



**~ 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 16, 2018**

Renaissance Hotel, Seattle

— See page 2 for details



## Claims Conversation

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Experts Track the Blazes' Origins** — Page 12

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### November Meeting Presentation

## **"Evaluating Fire Damage to Structures & Collapse Cause Assessment"**

with *Richard A. Dethlefs, P.E., S.E.*  
**YOUNG & Associates**

This course will begin by discussing the effects of fire on various common structural building materials including concrete, wood and steel. The course will discuss the tools available to quantify the effects of fire on these materials and how engineers determine when repairs are required. The second half of the course will present case studies of structural collapses and will discuss how engineers use physical evidence and analysis tools to determine the cause of the collapse.

See page 2 for meeting time and location.

**Make plans now  
to join us for the Holidays!**

# **Rockin' Christmas Karaoke Party**

**December 7  
Renaissance Hotel ~ Seattle  
See page 25**





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**PSAA Next Luncheon Mtg**

**Next Meeting: November 16, 2018**

**Time: 11:30am to 1:30pm**

**Location: Renaissance Seattle Hotel**

515 Madison Street  
Seattle, WA  
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**Cost:** Claims Personnel—Active Member Status  
No charge for lunch or parking

Vendors & Non-Members  
\$35 if paid in advance (\$50 @ door)  
Parking \$12

**Presentations:** “Evaluating Fire Damage to Structures & Collapse Cause Assessment” with Richard Dethlefs, PE, SE of YOUNG & Associates; Legal Update with Aaron Young, of Brown Bonn & Friedman, LLP

**Sponsors:** The Contents Specialists, Electronic Restoration Services, Seattle Environmental Construction



To sponsor a meeting contact Keely Abbas.

To RSVP or to stay in touch with PSAA use our social media tools listed below!

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**President's Choice Charity  
for 2018-19  
Permission To Start Dreaming**

To submit an article to this publication contact Barb Tyler at npassist@msn.com

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## Claims Conversation

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

Whatever happened to... ?

What was the name of... ?

Remember (insert name here)... ?

Darrell Lee died this past week only a few days short of his 87th birthday.

There was a time when everyone within the insurance claims profession in Washington, Oregon, Idaho, and Alaska knew very well the name and reputation of Darrell M. Lee. His claims exploits were legendary, and yes, many of the Darrell Lee stories were embellished for entertainment value, but even the most scrupulously accurate stories about Darrell were often unbelievable.

Darrell Lee came to insurance claims straight from serving in Army Intelligence during the Korean War. His wife was an attorney for Washington State and the City of Seattle for 40+ years, and she said that Darrell was the most capable lawyer she ever knew. Darrell was a proudly licensed adjuster and bristled whenever he was "accused" of being a lawyer... he was NOT a lawyer.

Insurance companies used to assign claims to qualified independent adjusters with the expectation that the claim would be competently investigated, evaluated, analyzed, strategized, negotiated, serviced, and completed from start to finish without any further management or support... other than the adjuster's submission of a regularly scheduled status report. During those dark ages of insurance adjusting the claims professional was expected to excel at every aspect of the insurance business because in those days it was understood that a policyholder's most significant and meaningful interaction with their insurance company was when they finally had to file a claim. Insurance executives told their claims departments that "insurance agents are selling a promise, and the adjuster is the one who fulfills that promise". "In other words," they continue, "to most policyholders their adjuster IS the insurance company."

If not the entire insurance company, the adjusters used to be the entire claims department. On any given claim an adjuster was expected to interpret the insurance policy, analyze coverages (and track down all other insurance policies in force), deter-



### President's Choice Charity for 2018-19 Permission To Start Dreaming

The work that we are doing in the Pacific Northwest is noteworthy.

Last September we sent 6 veterans, and at the end of November 2018 we are sending 4 veterans and 2 first responders to BoulderCrestRetreat.org in Arizona. We know that trauma does not discriminate. We have found this program to help these attendees make peace with the trauma, understand the triggers and learn to mitigate stresses that keep them from being their best selves back at home and in their communities.

It is an innovative and immersive program that only just begins during the 6 days at the retreat. They commit to 18 months of peer to peer counseling. The ideal candidate has: a determination to win their personal battles, willingness to accept coaching, desire to embrace the process, vision of what they want despite not knowing how to get there, and a passion to live fully.

Our goal is to invest in these individuals so they can mentor back here at home in the PNW with the tools and training to help others.

We also conducted our first Post Traumatic Growth workshop in October that saw 24 individuals comprised of male and female police officers, firefighters and veterans. The workshop is based mostly on the great work of Dr. Rich Tedeschi of the University of North Carolina. We are planning 4 more workshops in 2019.

Additionally, we host a monthly Veterans Huddle to create connection and to meet veterans right where they are in their lives. It is directed by veterans themselves in an effort to encourage personal strength, improve relationships with their families and others, and help them find passion and purpose in their lives. Sometimes it is simply just connecting with other veterans in a safe and honoring, non threatening place. Sometimes it is to help direct them to mental health professionals in the area .

We are earnestly seeking to find the right resources and create the right relationships for our veterans, and more and more, our first responders. We feel this is the right response to support our freedom and peace keepers.

Leslie Mayne, Founder  
Permission To Start Dreaming Foundation  
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mine origin and cause of the loss, evaluate the extent of damages and/or injuries, investigate any and all questionable aspects of the claim, get statements from all witnesses and claimants, thoroughly document all claims and settlement recommendations, complete an underwriting risk evaluation, coordinate any and all salvage recovery, negotiate a fair and reasonable resolution with all parties, participants, and vendors, submit a comprehensive report explaining everything there is to know about this claim, and then, upon authorization of payment, conclude the claim in a way that the policyholder (and even claimants) are satisfied that they're insured by the best insurance company in the world... even if their claim is denied or the settlement is less than they expected.

This job description was for all adjusters, not just Darrell Lee. In those days many of the most experienced field claims adjusters were very well compensated and highly respected. But even then, Darrell was either a cut above or a different breed. Hence his legendary status.

Darrell Lee's motto was "Controversy. Controversy. Controversy." Although, he pronounced it as "con-trA-vers- ee". Darrell was assigned the most problematic claims wherein there were questions about arson, fraud, misrepresentation, inflated claims, adversarial policyholders and/or claimants, overly aggressive vendors (contractors, body shops, etc.), hostile attorneys, and the highest profile claims.

Darrell Lee being Darrell Lee went out and got himself licensed as Washington State's first Public Adjuster. (Side note here: three PAs claim to be the "first" public adjuster in Washington State, just like I've met several women who claimed to be the very first female adjuster, but nobody cares if it's Darrell Lee, Robert Lucurell, or Marvin Kaye-let's just call it a three-way tie.)

The majority of his work was still for most of the major insurance companies, but if some carrier didn't assign him a high-profile claim Darrell would threaten to sign that claim as a public adjuster. He also marketed himself to all the insurers and law firms as the one adjuster most qualified to battle with the nastiest of public adjusters. As Darrell would say, "It takes a PA to beat a PA." One claims manager explained Darrell's marketing success differently, "We'd rather have Darrell Lee inside the tent peeing out than outside the tent peeing in." Still another claims manager made a more ominous statement, "Some of our less cooperative policyholders DESERVE to have a Darrell Lee inflicted upon them."

During his prime, Darrell Lee worked only the most



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contentious, controversial claims either for the carrier or representing the policyholder. Every one of those claims was a knock down, drawn out brawl of epic proportions. Darrell was directly responsible for several public adjusters having their PA license revoked, and more than a few adjusters and attorneys deciding that there HAD to be an easier way to earn a living. During one particularly antagonistic appraisal hearing between Darrell Lee and Bob Lucurell, the umpire, Judge Terence Carroll, fined each side \$1,000 for every time one or the other of them raised his voice, denigrated his opponent, or spewed an obscenity... I never heard whether or not the judge collected all or a portion of the \$50,000 in fines those two accrued.

The Office of the Washington State Insurance Commissioner had a form letter they sent out whenever a complaint was filed against Darrell Lee. I'm paraphrasing here, but the Insurance Commissioner basically said, "If you've done something to get Darrell Lee assigned to your claim there's probably a very good reason why your claim is now going so badly." That sentiment was stated by the OIC regardless of whether the complainant was a policyholder or an insurance company.

Apparently, given the present state of political animus, Darrell M. Lee wasn't "Old School" so much as he was ahead of his time. As one of his bitterest adversaries said, "Bless his irascible soul, and may he rest in a peace that he denied to all who went up against him." ❖



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**Save these dates in 2018-19**

<b>Nov 16</b>	PSAA Meeting at Renaissance Hotel
<b>Dec 7</b>	Holiday Karaoke & Costume Party at Renaissance Hotel
<b>Jan 18</b>	PSAA Meeting at Renaissance Hotel
<b>Feb 15</b>	Broken Valentine Bowl-A-Thon at ACME Bowl
<b>Mar 15</b>	Claims Carnival & Vendor Circus at Renaissance Hotel (Annual Symposium)
<b>April 19</b>	Golf Tournament Hole Sponsor Breakfast Auction at Northshore Golf Course
<b>May 17</b>	Past Presidents and Vendor Appreciation Luncheon at Renaissance Hotel
<b>June 21</b>	PSAA Annual Golf Tournament at Northshore Golf Course



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**Case Study**

**WA Court of Appeals Confirms That a Landowner Need Not Warn a Licensee of Dangers on Property They Do Not Own**



**From the desk of Thomas McCurdy:**



Landowners owe certain duties to individuals present on their land. The extent of the duty depends on whether the individual is an invitee, a licensee, or a trespasser. Regardless of status, must a landowner warn of dangers on another's land? Read on to find out.

**Case Pointer:** In this premises liability case, a young girl was camping with a youth group near Lake Cle Elum when she tragically drowned while swimming. Her youth group was camping on land adjacent to the lake, which was owned by a third party. After her death, her estate filed suit against the landowners of the campsite, arguing that they had a duty to warn the girl of the dangers of the lake. The trial court granted the landowners' motion for summary judgment, holding that landowners have no duty to warn licensees of dangers on land owned by others. The Washington Court of Appeals affirmed, holding that landowners have no duty to warn guests of dangers present on the land of another. Although unreported, this case provides valuable insight on limitations of the scope of a landowner's duty to warn licensees about dangers on adjacent property.

*Bethay et al. v. Parker et al., Wash. Ct. of Appeals, No. 35541-1-III (October 2, 2018) (unpublished).*

In July 2015, Shawn Parker and KBSM, LLC ("Defendants") allowed a youth group to camp on land they owned near Lake Cle Elum. Defendants had been allowing the youth group to utilize the land for camping trips free of charge for several years without incident. However, on July 27, 2015, Christine Bethay drowned while swimming in nearby Morgan Creek Cove. Four counselors from the youth group led fifteen children from the camping area on Defendants' land across a federally owned strip of land and down into the cove to swim. Christine Bethay was among those children and, while the counselors were distracted, she drowned in the cove.

Christine Bethay's estate (the "Estate") filed suit against Defendants, arguing that, as landowners,

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they had a duty to warn Christine about the dangerous conditions in the cove. In response, Defendants filed a Motion for Summary Judgment arguing that they did not owe a duty to Christine to warn of dangers on property they did not own. The trial court agreed with Defendants and dismissed the Estate's lawsuit.

The Estate appealed, arguing that Defendants owed Christine the same duties as an invitee and, accordingly, that their duty extended to warning her about the dangers of neighboring property.

The Court of Appeals began by noting that “[a] licensee is defined as a person who is privileged to enter or remain on land only by virtue of the possessor’s consent.” (Internal quotation marks and citation omitted). In terms of the duties owed a licensee, it stated that “a landowner need not inspect his property for hidden dangers, but need only make safe or warn licensees of dangers on his property that the owner knows or has reason to know of, and of which licensees are not reasonably likely to discover.”

The Estate argued that Christine was not a licensee, but rather, an invitee and was thus owed a higher standard of care. The Estate argued that *Degel v. Majestic Mobile Manor, Inc.* compelled such a result. *Degel* was a premises liability case involving a child who fell down a steep embankment at the edge of property owned by the defendants. The child was seriously injured when he fell into a stream at the bottom of the embankment and sued the landowner. The lawsuit alleged that the landowner failed to take reasonable care to prevent harm by neglecting to place a fence in front of the steep embankment. The trial court dismissed the action, holding that the landowner had no duty to protect against the inherent dangers of natural bodies of water. The Washington Supreme Court reversed, holding that a landowner owes invitees the duty of taking reasonable precautions to protect against harm. Accordingly, a jury question remained as to whether the landowner should have known of the potential harm of the steep embankment and the stream at the bottom.

The court was not convinced by the Estate's argument, and it distinguished *Degel* in four ways. First, it concluded that Christine was a licensee, not an invitee. Second, it noted that the dangerous property (the cove) was not owned by the landowner, while the dangerous property in *Degel* (the steep embankment) was owned by the landowner. Third, the events leading up to Christine's drowning did not take place on Defendants' land, contrary to the facts in *Degel*. Finally, the court noted that Defen-

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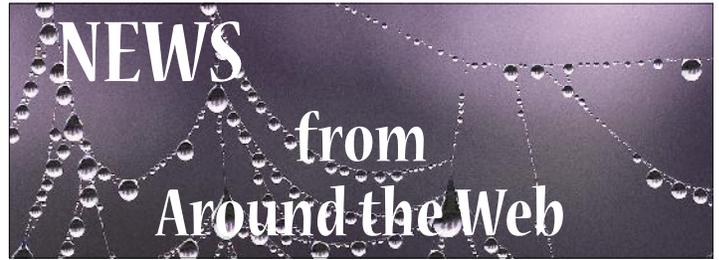
dants had no control over the dangerous condition in the cove (the water level), whereas the landowner in Degel did have control over the conditions (i.e., fencing).

The court noted that each of these distinguishing factors was "likely fatal" to the Estate's case. However, it focused on the second distinguishing factor, noting that it was dispositive on its own. That is, the fact that Defendants, in this case, did not own the land on which the danger was present was sufficient to absolve Defendants of liability. In so holding, it noted that the Estate "presented no authority suggesting that landowner liability extends to create a duty to protect guests (whether business invitee or licensee) from hazards, either known or unknown, on someone else's property."

Accordingly, although a landowner owes a duty to guests, depending on their status, to warn of and/or make safe dangers on the property, this duty does not extend to warning guests of dangers on adjacent properties. ❖

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

View full opinion at:  
[https://www.courts.wa.gov/opinions/pdf/355411\\_unp.pdf](https://www.courts.wa.gov/opinions/pdf/355411_unp.pdf)



**"Deepfakes": A Looming Nightmare for Insurers?**

*Reprinted from www.iii.org.*

Picture a world where sophisticated machine-learning algorithms generate hyper-realistic video footage of you doing things you've never done and saying things you've never said.

If that sounds like a nightmare, I've got bad news for you. That world is increasingly our world. Those videos, called "deepfakes," are already being created, often for unsavory purposes.

Anyone can download the software needed for DIY deepfake videos. And even though deepfake technology hasn't yet been perfected, it's getting better every day.

This has obvious implications for national security.

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Indeed, congressmen have already expressed concerns about the use of deepfakes as weapons of international intrigue.

What about insurance – could deepfakes be the next frontier of risk? It's not hard to imagine some scenarios:

- )] **Cyber:** A deepfaked audio recording of a CFO directs a company's billing department to route thousands of dollars to a fake bank account.
- )] **Directors and officers:** A deepfake video is created of a large corporation's CEO reporting (fabricated) negative financial results, leading to a significant drop in the company's stock.

)] **Employment-practices liability:** An employee is "deepfaked" to portray him making disparaging remarks about coworkers and engaging in harassment.

)] **General liability:** Someone creates a deepfake video of a person slipping in a grocery store and "injuring" herself, leading to allegations of negligence.

I'm sure you could think of a hundred more like these. How will we adapt to a world where video and audio can't be trusted to tell the truth? What if deepfakes become too sophisticated to detect – how will this impact insurance claims and fraud prevention?

If the worst comes to pass, deepfakes could soon become an insurance nightmare.

But hopefully, the best case scenario happens instead: detection technology keeps up with deepfake advancements – and keeps everyone honest.



### California Issues Emergency Declaration to Allow Out-of-State Adjusters to Help with Fire Claims

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

California Insurance Commissioner Dave Jones has declared an emergency situation, which allows insurance companies to use out-of-state adjusters to help handle the large volume of claims resulting from the Camp and Woolsey Fires.

The Camp Fire, the deadliest and most destructive fire in state history, has burned 140,000 acres and is 40 percent contained, according to CalFire. The Woolsey Fire has burned 98,362 acres and is 57 percent contained.

Jones directed the California Department of Insurance to issue a formal notice to insurers, licensed public adjusters and admitted carriers to make sure all claims adjusters assigned to wildfire claims, including those not licensed in California but working under a California licensed adjuster, are properly trained on the California Unfair Practices Act, Fair Claims Settlement Practices Regulations, and all laws relating to property and casualty insurance claims handling.

"Wildfire survivors need all the help we can provide, as they begin the long road to recovery," Jones said in a statement. ❖

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## Survey Says #MeToo May Be Quashing Company Holiday Parties

By Leslie Patton

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

Business is going strong, but fewer U.S. companies are celebrating with holiday parties this year.

This may be the result of the #MeToo movement, which has highlighted sexual harassment and assault in the workplace, according to a survey released this week by consulting firm Challenger, Gray & Christmas Inc. Only 65 percent of companies are holding a holiday celebration this year — the lowest percentage since 2009, the study shows.

“The number could be due to several factors, including potential liability following the #MeToo movement,” said Andrew Challenger, vice president of the firm. “HR departments nationwide are responding to this particular issue.”

Economic conditions aren’t part of the equation, according to Challenger. “Companies are sitting on tax savings and generally report a thriving economy,” he said.

Another reason for the drop in holiday events, the study shows, is a rise in employees that work remotely, which can make the logistics of a gathering more difficult.

Challenger, Gray & Christmas surveyed 150 human resources representatives across the U.S. in October. ❖

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## What Started the California Fires? Experts Track the Blazes’ Origins

By Kirk Johnson

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

PARADISE, Calif. — One huge fire was caused by a spark set off by a man with a hammer, working on a fence post in a field of dry vegetation. Another began at a backyard barbecue. A 2007 fire on Santa Catalina Island was ignited by workers cutting metal wires with a torch.

As investigators try to determine what started the most devastating wildfire in California history, which killed at least 56 people, the beginning premise is that human beings — through their mistakes, or their toys, tools and technologies — were probably behind it.

But looking into the cause of a fire, which can take months of painstaking work, also means rolling back the clock to a moment and to a spot that, like most




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of the town of Paradise, has been reduced to ash. What was there at the moment of the fire's birth was probably destroyed by the fire itself, or at least profoundly altered.

Even a tiny pebble can be an important clue. On which side was it blackened by heat? What's the condition of the soil below the fire at the place it started? An electrical charge from a high-voltage power line, for example, can solidify sand with a telltale signature. Then investigators look at things that were touched by the flames but not destroyed.

"If you're looking at some trees, you look at the angle of char, the way that the needles froze in the heat; then you can say, 'This fire spread from right to left,'" said James Engel, the deputy chief of law enforcement and fire prevention at the northern division of California Department of Forestry and Fire Protection, better known as Cal Fire.

The so-called Camp Fire, which, in addition to its death toll, destroyed more than 10,000 homes and businesses, began on a day of low humidity, strong winds and lingering drought, with soils and plants in some areas parched by more than 200 days with no significant precipitation. That was the environment in which the fire began — itself a crucial piece of the puzzle.

An electrical cause is certainly on the table, Mr. Engel said, from a power line that could have fallen in the wind, or some other malfunctioning electrical equipment.

Other causes will also be considered, from a tossed cigarette to a power-mower blade sparking a rock to a hot vehicle tailpipe. Many investors in Pacific Gas and Electric, one of California's largest utility companies, have already placed their bets and reduced their risk, with the company's share price plummeting in a wave of selling in fear that the company will be held liable.

The utility was responsible for several of last year's wildfires that burned through Northern California's wine country. In fact, Cal Fire has determined that of the 21 major fires last fall in Northern California, at least 17 were caused by power lines, poles and other equipment owned by Pacific Gas and Electric Company.

Earlier this year, the utility said that it would begin pre-emptively turning off the power to some customers to avoid causing wildfires under certain conditions.

Cal Fire, once it determines a cause, can seek compensation for firefighting costs — which in the case of the Camp Fire will be staggering, whoever foots

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the bill. More than 5,600 firefighters were still on the lines on Wednesday, with 23 helicopters in the air and 630 fire engines were on the ground. The fire has burned 138,000 acres and was 35 percent contained.

Whatever triggered the blaze — which was first reported early Thursday, just east of Paradise, a town of about 27,000 people in the Sierra Nevada foothills — strong winds roaring through the dry terrain were the reason it spread so quickly and caused so much devastation.

A changing climate is potentially part of the Camp Fire's story, in deepening patterns of drought in California. Some researchers said that logging in the burned area after a fire in 2008, which was intended to clear out fuels and make this part of Northern California safer, may have had the opposite result. The logging may have left fast-burning weeds and young trees in the fire's path.

"When it got to the logged area, it spread very rapidly and people just didn't have much time to evacuate in Paradise, so this whole notion that logging — so-called hazardous fuels reduction — was going to save the town is a dangerous falsehood," said Chad Hanson, a fire ecologist at the John Muir Project, an environmental group that has been critical of land-management policies and logging practices on public lands. The speed at which the fire spread has raised concerns about the nearly 100 people who are still missing.

For the team of 10 investigators from Cal Fire that has begun its work, old-fashioned shoe-leather will be the start. They plan to interview as many witnesses as possible, and Mr. Engel said he starts every day looking in the news media for the names of displaced fire survivors.

In the age of the cellphone, another important investigative tool will be video. Many people turned on their phone cameras as they were escaping or as the fire was approaching their homes, and posted the video to social media. Investigators will be searching for the video, hoping to create a kind of composite from multiple sources, showing how the fire spread and which way smoke was moving at any given moment.

The investigation of the Camp Fire will not end with the state's inquiry. Private investigators, especially from insurance companies, will eventually arrive, though Cal Fire's work comes first. If criminal charges become part of the picture, prosecutors from Butte County or other jurisdictions also would be brought in.



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Mr. Engel, the state fire official, said that investigators do not typically focus on the broader issues of land management or climate science: how and when trees were cut for timber, for example, or patterns of drought.

Those things could be important in a fire's total impact, he said, and on the potential for more fires. But determining the cause of a fire is like taking a short story that is complete except for its first sentence, and then writing a beginning that explains how and what happened.

That sentence often starts with something about the weather. "Temperature, wind and humidity; those are the things that affect ignitions," Mr. Engel said. After that, human variables are almost always in play.

Researchers have shown, for example, that when people take their guns out into the woods for target practice, some kinds of ammunition are more likely to start a fire than others.

"As a fire flows, it hits objects that it consumes, or may not consume, and it leaves indicators on those objects," Mr. Engel said. "That's where we start reading." ❖

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## After a Fire, How Clean is ‘Clean’?

### After restoring smoke-damaged textiles, some dangerous residues may still remain

By Sean M. Scott  
 Reprinted from [www.propertycasualty360.com](http://www.propertycasualty360.com)

During a structure fire, toxic smoke, volatile organic compounds (VOCs), and particulate matter are generated from the vast array of building materials, contents and household products that combust. These chemicals interact with each other to create a vast array of carcinogens, poisonous gasses, acids and other toxins that can cause acute and chronic illnesses, cancer and even death. Some are so toxic that the EPA has designated them as having a zero level of permissible exposure limit (PEL).

Clothing, textiles and other types of soft goods often act like VOC sponges and are highly susceptible to smoke saturation, retention and contamination during and after a fire, which prompts the question: Can clothing and other types of soft goods damaged by smoke really be completely decontaminated and restored? Can ozone, laundry detergents, and dry-cleaning chemicals remove or neutralize every one of the thousands of chemicals that may be created in a fire? If so, how can we assure consumers that the restoration techniques are effective and the cleaning chemicals themselves are safe?

In the restoration industry today, soft goods, clothing and textiles exposed to asbestos, lead dust, sewage, blood-borne pathogens or mold, are typically considered a total loss. Items damaged with these contaminants are typically inventoried and discarded. However, when clothing or soft goods are exposed to highly toxic chemicals, gases, PCBs and particulates generated by a fire, a different approach should be taken.

The theory is that soft goods and fabrics can be completely sanitized and deodorized by placing them in an ozone chamber for a couple days, using commercial grade laundry detergents, dry cleaning and other cleaning methods. Are these methods truly 100% effective in removing all contaminants? Or are there other dangers from ozone and the cleaning chemicals?

#### What do we know?

Research has been inadequate in identifying the tens of thousands of chemicals created in a structure fire, and even less is known about which cleaning agents or methods are truly effective to clean, restore or decontaminate smoke-damaged soft goods. So, how do we know for sure when items

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contaminated by smoke and sent to be cleaned aren't contaminated when they are returned to be used or worn? If toxic chemicals and particulates generated by a fire are known to be human health hazards through inhalation or absorption through the skin, then restoration and cleaning companies should have some method to scientifically verify that the restoration was truly successful, right?

If you send smoke-damaged baby clothes to be treated with ozone and cleaned, is there a possibility that toxic particulates and harmful chemicals could be trapped in the fabric? If so, could these toxic particulates be absorbed by a baby's skin and cause a reaction, sickness, disease or worse? The answer is a resounding yes!

Most restoration practitioners rely on physical appearance and the sense of smell to determine whether something is clean or not. However, the real dangers lie in what you can't see or smell. Although an item may appear clean and have a fragrance that some identify as clean, the real dangers are camouflaged toxic VOCs or microscopic particulates that may be embedded in the material.

**Experiments cause major concerns**

Recently, I sent several articles of smoke-damaged clothing to a leading textile restoration company to be cleaned and deodorized. The articles were a pair of toddler's purple polka dot pajamas and an infant's red onesie. Both had been in a house fire where a ground floor bedroom was completely gutted and the remainder of the home had moderate to heavy smoke damage throughout. Both articles were taken from a room that was furthest away from the fire source and both had a very pungent smoke odor.

Prior to accepting the clothes for cleaning, the textile restoration company assured me that they could completely deodorize and clean them. They placed the articles in an ozone chamber for 48 hours and laundered them. A few days later, I received the clothes back and they looked like new and had a pleasant smelling detergent fragrance.

Although the articles looked and smelled clean, I wanted to determine scientifically if the methods used to restore the clothes might tell a different story. I submitted the articles to a forensic laboratory that specializes in testing for chemicals and fire VOCs to see if the combination of ozone and the cleaning processes truly restored the clothes, or if there were any residues left behind.

About a week later, the analysis report from the lab confirmed my suspicions. Toxic chemicals that were



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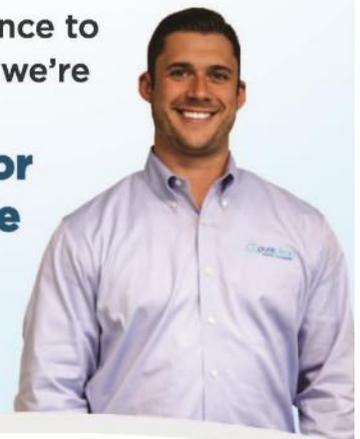
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byproducts of combustion attributed to the fire were found in the fabrics, and some were odorless. In addition, there were chemicals that may have come from the cleaning solutions, detergents or the chemical reactions caused by exposure to ozone.

Here is the actual list of chemicals discovered in the clothing, many of which are known to be extremely toxic to human health from either inhalation or contact with the skin:

Fire-related VOC's and other chemicals found in the fabric			
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Ethoxyphenol	C11-C13 Hydrocarbon	Ethyl acetate	Benzaldehyde
Acenaphthylene	C12-C14 Hydrocarbon	Chloroform	Nonanal
Acrolein	C14-C16 Hydrocarbon	1,4 Dioxane	Decanal
Acetonitrile	Styrene	Toluene	Hexadecane (C16)
Furfural	Isopropanol	Acetic acid	Guaiacol
Salicylaldehyde	Benzene	Heptanal	Octanol
2,4-Dimethylphenol	Trichloroethene	M,p-Xylene	Tetrachloroethene
Naphthalene	Methyl methacrylate	O-Xylene	Phenol

**Children's vulnerability to toxic chemicals**

Children's early developmental processes are easily disrupted. Rapid, complex and highly choreographed development takes place in prenatal life and in the first years after birth, continuing more slowly throughout childhood into puberty. In the brain, billions of cells must form, move to their assigned positions, and establish trillions of precise interconnections. Likewise, development of the reproductive organs is guided by a complex and precisely timed sequence of chemical messages and is shaped by maternal and fetal hormones.

Recent research in pediatrics and developmental toxicology has elaborated the concept of "windows of vulnerability." These are critical periods in early development when exposures to even minute doses of toxic chemicals, levels that would have no adverse effect on an adult, can disrupt organ formation and cause lifelong functional impairments.



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If, for example, cells in an infant’s brain are injured by lead or a toxic chemical, the consequences can include developmental disabilities in childhood and possibly increased risk of neurological degeneration, such as Parkinson’s disease, in adult life. If inappropriate hormonal signals are sent to the developing reproductive organs by a synthetic chemical endocrine disruptor, such as certain chemicals commonly found in household products, plastics, and cosmetics (phthalates), and on clothing (flame retardants), lifelong reproductive impairment may ensue.



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Children have more time than adults to develop chronic diseases. Many diseases triggered by toxic chemicals, such as cancer and neurodegenerative diseases, are now understood to evolve through multi-stage, multi-year processes that may be initiated by exposures in infancy.

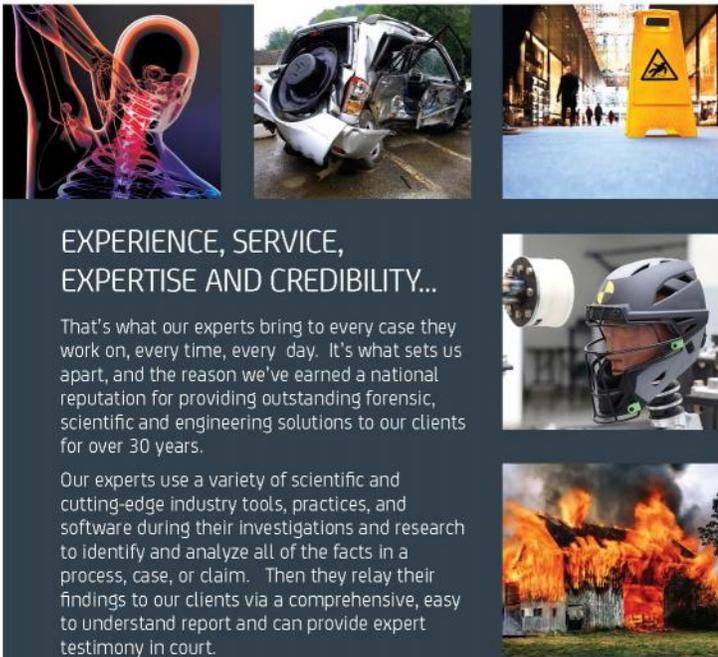
Given these findings, I suggest before cleaning an entire house full of smoke-damaged clothes or textiles, that several sample articles be test cleaned and then analyzed by an independent laboratory to see if the cleaning and deodorization process works. If the sample articles come back free of toxic residues or VOCs, then the cleaning processes are effective, and the customers can rest assured that their soft goods have been properly restored. However, if the items come back contaminated, then cleaning methods may need to be re-evaluated.

**What is ‘clean’?**

So, what does ‘clean’ mean in terms of restoring someone’s clothes or soft goods to a pre-loss condition? Is it even possible with today’s techniques? If the end result of using ozone and cleaning chemicals that were used in my experiment leaves similar residues of toxic chemicals, then most smoke-damaged textiles may simply have to be considered a total loss.

Just like structures contaminated with asbestos, lead, mold, sewage or other hazardous contaminants undergo clearance testing to confirm their successful removal, textiles, especially clothing exposed to fire or smoke-related contaminants should undergo similar testing to ensure they are safe to use or wear. ❖

— Sean Scott is a fire restoration contractor with over 39 years of experience in the restoration and construction industry and works with fire departments, emergency management agencies, Tribal governments, and relief organizations across the U.S. Visit [www.theredguidetorecovery.com](http://www.theredguidetorecovery.com).



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# PSAA Membership Application for 2018-2019



## 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 service operations & delivery

## ANNUAL MEMBERSHIP APPLICATION

ANNUAL MEMBERSHIP DUES FOR THE YEAR STARTING SEPTEMBER 1, 2018 TO AUGUST 31, 2019

**DUES ARE \$50 FOR THE YEAR.\***

Submit this application and pay with check or pay online with credit card.

Mail to: PSAA, PO Box 87, Dexter, OR 97431 or scan and email to [info@pugetsoundadjusters.org](mailto:info@pugetsoundadjusters.org)

Please print or type information

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

- Applicant is:
- |  |   |
|--|---|
| <p><input type="checkbox"/> <b>ACTIVE Member \$50*</b><br/> <b>Carrier Claims Personnel</b> (claims adjusters, managers, supervisors, underwriters, subrogation, etc.), Risk Managers, Self-Insured &amp; Insurance Pool personnel, Independent Adjusters, TPAs, Agents, Brokers</p> <p><input type="checkbox"/> <b>Corporate Members</b> (6 or more employees from one office) \$30 per person<br/>                 To qualify for this rate, persons must be eligible for ACTIVE membership and there must be at least 6 applicants located within the same office.</p> <p><input type="checkbox"/> <b>Honorary Member NO DUES</b> — PSAA, SCAA and TCAA Past Presidents</p> | <p><input type="checkbox"/> <b>Associate Member \$50</b><br/>                 Attorney</p> <p><input type="checkbox"/> <b>Vendor Partner</b> Advertise in Newsletter Contractor, IME, Car Rental, Restoration, Engineering, etc. <u>See ad rate form for fees</u></p> |
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Applicant Name \_\_\_\_\_ Job Title \_\_\_\_\_  
 (For Corporate Members, please list names and email addresses below)

Company \_\_\_\_\_ Discipline:  Property  Casualty  Auto  Work Comp  Other

Company Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Work Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Email Address \_\_\_\_\_

*The PSAA Monthly Newsletter and other association correspondence will be sent via email.*

**\*Claims Personnel who pay dues receive free attendance at ALL PSAA functions and events, including monthly meetings and annual symposium.**

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Name: _____	Email: _____



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