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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: May 15, 2015
Time: 11:30am Location: Billy Baroo's
For more details see page 2 & 3

How Much Time Do We Really Have?

By Tom Williams

PSAA President, Partners Claim Service

I'm sure most of you read of the tragedy that struck a young family recently. On Monday, April 13, 2015 at about 10:30am, Josh and Vanessa Ellis were driving under an SR 410 overpass when a portion of a concrete span fell on their truck. Both Josh and Vanessa along with their 6-month old son, Hudson were killed. This was such a young family with, seemingly, an entire lifetime of adventures ahead of them.

I didn't know this family but from what I have read about them, they were deeply impactful in the church they served as youth pastors. They were also loved by so many in their community. Articles point out how many youths they have helped through difficult times. By all accounts, these were great people who did a lot of good for their community.

This is by no means a new occurrence. All of us who have lived for more than a decade have read so many stories like this; tragic accidents and intentional actions that take the lives of innocent people. This is just the most recent event like this. So, it got me thinking about my life and just what kind of impact I have on others. It got me thinking about where and what I spend most of my time on. Do I really have my priorities straight? Do I care more about getting something completed than how I can help another person?

(See How Much Time... continued on page 3)



MAY 15, 2015
MEETING PRESENTATION
— See page 3



— See page 7

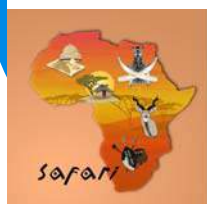
Well Adjusted — See page 11
Shared experience from



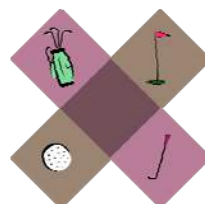
Claims Conversation
with Roger Howson — See page 15



— See page 23



4th Annual PSAA SOUTH
Golfing Safari
Friday, June 12, 2015 — See page 26



4th Annual PSAA NORTH
Golf Tourney
Friday, July 17, 2015 — See page 27



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PSAA Next Luncheon Mtg

- Next Meeting:** May 15, 2015
- Time:** 11:30am to 1:00pm
- Location:** Billy Baroo's Bar & Grill
(at Foster Golf Links)
13500 Interurban Ave W
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206/588-2763 www.billybaroos.com
- Cost:** Members \$20 Vendors \$25
- Presentations:** See page 3 for topics/presenters
Past Presidents Honored
Election of Officers for 2015-16
- Please RSVP:** www.PugetSoundAdjusters.org
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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.

Notes from the April Meeting

Past President **Carol Seepersad-Green** won the \$25 Adjuster Drawing and **Jackie Roethel** of Superior Cleaning & Restoration won the \$25 Vendor Drawing! Also, **Charles Bingham** was drawn to win the Blue Bucket but was not present, so the pot grows to \$200! At the May meeting we will be drawing until someone wins!

Please note the importance of an RSVP either by paying online with a credit card or through our Facebook page. We experienced a shortage of food at the May luncheon because more people showed up than expected. So thank you for an RSVP!

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How Much Time... (Continued from front page)

We all lead busy lives. We choose to make our lives busier than ever before. It's just the world we live in. We have fooled ourselves into believing that we need to accomplish something and that the something we need to accomplish is the most important thing in our life. What we fail to see is what we give up in order to continue accomplishing something, which by the way, once accomplished; we simply move onto the next something that needs to be accomplished.

Our tendency is to put the thing ahead of the whom and we do this every day over and over again. Humans, by nature, are relational beings. We need relationships. Relationships, good or bad, have the most profound effects in our lives. This is always recognized by those who have little time left. Most people that are in the last stages of life make time for what is most important; those they love. They cling to them. They long for them. They don't care about projects or belongings, they care about people.

So, why would we wait until the end of our life to make people most important in our life? If there is one thing we should all agree on it is this; none of us knows how much time we really have left on this earth. Not one person knows the day their life on earth will cease. We make plans for a future that may be, but in reality we have no guarantee of that future. We put off relationships for later so that we can accomplish a thing right now. Only, that later might never be.

Everyone has heard the term, live like there is no tomorrow. However, I think many believe this to mean that we need to experience things and do things now because we don't know how much time we have. However, I think we should understand this to mean that we should focus on people today and not put them off until tomorrow. We should embrace those we love and tell them we love them today, as well as tomorrow. I think we should strive to improve our relationships with others at the expense of getting something done. We should make others feel as important to us as they are, not leave them wondering.

Let's not make the mistake of thinking we have plenty of time to work on our relationships. Let's not put off telling our loved ones just how important and special they are. Let's not put off showing each other how much we mean to one another. After all, if people really are more important than things, shouldn't we make that clear in how we live today?

Remember, our time on earth is fleeting. We are here one day and then gone tomorrow. What is certain is that we will all someday face the same end. What is uncertain is when that day will come. So, don't put off until tomorrow what is most important when you can live that out today. Because, just like the Ellis family and so many other families have experienced already, we have no guarantee for tomorrow.

Thank you for listening. Have a great month. ❖

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May Meeting Presentations

Mediations

With **Gregg L. Bertram**

About the Presenter

Gregg Bertram has resolved thousands of cases in 22 years as one of the Pacific Northwest's most recognized mediators and arbitrators.

From 2000 to 2008 Gregg was a principal at JAMS, the nationwide provider of alternative dispute resolution services, and before that was affiliated with Washington Arbitration and Mediation Services, where he earned the "Master Mediator" designation. Prior to full-time ADR practice, Gregg was a practicing attorney. In 1983 he co-founded the Seattle law firm now known as Bennett, Bigelow and Leedom, PS, where he focused on complex commercial litigation. He also has served as corporate counsel to a very large Seattle commercial real estate developer.

Gregg is chair of the Federal Bar Association Alternative Dispute Resolution Section, a member of the National Academy of Distinguished Neutrals, and an American Arbitration Association mediator and arbitrator. He is also an accredited neutral of the World Intellectual Property Organization and International Center of Dispute Resolution.

Gregg is past chair of the ADR committee of the Washington State Bar Association. He has been recognized as a "Super Lawyer"® for ten consecutive years in Washington Law & Politics magazine, and has received repeated recognition in Seattle Magazine peer surveys as a "Top Lawyer."

Gregg Bertram earned BA and MA degrees in English from Occidental College, his law degree from Seattle University School of Law, and a Master of Laws degree in Law and Marine Affairs from the University of Washington School of Law.

Property Claims

With **Steffen Werner**

About the Presenter

Steffen Werner has been employed by J.S. Held, Inc. since 2009 and is resident in the Seattle, Washington office. Mr. Werner has

(See **Meeting Presentations...** continued on page 5)



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*Service Response Guidelines – Exceptions may apply under certain conditions, such as a local catastrophic event or storm situation.

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Meeting Presentations... *(Continued from page 3)*

worked in the construction industry consistently for 15 years and has been involved in it on some level for most of his professional life.

Since joining J.S. Held, Steffen has been tasked with many consulting responsibilities such as assessing, estimating and monitoring earthquake, fire, water and flood damage claims of various sizes. Steffen's responsibilities have taken him across the Western states including Alaska. Mr. Werner has also handled losses related to hurricane and tornado damage in Missouri, Tennessee and New York City.

Prior to working with J.S. Held, Inc., Steffen gained extensive knowledge of the insurance restoration industry as a construction field superintendent, project manager, and estimator. His duties included evaluating, estimating, and reaching settlements for various sizes and complexity of damage including large catastrophe losses such as the 2003 & 2006 California Wildfires and 2009 hail storm in Denver, CO.

Mr. Werner's diverse knowledge in the industry from both the general contractor and adjuster viewpoints, gives him an advanced insight into scoping, estimating, investigating, and assisting in resolving property losses.

Steffen has expanded his construction experience to his community by volunteering with the Christmas in April Foundation, La Jolla Lutheran Tijuana Mexico home building outreach, Bread of Life Missions Seattle, as well as an infrastructure mission to Abidjan Cote D'Ivoire West Africa. ❖

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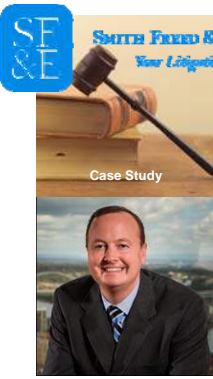
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Can a Business Be Liable for a Mass Shooting?

— By **Josh Hayward**

From the desk of Josh Hayward:
 When can a business owner be liable for the criminal acts of a third party who causes injury to invitees?

Claims Pointer: Business owners are generally not liable for harm caused by third party criminal acts. However, under special circumstances, a landowner or possessor of land can be held liable to victims that are injured as a result of criminal acts. In this case, the Washington Supreme Court clarified that liability for criminal acts of a third party only arises when there is (1) imminent or immediate criminal harm or (2) the owner or possessor could foresee harm based on a history of prior acts that are similar in nature, close in time, and sufficient in number to put the owner on notice that criminal harm could occur again.

*McKown v. Simon Property Group, Inc.,
 2015 WL 967917*

In 2005, Dominick S. Maldonado, wearing a dark trench coat and armed with two automatic weapons, entered the Tacoma Mall and began firing a gun at shoppers and employees, injuring seven. One of the employees, McKown attempted to stop Maldonado and was shot and injured in the process. There were only four unarmed security employees on the premises, no security cameras, and the mall intercom was inaudible and inaccessible the day of the shooting. McKown sued the property manager, Simon Property Group, Inc., for negligence for failing to protect him from foreseeable criminal conduct. The case was removed to federal court.

Simon filed a motion for summary judgment but the trial court found that it could not grant summary judgment because there was a genuine issue of material facts as to whether Maldonado's criminal conduct was foreseeable. Simon moved for reconsideration on the basis that Washington uses the "prior similar acts on the premises" test for foreseeability of criminal acts, which requires that a plaintiff present evidence that "very similar criminal conduct has occurred on the premises in the past." The trial court then vacated its holding and granted Simon's motion. The trial court considered

(See Case Study... continued on page 9)



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"Common-Law Indemnity for Negligence (Probably) Obsolete"



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Case Study... (Continued from page 9)

six other shootings and 3 gun-related incidents on the Tacoma Mall property but determined that they were too remote in time and not similar enough to satisfy the test. Plaintiff appealed.

The Ninth Circuit Court of Appeals acknowledged that the Washington Supreme Court interpretation of the law controls, but expressed its uncertainty about the state of the law in Washington. It pointed out that while the Washington Supreme Court recognized a duty to protect invitees from "imminent criminal harm" and "foreseeable criminal conduct" in 1997, the Washington Court of Appeals had since narrowed the scope of that duty. The Ninth Circuit asked the Washington Supreme Court to clarify the state of Washington law on the issue.

The majority of the Washington Supreme Court pointed out that the Ninth Circuit essentially asked two questions: (1) whether Washington applies the similar acts test as argued by Simon; and (2) how similar a prior act must be to create a question of fact for the jury (whether it will survive summary judgment).

(1) As to the first question, the court first set out that liability for criminal acts is the exception to the rule in Washington. The court explained that two situations give a landowner reason to know—when there is immediate or imminent harm or when, based on the landowner's experience, place of business, or character of the business, there is a likelihood that a third party will cause harm to invitees. The court stated that while the prior criminal acts test is one basis for liability for criminal acts by third parties, it is not the only basis. Because the parties only addressed the issue of similar prior criminal acts, the court examined only that question in detail.

(2) Prior criminal acts put a landowner on notice of potential future criminal harm if they are sufficiently similar in nature, close in time, and sufficiently numerous to be foreseeable. A high crime neighborhood is not enough on its own to make criminal acts foreseeable to a landowner or business. The court summarized that in order for an owner or possessor of land to be liable for the criminal acts of a third person, the owner or possessor must know from experience of prior similar incidents. ❖

— View the full opinion at: <https://www.courts.wa.gov/opinions/pdf/877220.pdf>

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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Corrosion: An Insured Loss or a Normal Expectation of Lifetime?

By Brian D. Flinn, PhD, PE

Corrosion can be insidious, proceed undetected and be the cause of failures that can lead to injuries and/or significant damages. Diverse examples of corrosion related losses, include pitted or fogged windows, plumbing leaks in metal and plastic components, electrical faults and losses in structural integrity. Are these covered losses and are there any recovery options? Can these losses be prevented in the future?

Corrosion can be broadly defined as environmentally induced degradation of a material. There are many forms of corrosion that affect almost all common materials including metals, plastics and composites depending on the environment and application. Examples include rusting of steel, microbial induced pinholes in copper pipes and ultraviolet light or solvent attack of plastic pipes.

Corrosion is a naturally occurring phenomenon that should be considered in the design process and maintenance procedures. Since just about everything corrodes, what is important to consider is the rate of corrosion. A simplistic analogy is automotive tires: Tires are not expected to last forever, it is accepted that they wear out with use. However, tires should last a reasonable time or mileage; if they do not then questions of misuse or manufacture deficiencies may arise.

Similar questions arise in many incidents where corrosion may be noted. Is corrosion a root cause of failure? Did corrosion lead to failure of the component before the expected life time? Was the environment more aggressive than anticipated? Were improper materials selected? Is it sufficient to just replace the component, or do the root cause(s) need to be identified to prevent reoccurrence? Who is responsible: the designer, the manufacturer, the installer, the owner, and/or Mother Nature and Father Time?

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A homeowner finds bluish stains on their bathroom tiles and later pin hole leaks occur in the copper

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Well Adjusted... *(Continued from page 11)*

pipng five years after construction and cause significant water damage. A metallurgical examination shows that microbial induced corrosion (MIC) caused accelerated pitting corrosion in the copper pipes. Water testing showed no chlorine in the water and it was discovered the homeowner had installed a whole house water filter system that removed the chlorine. The lack of chlorine allowed bacterial colonies to form inside the copper pipes and lead to MIC



Growths on brass fitting associated with microbiologically influenced corrosion.

pitting and pinhole leaks. A complete inspection of the copper pipes, followed by a high dose of chlorine and flushing of the plumbing system was prescribed to remove the bacterial colonies. To prevent reoccurrence, it was recommended that point of use water filters be installed in place of the whole house system.


ommended that point of use water filters be installed in place of the whole house system.

A leak was discovered inside the walls of a condominium plumbed with PEX pipes and yellow brass fittings. Upon further investigation it was found that the PEX piping had cracked where an intumescent firestop sealant had been used to seal penetrating firewalls between units. The solvent used in the sealant embrittled the PEX and cracking ensued. The fire stop sealant claimed to be compatible with all plastic piping, which it was not.


Dual pane windows typically become fogged when the seal retaining inert gasses between the panes fails. Moisture entering the confined space reacts with the glass to produce a highly caustic environment leading to tiny pits and a fogged appearance. In the same vein, window lights exposed to runoff from unsealed concrete can corrode from the caustic lime leached out of the concrete. Thus windows that appear dirty, once cleaned with commercial acid cleaners, appear fogged or distorted.

Many corrosion losses can be traced to misuse or failure to properly protect materials from the environment. Understanding the nature and cause of the loss can often provide a strong case for subrogation to the responsible party. ❖


— For additional information, contact Dr. Flinn at bflinn@gt-engineering.com or 425-556-5555.



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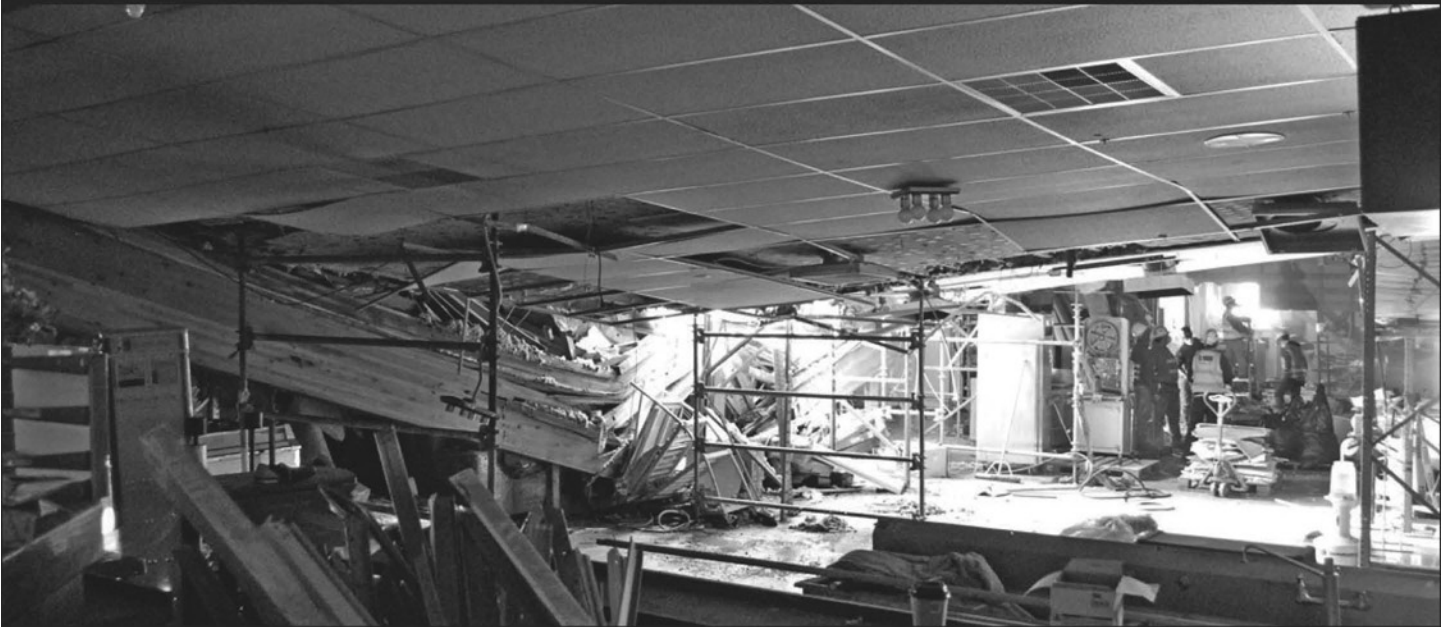
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Claims Conversation

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

Every PSAA Newsletter article written by PSAA President Tom Williams is a must-read, and this month's reflection on the sudden and tragic loss of a young family is especially poignant. Tom demonstrates an amazing ability for uncovering teachable values in even the most seemingly senseless circumstances, thus he carves from the mass of concrete that crushes Josh, Vanessa, and baby Hudson Ellis a parable about the importance of living life and loving family and friends fully in the moment.

The young Ellis family lived, worked, and worshipped in Bonney Lake, but grew to adulthood in my home town of Mount Vernon where Josh and Vanessa attended school with my cousins' kids from kindergarten through graduation. My family and everyone there feels grieves their loss deeply, and we all struggle to reconcile the random unfairness of innocence crushed.

I don't know Josh, Vanessa, and Hudson Ellis, so I'm not inclined to melodramatically elevate the significance of their passing or the tragedy of this incident. However, it cannot go unnoticed that such a young family lovingly dedicating their life to their faith, family, friends, and community will be eulogized with effusive praise far beyond our usual attention to wealth, fame, status, academic credentials, and professional recognition. We are loved by those we impact, not according to who we impress.

I know this because it's only been 29 months since we lost one of our own, Tim Owen (and his wife Cheryl), in a similarly tragic incident. At 58 and 56 years too young, the passing of Tim and Cheryl still leaves a gaping hole in every one of the many communities their contributions are felt. The entire Owen family (Tim, Cheryl, Jessica, Jamie, Jeremy, and Jamie's husband Steven) demonstrate that professional accomplishments and material rewards do not preclude living a fulfilling personal life embracing family, friends, and a proven commitment to serving the greater good.

The critical difference between the Ellis and Owen tragedies is that Jessica, Jamie, Jeremy, and Steven will survive their horrific ordeal; a survival gained at a great physical, emotional, and financial cost. Jessica and Jamie are probably permanently disabled, Steven is still recovering from his injuries, and Jeremy vividly relives the terror of violently losing his parents and almost losing both of his sisters.

(See **Claims Conversation...** continued on page 17)

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Claims Conversation... *(Continued from page 15)*

I read in the newspaper about a family being crushed by a falling tree while driving over Stevens Pass, but it isn't until Larry Weinberg from Superior Cleaning calls to ask if I am going to the candlelight vigil for the Owen family that I make the connection to my friend Tim Owen. I reread the article to see that I have missed the prominent mention of Tim's name, age, and neighborhood. This is just one more news item about an unfortunate occurrence. No big deal... until the occurrence involves someone I know.

Tim Owen is as alive to me now as he was just before that terrible day in late December of 2012. He and I started in the claims business at the same time, worked many claims together, and were always delighted to see one another at the abundant claims-related meetings, social gatherings, and tournaments throughout the years. My affection for Tim is not diminished by a relationship defined as strictly professional, and his presence in my life enhances my respect for the work we do. I know Tim Owen as a committed, competent, and compassionate claims professional who dedicates himself to paying what's owed... no more, no less. He is fair, reasonable, responsive, and evaluates every insurance claim on its own merit.

Why am I telling you this? Because Tim Owen epitomizes the argument for flesh and blood adjusters where telecommunication, digital photos, algorithmic analysis, and remote claims management is an insult to policyholders and claimants who deserve a very human acknowledgement of their suffering.

Like any responsible business, the insurance industry is focused on cost containment, efficiencies, and how best to use technology to control labor expenses. The sale of policies, adjustment of claims, and all other insurance services and support can be modernized to eliminate all human contact with the public. This isn't the future, this is right here and right now. So far, the consumer doesn't care because they assume that streamlining services (hiring living human beings is SO expensive and inefficient) translates into appreciably lower insurance premiums. Insurance is an entirely price-based commodity, and it's a race to the bottom.

On a clear day a concrete slab drops from a free-way overpass. Amidst a winter freeze a massive tree snaps at the trunk. The gigantic slab of concrete smashes a vehicle so thoroughly that rescue person-

(See **Claims Conversation...** Continued on page 19)



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Claims Conversation... (Continued from page 17)

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Bitcoins: The Next Cyberinsurance Risk?

By **Kathy Finn**

Reprinted from www.insurancejournal.com

Consumers around the world are racking up more than 100,000 financial transactions every day without using cash, credit cards or a barter system. How are all those buyers doing it?

With Bitcoins, of course.

The growing use of the six-year-old virtual currency and its implications for the insurance industry were the subjects of a panel discussion at the Risk and Insurance Management Society (RIMS) 2015 Conference in New Orleans.

In a session entitled, "Bitcoins: the Next Cyberinsurance," Ty Sagalow, CEO and founder of Innovation Insurance Group, said it's no surprise that the use of Bitcoins still raises eyebrows among skeptics, given the "shady" nature of the currency's startup.

Dark Origins

"Many carriers remember that when Bitcoin began in 2009, it was first used for the purpose of buying any type of drug you could think of, or to pay for murder for hire – some really bad stuff," he says.

But Sagalow said the currency has moved away from its dark past and has been embraced by Silicon Valley-funded corporations who are interested in it from a technological standpoint as well as its investment potential.

With an estimated \$3.5 billion worth of Bitcoins in circulation, 82,000 merchants now accept Bitcoins, Sagalow said. Eight million users have set up Bitcoin "wallets" – accounts where they "store" and man-

(See **Bitcoins...** continued on page 20)





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Bitcoins... (Continued from page 19)

age the currency – and the number is growing.

Bitcoins are a way of using and moving money without a bank account or credit card. The currency fluctuates in value against other currencies, just as the U.S. dollar and many others do. Recently, a Bitcoin was worth about \$226 in U.S. dollars, Sagalow said.

Users can purchase Bitcoins, store them in a virtual wallet linked to their smart phone, and then scan their account information at participating establishments to pay for merchandise or for other purposes.

Insurer Concerns

Along with a rocky startup linked to the illegal drug trade, insurers that consider the possibilities of protecting Bitcoin users have other lingering concerns, said Robert Parisi, managing director and national Cyber Risk Product Leader at Marsh in New York.

For one thing, “Bitcoin has some volatility, so you can’t have the same approach to storing it as you would a commodity,” he said, adding that the currency has a certain “perishable” quality.

“Volatility in price is one of the things carriers are concerned about,” Parisi said. An upward move in price can be beneficial to an owner, but trying to understand exactly how a Bitcoin is created and what causes its price movements “is a very complex problem” for insurers.

In addition, the security of Bitcoin use is still untested in the larger market.

Bitcoins held by an individual or business are protected in much the same way a safe deposit box at a bank secures valuables. Once stored in a virtual wallet, the currency can only be removed or accessed through the use of two “keys” – or codes – one held by the Bitcoins’ owner and the other held publicly.

“A person could lose the thumb drive that has the private key on it, then they are no longer able to unlock their Bitcoin wallet,” Parisi warned.

Robust Investment

Still, investment in Bitcoins has been relatively robust. Sagalow said the growth in investment so far in the short life of the currency has been stronger than the growth of Internet-related investment during a similar period in its startup.

Venture capital companies have invested more than \$670 million worth of Bitcoins into security-related enterprises, he added.



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Cyber Issue

James Kirtland, vice president of corporate risk management for Voya Financial Inc., said that so far, insurers have viewed Bitcoin use as a cyber security issue.

“Insurance companies are definitely looking at it,” he said, noting that it is reminiscent of the dawn of cyber security, when “everybody looked to their general liability policies to cover it, but the policies didn’t cover it.”

So now, carriers are looking for new options. “There really is no product for it yet,” Parisi said.

Sagalow made a distinction, however, between insuring Bitcoins’ value and covering the management of a Bitcoin company. The price of the currency cannot be insured, he said, but the company could be covered “like any other D&O [directors and officers] insurance.”

In addition, Bitcoin theft insurance is available. “It’s pricy and there are only a few policies, but over time more folks will get involved and there will be more consistency in the security of the underwriting,” Sagalow predicted.

Parisi says an interesting aspect of Bitcoins is the anonymity of users. While every Bitcoin transaction is digitally recorded, parties to the transactions are identified only by account numbers, not names. The anonymity seems to be part of Bitcoins’ appeal for many users.

But Parisi points out that any transaction that is done via email leaves an electronic “track” that can be followed back to the user, so the anonymity is hardly complete.

Still, noting that the vast majority of people in the world do not have bank accounts or credit cards, but many of them do have smart phones, the panelists said Bitcoins could become a simple and reliable currency for millions of people.

“I honestly believe that Bitcoin is the cutting edge of where monetary systems may be going,” Kirtland said, though he did not suggest that would happen overnight.

“The biggest hurdle we have is, we don’t know enough about it,” he said.

Regulated exchanges for the currency now exist, but the full regulatory aspects of Bitcoin use are yet to be explored, and that will involve myriad state and federal agencies, the panelists said. ❖



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Thieves Caught on Camera Using Mystery Device to Unlock Vehicles

<http://www.nicbblog.org/2015/03/11/thieves-caught-on-camera-using-mystery-device-to-unlock-vehicles/>

It's a growing trend lately and it has many law enforcement agencies scratching their heads. Thieves are using high-tech electronic devices to break through the keyless-entry systems that lock up modern cars.

They are using what some are dubbing as electronic "scanner boxes" that allow them to mimic the signal emitted by key fobs that open car doors with the click of a button.

Once inside, thieves can steal personal items in a matter of seconds.

But there's more to this story...

Excerpts from: <http://www.nytimes.com/2015/04/16/style/keeping-your-car-safe-from-electronic-thieves.html>



In a normal scenario, when you walk up to a car with a keyless entry and try the door handle, the car wirelessly calls out for your key so you don't have to

press any buttons to get inside. If the key calls back, the door unlocks. But the keyless system is capable of searching for a key only within a couple of feet.

Mr. Danev [founder of 3db Technologies] said that when the teenage girl turned on her device, it amplified the distance that the car can search, which then allowed my car to talk to my key, which happened to be sitting about 50 feet away, on the kitchen counter. And just like that, open sesame.

"It's a bit like a loudspeaker, so when you say hello over it, people who are 100 meters away can hear the word, 'hello,' " Mr. Danev said. "You can buy these devices anywhere for under \$100." He said some of the lower-range devices cost as little as \$17 and can be bought online on sites like eBay, Amazon and Craigslist.



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News... (Continued from page 23)

Mr. Danev said his company was in talks with several car manufacturers to install a chip that can tell how far the key is from the car, thereby defeating the power-amplifier trick.

While I can't be 100 percent certain this is the device they used to get into my car, until car companies solve the problem, he said, the best way to protect my car is to "put your keys in the freezer, which acts as a Faraday Cage, and won't allow a signal to get in or out." ❖



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4th Annual PSAA SOUTH Golfing Safari

Friday, June 12, 2015

Best golfing safari attire wins a prize!

Registration: 12pm
Shotgun Start: 1pm



Northshore Golf Course ~ 4101 North Shore Blvd NE, Tacoma, WA ~ www.northshoregc.net

REGISTRATION FORM (Questions? Contact Lizzy Adkins at 253/376-8085 or lizzy.adkins@norcross.com)

Name: _____ Company Name: _____

Address: _____ City: _____ State: ____ Zip: _____

Daytime Phone: _____ Fax Number: _____

Email Address: _____

Please list NAMES & COMPANY of Golfers in your Foursome:

1. _____ 2. _____

3. _____ 4. _____

**** EACH FOURSOME MUST CONSIST OF TWO ADJUSTERS ****

Registration Fees Include:

- 18 Holes of Golf
- Golf Cart
- Range Balls
- Opportunity to Win Great Prizes
- Dinner for Golfer
- Raffle and Awards Ceremony



Note: Club rentals are available from Northshore Golf Course.

**Dress up in Safari gear
for a chance to win a prize!**

Vote on your favorite decorated hole sponsor!

**Opportunity to win fabulous prizes from
each hole sponsor!**

"String for Charity!"

Space is Limited – Register Early!

Fees

Dinner & Golf.....	\$100.00 ea
Foursome (Dinner & Golf for 4).....	\$400.00
Dinner Only.....	\$35.00 ea

Dinner & Golf _____ x \$100 = \$ _____
 Foursome _____ x \$400 = \$ _____
 Dinner Only _____ x \$35 = \$ _____

Grand Total \$ _____

Note: You may also pay online with a credit card!

Visit our website at www.pugetsoundadjusters.org and follow the link!

If you pay online, please email your receipt and this registration form to Lizzy Adkins at: lizzy.adkins@norcross.com

Enclosed is my check made payable to:
Puget Sound Adjusters Association (PSAA)
in the amount of \$ _____

Mail form and payment to:
Lizzy Adkins
3508 66th Ave West
University Place, WA 98466



4th Annual PSAA NORTH Golf **Tourney**

Friday, July 17, 2015

Let's Have Some Fun!

Registration: 12pm
Shotgun Start: 1pm

Nile Shrine Golf Course ~ 6601 244th St SW ~ Mountlake Terrace, WA ~ www.nileshriners.org

REGISTRATION FORM (Questions? Contact Lizzy Adkins at 253/376-8085 or lizzy.adkins@norcross.com)

Name: _____ Company Name: _____

Address: _____ City: _____ State: ____ Zip: _____

Daytime Phone: _____ Fax Number: _____

Email Address: _____

Please list NAMES & COMPANY of Golfers in your Foursome:

1. _____ 2. _____

3. _____ 4. _____

**** EACH FOURSOME MUST CONSIST OF TWO ADJUSTERS ****

Registration Fees Include:

- 18 Holes of Golf
- Golf Cart
- Range Balls
- Opportunity to Win Great Prizes
- Dinner for Golfer
- Raffle and Awards Ceremony

Note: Club rentals are available from Nile Shrine Golf Center

**Interested in Sponsorship
Opportunities?**

Contact Deborah Jette at
djette@grange.com

Opportunity to win fabulous prizes
from each hole sponsor!



Space is Limited – Register Early!

Fees

Dinner & Golf.....\$100.00 ea
Foursome (Dinner & Golf for 4).....\$400.00
Dinner Only.....\$40.00 ea

Dinner & Golf _____ x \$100 = \$ _____
Foursome _____ x \$400 = \$ _____
Dinner Only _____ x \$40 = \$ _____

Grand Total \$ _____

Note: You may also pay online with a credit card!

Visit our website at www.pugetsoundadjusters.org and follow the link!

If you pay online, please email your receipt and this registration form to Lizzy Adkins at:
lizzy.adkins@norcross.com

Enclosed is my check made payable to:
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