE - SMOKE - WATER - MOLD




ARKEN

www.arken.com
253-797-6447

R.D. Powers Company, Inc.
Professional Salvors & Appraisers Since 1989

Rob Powers
39 years professional experience

Telephone: (425) 635-0095 Cell: (206) 953-5363
Email: rob@RDPowersSalvage.com
Website: www.RDPowersSalvage.Com

253-347-1386 ANDORL*865P4

ANDORAH LLC

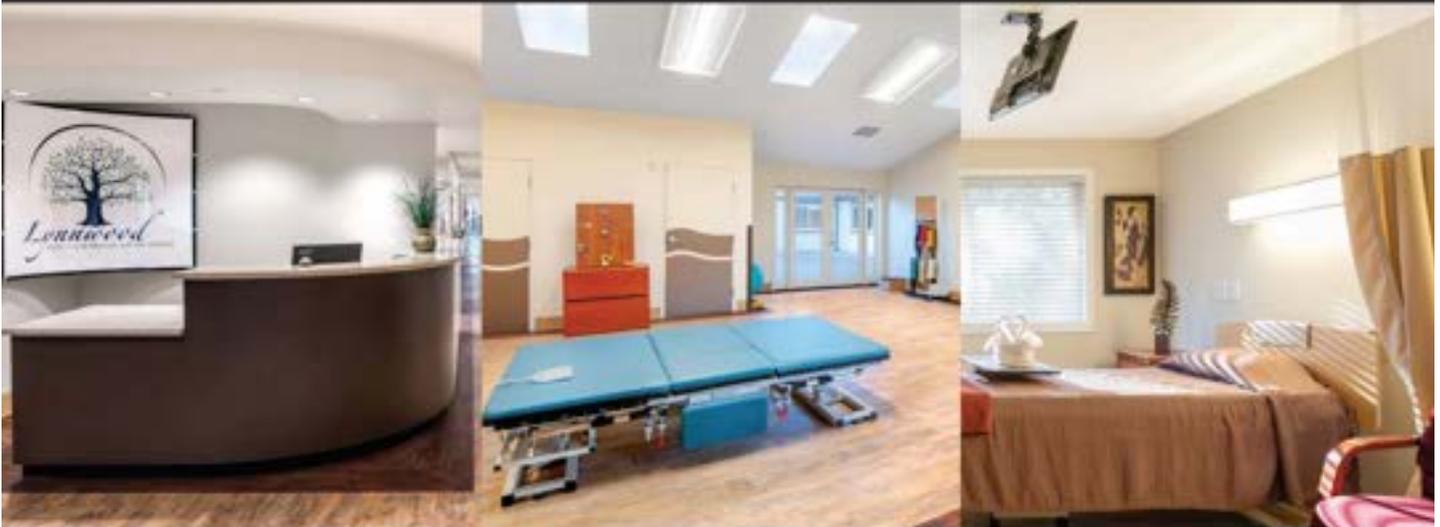
Full Service Restoration Contractor

Deborah Jette ANDORAH@OUTLOOK.COM



WE'RE READY 24/7.

We manage large complex projects in occupied structures better than anyone else in the business. We do that because we have a proactive sense of urgency, active accountability and a level of execution second to none.



**EMERALD HILLS SKILLED NURSING FACILITY, LYNNWOOD, WA
WINNER OF THE 2019 RIA PHOENIX AWARD FOR INNOVATION IN RECONSTRUCTION**

DISASTER SOLUTIONS AND RECONSTRUCTION TEAM HEALTHCARE AND SENIOR LIVING SPECIALISTS

Emergency Board-Ups/ Tarping | Complete Reconstruction | Selective Demolition
Water/ Wind/ Fire /Smoke Damage Repair | Consulting | Commercial Large Loss
Storm Damage Response/ Repair | Litigation Support

206-382-1900

**COMMERCIAL • RESIDENTIAL • MULTIFAMILY
COVERING WASHINGTON AND OREGON: 24/7, 365 DAYS A YEAR**

**RECIPIENT OF THE RESTORATION INDUSTRY ASSOCIATION (RIA)
PHOENIX AWARD IN 2015, 2017 AND 2019**

WWW.CHARTERCON.COM



THENELL LAW GROUP, PC
OREGON • WASHINGTON • IDAHO • ALASKA • CALIFORNIA • NEVADA





Thenell Law Group lawyers and staff are committed to your insurance-related legal needs.

With offices in Portland, Oregon and Seattle, Washington, the firm's practice areas include **First & Third-Party SIU, Bad-Faith Litigation, Insurance Coverage Disputes, Construction Litigation, Products Liability, Personal Injury Defense, General Liability, Property, Fire & Casualty Claims, Directors and Officers Litigation, Errors and Omissions Litigation, Cyber Litigation, Subrogation, and representation of police officers and their associations.**

Applying SIU roots and unique talents in a case by case approach, TLG not only advises its clients about the law, but provides practical solutions they can utilize every day. TLG goes the extra mile to give its clients the ability to make informed and educated decisions, and to offer creative solutions to complicated legal problems.

Thenell Law Group provides you with options, solutions and a partnership for success.

For Lee, my mentorship helped her find her footing as she graduated college and started looking for a place to start her career. She encourages others to seek out mentorship opportunities as well.

"I now have a well-respected and beyond knowledgeable mentor who I reached out to in my last semester of college who has introduced me to people I would've never met myself this quickly into my career," she said.

"This is why I encourage everyone to reach out and connect. Find your mentor so that you can become the best version of yourself. Being new to an industry can be overwhelming and scary, but if you set yourself up for success with a mentor you will be amazed at how much stress is relieved. The impact this individual has had on my professional/personal career is why I go speak at a local university on the importance of mentors and networking. I hope after reading this you are encouraged to seek your mentor or to be a mentor for someone else."

Just imagine if everyone who reads this article decides to become a mentor to someone in the industry or seeks mentorship. What amazing things could happen. ❖

Driving Blind: Investigating Crashes Caused by Sun Glare

By Robert A. Siegel
Reprinted from www.propertycasualty360.com.

Ask drivers about sun glare, and they all agree that it is challenging to drive when dazzling sunbeams trigger momentary blindness. It makes sense then to wonder if sun blindness, and other sources of glare, are significant factors in motor vehicle accidents. Does anecdotal evidence correlate with crash statistics?

Unfortunately, drilling down to that answer is difficult because crash statistics gathered by law enforcement agencies do not supply an adequate level of detail. It is a rare state that offers much beyond "obscured vision" as an accident factor, and that refers to lighting or weather conditions rather than sun glare. Arizona, a state with record-leading sunny days, is the only one to offer sun glare as an option to check under "Vision Obscurement" in the state's standard motor vehicle accident report.

Sun Glare in Accidents

Despite the scarcity of supporting statistics, the inescapable reality is that glare shining into the gaze of anyone actively controlling a moving vehicle can



ESI www.engsys.com
206.622.2007

Engineering Consulting and Forensic Investigation

- ◆ **Multidisciplinary Approach**
- ◆ **Industry Expertise**
- ◆ **Powerful Insights**



700 South Industrial Way, Seattle, WA 98108



Forensic & Engineering Consulting Services
across the Pacific Northwest, U.S. and Canada

- Fire & Explosion Investigation
- Construction Defect
- Accident Reconstruction
- Metallurgy and Corrosion
- Failure Analysis
- Litigation Support

+1 800-711-0704

forensics@jensenhughes.com
jensenhughes.com/experts



©2018 JENSEN HUGHES, Inc. All rights reserved.



UNPARALLELED SERVICE | UNBEATABLE RESULTS
CA | AZ | FL | NV | CO | WA

SEATTLE, WA



PRACTICE AREAS:

- AUTOMOBILE LIABILITY LITIGATION
- AUTONOMOUS VEHICLES LIABILITY
- CANNABIS LITIGATION
- CASUALTY LIABILITY LITIGATION
- COMMERCIAL & GENERAL CIVIL
- COMPLEX TRIAL TEAM
- CONSTRUCTION LITIGATION
- EMPLOYMENT LITIGATION
- ENVIRONMENTAL & TOXIC TORT
- HOMEOWNER ASSOCIATION LITIGATION/ADR
- INSURANCE COVERAGE LITIGATION
- MEDICAL MALPRACTICE
- PREMISES LIABILITY LITIGATION
- PRODUCTS LIABILITY LITIGATION
- PROFESSIONAL LIABILITY LITIGATION
- PUBLIC ENTITY LIABILITY
- RETAIL, RESTAURANT, AND HOSPITALITY

WWW.TYSONMENDES.COM



CONSULTING EXPERTISE

- Construction
- Equipment
- Forensic Architecture & Engineering
- Water & Fire Restoration
- Environmental, Health & Safety
- Forensic Accounting

Pacific Northwest | Robin Reed | reed@jsheld.com | 425-301-2241 | jsheld.com



Complete Restoration,
Construction & Service



Helping You Get Back to Business,
and Back to Life, After a Disaster

Fast recovery. Uncompromised quality. With nearly 20 years of commercial property loss experience throughout the U.S. and Canada, Interstate has the capability and knowhow to respond to any size job, anywhere. Learn more about our restoration and reconstruction services today at InterstateRestoration.com.

800-622-6433

24-Hour Emergency Response

206-399-7671

Kent Office



Direct:
425.208.1106

Office:
1.877.877.9478

Restoring fabrics and textiles
from water, mold, fire, smoke,
and dust/debris damage.

- Handbags
- Shoes
- Luggage
- Bedding
- Window Treatments
- Rugs



Bakker'sTextileRestoration.com



ADVANCED WATER RESTORATION
 206-450-0990

24-7 Emergency Services
 Water & Sewer Restoration
 Mold cleanup & Remediation

Clean@AdvancedWaterRestoration.com




NWIC Inc.
 Northwest Insurance Contractors

Your Premier Northwest Insurance Contractor
 24-Hour Emergency Response
 General Contractor
 Residential & Commercial
 Reconstruction & Restoration

(425) 337-3960
 Cell: (425) 780-8263 Fax: (425) 337-3767
ghaney@nwicconstruction.net
 16212 Bothell-Everett Hwy F360 Mill Creek, WA 98012-1291

BC INVESTIGATIVE ENGINEERS, LLC
 RESPONSIVE • ACCURATE • THOROUGH

- Cause and Origin: Water & Dry Rot, Structure Failure, Etc.
- Restoration Design
- Due Diligence
- Construction Defect
- Expert Witness
- Model Building Code Research and Analysis
- Structural Consulting / Seismic Rehabilitation
- Landslide / Soil Erosion / Foundation Settlement
- Building Thermography (Infrared Camera)
- Personal Injury / Litigation Support
- Affiliations: ICC, ACI, AISC, AWC, SEAW, ICRI, PSAA

Providing Responsive, Accurate & Thorough Investigative Engineering Services To The Insurance, Legal & Restoration Industries For More Than Fifteen Years

PRINCIPAL:
Jesse L. Binford, PE, CIT
 jbinford@bcie.net
 Cell: 253.670.9513

3605 C Street Northeast, Auburn, WA 98002
Office: 1.888.335.5557 Fax: 253.833.7309

cause dangerous visual deficits, albeit temporary ones. Most drivers are able to mitigate that momentary impairment with defensive driving maneuvers like slowing down and deploying windshield visors and polarized sunglasses to protect their eyesight. Clean windshields devoid of cracks and chips also help to minimize sunlight's dazzling effects. Choosing an alternate route or changing the timing of a drive to avoid sun-glare periods are also safe-driving coping mechanisms.

The most important attribute of sun glare is that it is temporal in nature: The angle of the sun must be low enough in the sky to shine light into a driver's eyes. That means that the most vulnerable times of the day for glare challenges coincide with the rising and setting of the sun, which, coincidentally, also fall into rush hour timeframes in urban zones.

It is that aspect that has spurred traffic researchers to see if they can find upticks in crashes during those hours. A representative study looked at accidents occurring on east/west roadways used by commuters in Tucson, Arizona, a city with more than 300 sunny days annually. Drawing from crash reports at signalized intersections over a three-year span within the peak glare time frame, statistical analysis showed upticks in collisions in the direction of travel most exposed to sun glare. Empirical evidence from this study showed that early spring and fall days had the highest glare exposures and thus proved susceptible periods for glare-caused collisions at intersections.

Crash Analysis

When it comes to looking at a motor vehicle accident with a potential glare issue, the accident reconstruction analysis often requires the automotive engineer to employ more traditional investigative methods like on-site recreations of the accident sequence rather than relying on technologies like crash data retrieval.

Critical to the site visit is capturing the exact time of day and the weather at the accident scene from the driver's perspective. Achieving that timing precision can require multiple attempts because the sun's angle and other conditions do not always coincide exactly as they did at the moment of the crash.

There are a number of tools at the investigating engineer's disposal to aid the data gathering and confirm the accuracy of the test-drive parameters. The azimuth angle, or the compass direction from which the sunlight comes at any given day, time or location, is trackable via online sources like Sun-calc.org. The engineer can determine the position

T E R S U L L I
CONSTRUCTION SERVICES

Contractor License # TERSLCS891DW

Trent Gabel
 Owner
 trent@tersulli.com

(p) 206.793.3744
 (f) 206.535.8186
 www.tersulli.com

of the sun in the sky as seen from a particular location at a specific time by using the sun's azimuth angle and the elevation at the crash site. Pinpointing the sun's angle at that scene is a crucial data point that feeds into ascertaining the degree of visual impairment a driver experienced prior to a crash.

Canny use of Street View on Google Maps can deliver another perspective of the crash site with a high degree of geospatial accuracy that could potentially track solar exposure. In fact, MIT researchers built a model system using Street View to determine sun glare values in streets adjacent to the university's Cambridge, Massachusetts neighborhood. Municipal traffic cameras might also be tapped for data about broader driver behaviors on the roadway in the accident's vicinity during peak sun-glare periods.

The driver's physical point of view is also critical to determine for the crash investigation and includes:

- ⌋ His/her height behind the wheel and the resulting line of sight;
- ⌋ Obstacles on the roadway that impact visual field;

ServiceMASTER
Restore

ServiceMaster of Seattle
 Serving King, Snohomish, Island
 Yakima and Kittitas Counties

1.800.767.2332

FIRE
WATER
PACKOUT

**WHEN DAMAGE STRIKES, YOU CAN BE RUINED
 OR YOU CAN BE READY.**

GET STARTED NOW ▶ When fire or water damage puts the things that matter most on the line, you need the very best help on the line, as well. That's why knowing the easiest ways to contact SERVPRO® is so important. Just go to servpro.com on your mobile phone or call 1-800-SERVPRO to get the team that's faster to any-size disaster. We're a leader in giving control back to homeowners, property managers and even entire communities after the ravaging effects of water or fire. So whether you're responsible for 1,000 square feet or 100,000 – be ready for the worst, with the very best. Your trusted, local SERVPRO® Professional.

-) Weather conditions at the time;
-) The condition of the windshield; and
-) Driver actions to reduce glare issues like using the sun visor or wearing polarized sunglasses.

Also contributing to the analysis is gauging the age and visual health of the driver. Glare is harder on elderly drivers. Dazzling sunlight reduces contrast and imperils visual acuity. For the young, the impairment is quick to resolve, but older drivers can take as much as 50% longer to recover from a glaring assault on their eyesight. Input from a human factors specialist may also provide perspective to the driver's reactions to visual impairment.

Glare is an ever-present challenge for motor vehicle drivers, whether it derives from a blast of bright sunlight in the driver's line of sight or a piercing ray of light reflected off an adjacent vehicle's shiny chrome trim. While its impact on crash statistics may be underrepresented for now, glare is a driving challenge that forces alert drivers into defensive driving behaviors, especially as they travel roadways with east/west exposures during vulnerable time windows. ❖



**PSAA Golf Tournament
June 19, 2020
More info coming soon!**



Career Opportunities

To post a job opening send an email to:
info@pugetsoundadjusters.org
Check our website for the latest offerings:
www.PugetSoundAdjusters.org