



~ 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: November 20, 2015. — See page 2

**PSAA Holiday Party
Friday, December 4
At the**



— See page 26



October Bowling
See Winners List page 5
Photos available for viewing
and downloading at
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Introduction of November Speaker

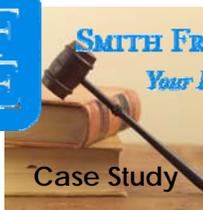
— See page 5



— See page 7



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Case Study

— See page 13

Love it...or Dread it...

By Deborah Jette
PSAA President, Grange Insurance

Fall is officially here and we have gained an hour – hurrah! Tis the season for leaving home in the dark and returning home in the dark. For the rain (roof leaks and flooded basements). For the winds (blown off shingles, fences falling over and trees falling on houses). For the cold (frozen pipes, loss of power, food spoilage). For many of our membership, they thrive on the excitement of running from job to job and helping distressed homeowners. While others stress over keeping up and losing valuable family time.

Regardless of whether you love or dread this time of year, you can bond in the joys of your work or commiserate in the miseries with your fellow peers by joining our monthly gatherings. Plus we have educational and sometimes entertaining speakers.

The 2015-2016 year has barely begun and there is still plenty of time to get others to join our Association. So reach out to friends

(See Love it, or Dread it... continued on page 3)



Claims Conversation
with Roger Howson

— See page 17

Personal Interest

Health Wise

— See page 23



**2015-16
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Bowling: David Kean, Chair
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Symposium: Heather Stariha & Lizzy Adkins, Chairs
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Golf: Deborah Jette, Co-Chair
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Website: Lizzy Adkins, Chair
lizzy.adkins@norcross.com

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PSAA Next Luncheon Mtg

Next Meeting: November 20, 2015

Time: 11:30am to 1:30pm

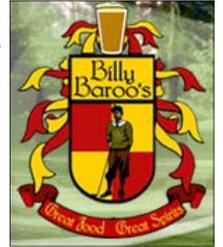
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Cost: Members \$20 Vendors \$25

Presentations: **Claim Handling Philosophies** with Tom Underbrink, Mutual of Enumclaw's Director of Litigation [See bio on page 5]

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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
- 1:30 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.

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Love it, or Dread it... *(Continued from front page)*

and fellow adjusters and invite them to our meetings. First time meeting for adjusters are on us and there is a gift card in it for you and the new attendee! Yes, we will resort to bribery but it's only \$5.

We also have a holiday party coming up in December and it will be at The Hard Rock Café again this year. There is still plenty of time to get in on the early bird special and I hear there may be a sponsorship or two still available for our vendors. See page 26 for details.

So whether you are one looking forward to this time of year or dreading it, it could be a worthwhile break for you to take some time out with your peers. I hope to see you at our next meeting. ❖

Vendor of the Month...



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Advanced Water Restoration takes a great amount of pride in serving those who have been struck by unfortunate home damage situations. Over the past three years Advanced Water Restoration has been led by **Dwayne Palmer**, a licensed plumber with decades of plumbing service experience, as well as construction know-how. In the past year, the addition of **Jim Hitchcock** has added even more professional experience. Jim, a licensed plumber of over 20 years, has helped multiple companies set up new water restoration divisions, and has already amassed 5 years of experience dedicated to the field. Together they have worked to organize a company that can respond with expertise to all types of water damage situations, along with performing in fire restorations, mold removal and remediation, bio-hazard situations, and even odor treatments.

The reputation Advanced Water Restoration looks to uphold is one of honesty, while remaining very easy for all parties to work with. Clear communication and on-time, on-schedule performance are truly important for success in the restoration field. With multiple parties involved in each situation, this company hopes to demonstrate the ability to gain the trust and respect of all sides. The hope is that our solid performance on each job will grow our business, and allow us to help others in even more of these unfortunate situations year after year. ❖

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Blue Bucket October... \$100

Dona Mogelgaard of Grange Insurance was not present to win the pot so it grows to **\$150 for November!**

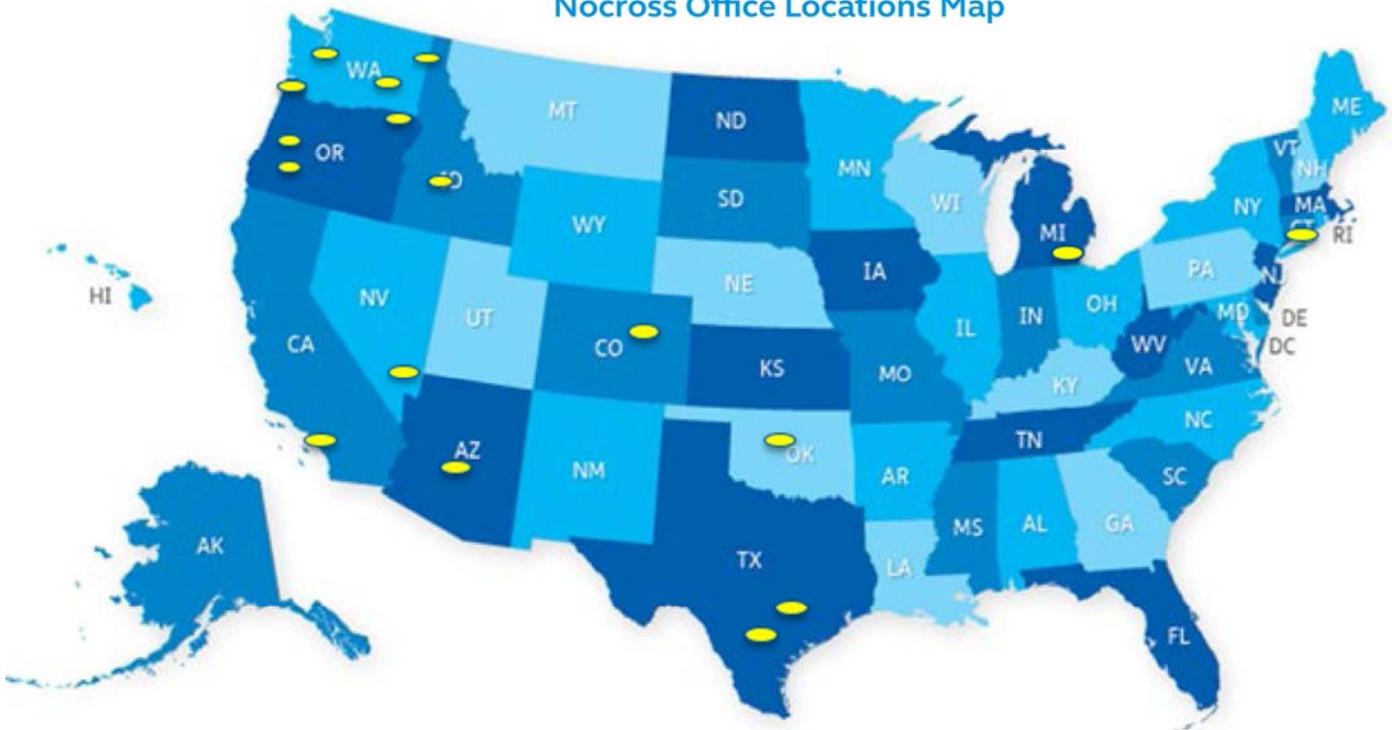


Other Drawings...

Adjuster: \$25 to **George Gombassy**
Vendor: \$25 to **Raina Baker**

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Introducing Our November Speaker

Topic: Claim Handling Philosophies

Thomas D. Underbrink has served in the property and casualty insurance industry in claims management or corporate law positions for both regional and national insurers over the past thirty years. Native of Iowa, he graduated from St. John's University and University of Southern California law school. Mr. Underbrink has an active law license in Colorado and is a member of the Colorado Bar Association, Defense Research Institute, and Washington Defense Trial Lawyers association. He has received insurance professional designations of Chartered Property Casualty Underwriter, Chartered Life Underwriter and Chartered Financial Consultant.

Currently Mr. Underbrink provides oversight as in-house legal counsel for a broad range of litigation arising from both personal lines and commercial lines insurance for Mutual of Enumclaw Insurance and Enumclaw Property and Casualty Insurance doing business in Washington, Oregon, Idaho, Utah, and Arizona. ❖



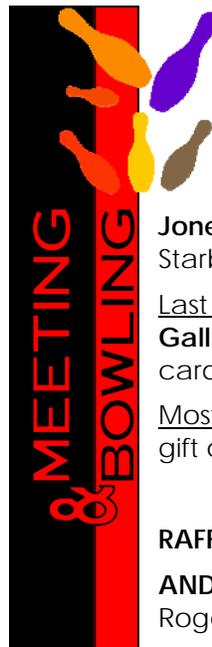
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October BOWLING WINNERS:

First Place: **Matt Munson, HR Huntsman, Hunter Groatman, Chris Will** (\$50 restaurant gift cards)

Second Place: **Tim Lange, Taylor Jones, Dave Minkiewitz, Slaed Spiller** (\$25 Starbucks cards)

Last Place! **Raina Baker, Kevin, Sondra Gallagher, Sarah Romm** (\$25 Starbucks cards)

Most Strikes! **Larry Matlin** (\$50 restaurant gift card)

RAFFLE PRIZE DONATIONS (Thank You!):

ANDORAH: (2) \$25 gift cards (Ron Howson, Roger Howson)

BAKKER'S FINE DRY CLEANING: (2) \$25 gift cards (Tim Lange and Dave Minkiewitz)

MAXCARE: \$50 Visa gift card, Seahawks calendar and candy (Jason Runyon)

MCN: \$25 gift card (Brandi Hollibaugh)

NORDIC SERVICES: \$25 Visa gift card (Matt Munson)

RESTORX DKI: \$25 Amazon gift card (Heather Stariha)

WA WATER DAMAGE: bottle of wine, \$25 gift card (Slaed Spiller)

ERS: waterproof bluetooth speaker (Dave Minkiewitz)

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"Incident Reports: Privileged or Discoverable?"

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You bet. Each of our publications are authored by experts in the field. Don't take our word for it. Find validation at the following sources:



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Automatic Brakes to Be Part of 5-Star Safety Ratings

Reprinted from www.insurancejournal.com

The National Highway Traffic Safety Administration (NHTSA) said it would update its 5-Star vehicle safety ratings to include automatic emergency braking (AEB) as a recommended safety technology.

The regulator’s rating system provides consumers with information about how safe they are in a vehicle in the event of a crash, with more stars equating safer cars.

The AEB system, which can prevent rear-end crashes or reduce the impact speed of those crashes by automatically applying the brakes, would be added as a recommended safety technology in all U.S. vehicles beginning with model year 2018, NHTSA said.

The decision to add AEB system as a recommended safety technology is one of a series of steps NHTSA and U.S. Department of Transportation have undertaken to accelerate the spread of crash-avoidance technology.

NHTSA has added electronic stability control, forward collision warning, lane-departure warning and rear view camera systems to its list of “recommended” technologies since 2011. ❖

Reservation of Rights: Harsh Consequences for Getting it Wrong

By Randy J. Maniloff
Reprinted from www.propertycasualty360.com

It’s a peculiar fact that liability insurance is an industry built on standardization of policy forms. And at no time are those forms more important than in the context of a claim. Yet the critical document whose purpose is to explain to policyholders how those forms may apply to their claim — the reservation of rights letter — is anything but standardized. Simply put, reservation of rights letters resemble fingerprints.

This lack of set guidelines for drafting reservation of rights letters means that, no matter how much experience a person has doing so, it’s still easy to get something wrong. And courts have been penalizing

(See News... continued on page 9)



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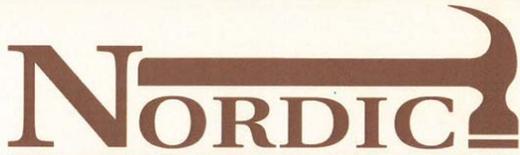


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News... *(Continued from page 7)*

insurers for issuing what they see as inadequate reservation of rights letters. This penalty can be severe: the loss of otherwise applicable coverage defenses.

What makes a letter a “reservation of rights” letter? Is it enough to simply label it a reservation of rights letter? Is it enough to say, sometimes many times over, that the insurer is reserving its rights to deny coverage? In some cases, the answer is no.

There are countless reasons why a reservation of rights letter can be found to be deficient. It may have been prepared based on an erroneous choice of law determination. It may not have been sent to the correct insureds. It may not have been sent timely. It may not comply with certain statutory obligations. It may not properly address the handling of the insured’s defense. It may omit certain coverage defenses.

Inadequate Explanation

But the most common — yet easiest to prevent — reason why a reservation of rights letter may be declared inadequate is that the explanation provided to the insured of why coverage may not be owed for some claims or damages was not sufficiently specific to be adequate. In other words, the reservation of rights letter did not “fairly inform” the insured why, despite a defense being provided, coverage for any damages, in whole or in part, may not be owed.

We have all seen reservation of rights letters that set forth a brief factual summary of the claim, followed by several pages of policy language — some completely irrelevant — and then a concluding statement that, voilà, the insurer reserves its rights. Some courts have concluded that such letters, lacking an explanation why coverage may not be owed, do not cut the mustard, no matter how many times they may use the words “reservation of rights.” [See *Safeco Ins. Co. of Am. v. Liss*, No. DV 29-99-12, 2005 Mont. Dist. LEXIS 1073, at *41 (Mont. Dist. Ct. Mar. 11, 2005).]

In this case, the court found that Safeco’s reservation of rights letter did not “fairly inform” Liss (the insured) of the reasons it was reserving its rights and that the letter was inadequate as a matter of law to preclude application of the estoppel doctrine. According to the court, the only factual reference contained within the policy was: “As you are aware, this lawsuit arises out of a gunshot incident on July 10, 1997.” More importantly, the court found, the letter set forth pages of policy provisions but did not ex-

(See News... continued on page 11)



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News... (Continued from page 9)

plain why Safeco believed the insurance policy would possibly not cover Liss for the shooting incident. In other words, Safeco did not “apply” the sole fact stated to the policy’s legal terms.”

In another case, Builders & Exteriors, Inc. v. Mid-Continent Casualty Co. [449 S.W.3d 16 (Mo. Ct. App. 2014)], a Missouri trial court found that an insurer, after undertaking its insured’s defense, owed no coverage. But that decision went by the way-side at the state appeals court because the reservation of rights letters — despite containing a lot of pages, setting out the facts at issue, voluminous policy language and a statement that the insurer was reserving its rights — were found to be not effective. The court put it like this: “The letters generally discussed the nature of the underlying lawsuit and set forth various provisions of Advantage’s general liability policy. Neither letter clearly and unambiguously explained how those provisions were relevant to Advantage’s position or how they potentially created coverage issues.”

Remember the Letter’s Purpose

The best way to approach drafting a reservation of rights letter is this: Remember its purpose. The insured-recipient may have never seen a reservation of rights letter — or ever heard of it. Just because you deal with them day in and day out does not mean that the insured has any familiarity with them. What’s more — the insured is being provided with a defense. That may create an impression that its insurer is taking care of the matter — lock stock and barrel.

Thus, the reservation of rights letter needs to make it abundantly clear to the insured that, just because the insurer is defending, it should not get a false sense of security when it comes to coverage for any damages. To achieve this, a thorough and clear explanation of why coverage may not be owed should be provided. In other words, fairly inform the insured. ❖



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Case Study

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Case Study



Incident Reports: Privileged or Discoverable?

— By Kyle Riley

From the Desk of Kyle Riley: Can an incident report prepared by an employee be privileged even though no demand or suit has been filed and the report is commissioned at the request of in-house counsel? Find out how the Washington Court of Appeals ruled on this issue below.

Claims Pointer: The attorney-client privilege protects reports and statements made by representatives of a party prepared in “anticipation of litigation.” In the following case, the Court of Appeals held that an incident report of an employee, who was directed by her risk management department to prepare the report after a trip and fall, was protected by attorney-client privilege. The Court held that the report was privileged because its purpose was to assess possible liability and was ultimately provided to an attorney. The Court also ruled that the report was also protected work product, even though similar reports were conducted in the regular course of business. Importantly here, the Court refused to examine the purpose of the report in pieces, but rather analyzed the report as a whole document and the specific circumstances under which the report was generated. This case shows how important it is to prepare incident reports in a way that will protect them from discovery.

Doehne v. EmpRes Healthcare Management, LLC, No. 46467-II, Washington Court of Appeals Division II (August 11, 2015)

After visiting her husband in a healthcare facility managed by EmpRes Healthcare Management LLC (EmpRes) in Vancouver, Washington, Valaree Doehne was injured in the facility’s parking lot when she tripped over a cement wheel stop. She reentered the facility to receive treatment and was taken to the hospital soon after by ambulance.

A few days after the accident, EmpRes’ in-house counsel directed the Risk Management Director Dick Pfleuger, to conduct an investigation of the incident. Pfleuger then directed Heather Clarno, an administrative assistant in another department to

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



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

inspect the parking lot. Clarno prepared a one-page report of her investigation, which she provided to Pfleuger and the legal department.

Three years later, Doehne filed a suit against EmpRes, alleging that at the time of her fall, the parking lot was not well lit and that the wheel stop was not painted or marked. In her request for production of documents, Doehne asked EmpRes to turn over "all memos, documents, logs, notes or other written or electronic memorialization of reports." EmpRes objected to turning over the report prepared by Clarno because it was work product and protected by the attorney-client privilege. Doehne moved to compel the report.

EmpRes contended that the report was prepared in anticipation of litigation (and therefore privileged) because Doehne had asked the facility managed by EmpRes to pay for her injuries at the time they conducted the investigation. In support of their argument, they submitted the declaration of Clarno, who stated that she "prepared this investigation and incident report consistent with how I generally performed these tasks for my employer on anticipated worker's compensation claims."

(See Case Study... continued on page 16)

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Case Study... (Continued from page 15)

The trial court reviewed the report in chambers, so the report was kept private from the public and Doehne. (Note: because the report was reviewed only by the judge, the report was not part of the record, so the content of the report is not available.) After its review, the trial court ruled that of the four paragraphs of the report, only the second, third, and fourth paragraphs were protected. The trial court ordered EmpRes to turn over the first paragraph of the report. EmpRes asked the court to reconsider its motion and further argued that the last sentence of the first paragraph was work product because it presented Clarno's opinion. The trial court denied the motion. EmpRes appealed.

The Washington Court of Appeals held that the entire document was protected. First, the Court analyzed the issue of attorney-client privilege. The Court agreed with EmpRes that the report as a whole was protected by attorney-client privilege. Doehne argued that Clarno's statement that she prepared the report "consistent with how [she] generally performed" similar reports, showed that the report was not prepared in anticipation of litigation. The Court rejected that reasoning, explaining that the report was performed on behalf of Pfleuger, the risk management director, who was preparing information to give to in-house counsel.

Contrary to Doehne's argument, the purpose of Clarno's report was related to possible litigation resulting from the incident. The Court emphasized that when an employee prepares a report intending to provide it to an attorney in order to notify the attorney of a claim or to evaluate possible liability, the report will likely be protected.

The Court also held that the final sentence of the first paragraph of the report was protected work product. Doehne contended that the final sentence was not work product because Clarno stated that the report was prepared for her employer. The Court

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explained that the “work product doctrine” protects not only the work of attorneys and their representatives, but also the work of the party or its representative. One exception to that rule is that work product does not include documents generated in the “ordinary course of business.” Because Clarno prepared her report only in response to Doehne’s incident, her work product was protected and not made in the “ordinary course of business.”

The Court reversed the trial court ruling ordering EmpRes to produce Clarno’s report. ❖

— View the full opinion at: <https://www.courts.wa.gov/opinions/pdf/D2%2046467-5-11%20Order%20Publishing.pdf>

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

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



Claims Conversation

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

Dr. Wayne Dyer passed away on August 29, 2015. As a tribute to his life I am sharing some of his thoughts about what it means to be a better person (and, by extension, a more effective claims professional):

How people treat you is their karma; how you react is yours.

Freedom means you are unobstructed in living your life as you choose. Anything less is a form of slavery.

If you change the way you look at things, the things you look at change.

When you dance, your purpose is not to get to a certain place on the floor. It’s to enjoy each step along the way.

When you judge another, you do not define them, you define yourself.

Go for it now. The future is promised to no one.

It is impossible for you to be angry and laugh at the same time. Anger and laughter are mutually exclusive and you have the power to choose either.

Self-worth comes from one thing - thinking that you are worthy.

Be miserable. Or motivate yourself. Whatever has to be done, it’s always your choice.

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



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Claims Conversation... *(Continued from page 17)*

Stop acting as if life is a rehearsal. Live this day as if it were your last. The past is over and gone. The future is not guaranteed.

There is no scarcity of opportunity to make a living at what you love; there's only scarcity of resolve to make it happen.

The highest form of ignorance is when you reject something you don't know anything about.

Doing what you love is the cornerstone of having abundance in your life.

Conflict cannot survive without your participation.

Live one day at a time emphasizing ethics rather than rules.

It's never crowded along the extra mile.

You are important enough to ask and you are blessed enough to receive back.

A mind at peace, a mind centered and not focused on harming others, is stronger than any physical force in the universe.

What we think determines what happens to us, so if we want to change our lives, we need to stretch our minds.

It makes no sense to worry about things you have no control over because there's nothing you can do about them, and why worry about things you do control? The activity of worrying keeps you immobilized.

Begin to see yourself as a soul with a body rather than a body with a soul.

Miracles come in moments. Be ready and willing.

Abundance is not something we acquire. It is something we tune into.

Relationships based on obligation lack dignity.

You are doomed to make choices. This is life's greatest paradox.

One of the huge imbalances in life is the disparity between your daily existence, with its routines and habits, and the dream you have within yourself of some extraordinarily satisfying way of living.

Real magic in relationships means an absence of judgment of others.

When you squeeze an orange, orange juice comes out - because that's what's inside. When you are squeezed, what comes out is what is inside.

Our lives are a sum total of the choices we have made.



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Claims Conversation... *(Continued from page 19)*

Anything you really want, you can attain, if you really go after it.

Our intention creates our reality.

Simply put, you believe that things or people make you unhappy, but this is not accurate. You make yourself unhappy.

People who want the most approval get the least and people who need approval the least get the most.

The components of anxiety, stress, fear, and anger do not exist independently of you in the world. They simply do not exist in the physical world, even though we talk about them as if they do.

There's nothing wrong with anger provided you use it constructively.

Maxim for life: You get treated in life the way you teach people to treat you.

Deficiency motivation doesn't work. It will lead to a life-long pursuit of try to fix me. Learn to appreciate what you have and where and who you are.

Needing to have things perfect is the surest way to immobilize yourself with frustration.

The essential lesson I've learned in life is to just be yourself. Treasure the magnificent being that you are and recognize first and foremost you're not here as a human being only. You're a spiritual being having a human experience.

Loving people live in a loving world. Hostile people live in a hostile world. Same world.

I think and that is all that I am.

You leave old habits behind by starting out with the thought, 'I release the need for this in my life'.

The fact that you are willing to say, 'I do not understand, and it is fine,' is the greatest understanding you could exhibit. ❖

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Personal Interest

Health Wise

The following is an article from *Prevention Magazine*
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6 Ways You're Asking for a Cold this Year

By Sarah Klein

The easiest way to stay healthy this cold and flu season is to stop doing the same old silly things that landed you stuffed up and coughing under the covers last year. C'mon, you know better!

You probably even know what you did wrong, but...you're still doing it. Call us a nag if you must, but here's how we'd really like you to get your act together.

You're washing your hands like a toddler. If you do some kind of quick-splashing thing in the sink followed by an "all done!", you brought this



cold on yourself. Wash like an adult and you can cut your risk of getting sick by 16%. That means lathering up with running water and soap (can't believe we really had to say that) for at least 20 seconds. When you're nowhere near a sink, a 60% alcohol hand sanitizer is a good runner up, according to the CDC.

If you're not a doctor, nurse, or currently visiting one, there are 5 major moments to make sure your hands are clean, says Jim Arbogast, PhD, vice president of hygiene sciences and public health advancements for skin health and hygiene company GOJO Industries.

Those critical times are:

1. before caring for someone who's already sick
2. after you leave that person's cold-infested bedroom
3. before preparing food
4. after preparing food
5. before you eat that delicious food you just prepared

But don't forget you're exposed to germs basically all the time, and a few other times that also probably warrant a wash include after touching subway poles, escalator handrails, and even restaurant menus, Arbogast says.

You're absentmindedly touching your face again. The problem with the germs you accumulate on your hands is that you're likely to give them a free ticket right where they want to go: in. "It's a behavior that's hard to change," Arbogast says about us chronic face touchers. "You probably have potentially illness-causing micro-organisms" —meaning, germs — "on your fingers, and if you touch mucous membranes"—meaning your eyes, nose, and mouth—"they can transfer from your fingers into your bloodstream." Skin is your suit of armor against those bugs; when you so cavalierly touch your eyes, nose and mouth, you're essentially laying out a welcome mat.

You still think sleep is for the weak. In a recent study, people who logged fewer than 6 hours of sleep a night were 4 times more likely to catch a cold than people who slept for 7 or more hours. Getting less than 5 hours was even worse, with a 4.5 times higher risk of



(See *You're Asking for a Cold...* continued on page 24)

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You're Asking for a Cold... *(Cont. from page 23)*

colds. Spare us the excuses for why you just can't find the time for more sleep—that next episode on Netflix will still be there tomorrow. Make this year the one where you finally commit to 7 hours a night. Need help? Try drinking tart cherry juice throughout the day.

You tolerate employees who show up to your office sick. Remember the last time you came to work sneezing and barely got anything done? You know you're less productive at the office when you're under the weather, but you also put other people's health at risk, too. And fast: After just 4 hours, germs from one sick employee can be found on more than half of all communal areas in an office and on a quarter of all employees' hands, according to a 2014 study. So a) stop doing it yourself and b) stop encouraging it. Ask how you can lighten the load of your sick employees or co-workers and send them packing. (While we're on the topic, can we talk about how the United States is the only developed country without a federal law for paid sick days?!)

You're still shaking hands. Again with the touching. Greeting someone is a perfect opportunity to transmit germs from their filthy fingers to yours, which, as



we've discussed earlier, you're then probably going to put near your own face. Yes, you can pick up the occasional bug from someone

who sneezes near you, Arbogast says, but it's kinda rare. "Around 80% of illnesses are transmitted by hands," he says. Go for a high five or a fist bump (if you're cool enough to pull it off): They exchange only half as many bacteria as an old-fashioned shake. Or fib a little if you must: "I have a cold I don't want you to catch" will make you sound like the compassionate one, not a conniving cold-avoider, when you leave a hand-shaker hanging.

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You're running on empty. A hectic day here and there won't doom you to sniffledom, but if you're constantly, chronically stressed it starts to take a physical toll on your immune system, making you less likely to be able to fight off all the germs around you. In fact, in one study, the most stressed folks had about twice the amount of colds than the least stressed people. We know it's not always easy to chill—anyone else already feel behind on holiday shopping?!—but find ways to give yourself a break, even if they're tiny, like listening to your favorite song during a frazzled afternoon or pausing to reflect on what you're grateful for, even if today it's just coffee. ❖



Career Opportunities

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



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



Advertising Opportunities Available

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

DON'T FORGET TO RSVP!

Please let us know you will be attending our next meeting by submitting an RSVP!
See page 2 for how/where to RSVP!



To submit an article to this publication contact Barb Tyler at npassist@msn.com. Length of the article is not as important as its content.



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 \$30 FOR THOSE THAT QUALIFY

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 \$30**
Carrier Claims Personnel (claims adjusters, managers, supervisors, underwriters, subrogation, etc.), Risk Managers, Self-Insured & Insurance Pool personnel, Independent Adjusters, TPAs
 - Associate Member \$30**
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) \$25 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**

Paid by: Check PayPal Amount Enclosed: \$ _____

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.)

PSAA Holiday Party Friday, December 4

at the



Join us at the Hard Rock Café
116 Pike Street in Seattle

11:30am to 4:00pm

Early Bird Registration
is the best deal!

Adjuster:

Early Bird ~ \$40 per person
After November 20 ~ \$50

Vendor Partner:

Early Bird ~ \$60 per person
After November 20 ~ \$70

Vendors Please Note: You must be a current paid advertiser to attend this event

!!! Attention Vendors !!!

To sponsor this event
please contact
Deb or Kelli

deb@maxcare247.com
kthode@pauldavis.com

PSAA HOLIDAY PARTY REGISTRATION FORM

If paying by check please submit your reservation & payment by November 20

Mail this form with check to: PSAA, 3508 66th Ave W, University Place, WA 98466

If paying online please do so by November 20 at www.pugetsoundadjusters.org

Fax this form and receipt to: 206/363-2332 or scan and email to: lizzy.adkins@norcross.com

ADJUSTER

ADJUSTER NAME: _____ \$40

COMPANY: _____

PHONE: _____

EMAIL: _____

To confirm Vendor Partner
status please contact
Barb Tyler at
npassist@msn.com

VENDOR PARTNER

VENDOR PARTNER NAME: _____ \$60

BUSINESS: _____

PHONE: _____

EMAIL: _____

Amount Paid \$ _____