



~ 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: October 16, 2015 [See below]
For details on our November Meeting see page 2

MEETING & BOWLING

**MEETING & BOWLING
At ACME Bowling & Billiards
Friday, October 16**

100 Andover Park West, Tukwila, WA



Registration begins at 10:30am
Meeting 11:00am to 12:30pm
Buffet Lunch 12:30pm
Bowling 1:00pm to 3:00pm

Meeting Presentations:

Concussions & Spinal Injuries with Dr. Cyr, Expert Biomechanist with ARCCA Inc. and Brendan Morse, MSBME, ACTAR also of ARCCA Inc. **Legal Update** with Catherine Becker of Smith Freed & Eberhard P.C. [See speaker intros page 5]

To register for lunch and/or bowling please see our website or page 27.

Coming Up:

Luncheon Meeting — Nov. 20

**PSAA Holiday Party
Friday, December 4**

At the



— See page 26

Six Hours & 200 Miles...

By Deborah Jette
PSAA President, Grange Insurance

Close to 6 hours and over 200 miles. That is approximately how much time I spent in my car on Thursday, September 24. I got in my car within 20 minutes after the horrific accident on the Aurora Bridge. So outside of the time I spent on my inspections, that is how much time I spent listening to the radio as they recounted repeatedly the details of the accident. That is how much time I spent just thinking about the poor souls lost, their families and those involved either by witnessing the event or responding to the event.

But one thing that I did also ponder was something that few people would have thought about. I wondered "who has to handle the claim?" No one thinks about the insurance adjuster. Well, no one that isn't involved in the industry.

When things get to the point that people start thinking about the insurance aspect, they think of the big corporation with big pockets or how are they planning to screw me? What some people fail to think about

(See Long Wait... continued on page 3)

**NEWS
from
Around the Web**
— See page 7



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Case Study

— See page 11



Claims Conversation

with Roger Howson — See page 16



**2015-16
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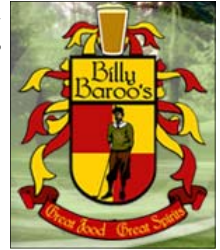
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PSAA Next Luncheon Mtg



Next Meeting: November 20, 2015

Time: 11:30am to 1:30pm

Location: Billy Baroo's Bar & Grill
(at Foster Golf Links)
13500 Interurban Ave W
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Cost: Members \$20 Vendors \$25

Presentations: **Claim Handling Philosophies** with Tom Underbrink, Mutual of Enumclaw's Director of Litigation

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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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Long Wait... *(Continued from front page)*

during their grief is that the insurance adjuster may have a job too, but they aren't without feelings.

I heard one of the injured state in an interview that they appreciated the first responders and how well composed they were in handling everything. Well, rarely do you hear about anyone thanking the adjuster.

In the midst of such tragedy, I want to say THANK YOU to all my fellow adjusters out there. We might not be saving lives but I like to think we have an important part in working with people to try and put their lives back together. I know our jobs are not easy whether you handle such tragedies that result in the loss of life or those, like me, that deal with the loss of property. We have a bad rep to many out there that think we are just out to 'screw' them but I for one know many great caring people that strive to do what they can to help with great hearts. So again THANK YOU! ❖

Benefits of PSAA Membership Join or Renew Today!

We can't say enough about the advantages of membership in the Puget Sound Adjusters Association. The benefits are numerous, for example:

- **Newsletter** — Receive a copy of the PSAA newsletter every month, packed full of educational articles and other information of interest to adjusters. It is also a resource guide to goods and services provided by our industry vendors — who also support our Association.
- **Monthly Meetings** — Attend meetings to hear local presenters on topics that are pertinent to today's adjuster — always educational and sometimes entertaining!
- **Spring Symposium & Vendor Fair** — An entire year's worth of work goes into planning and hosting this annual educational event held in the spring — touching on all the hot topics and providing you an opportunity to meet with industry vendors face-to-face outside of your office.
- **Golf** — Not much educational about golf, but what adjuster today doesn't need a little relaxation and fun — two tournaments held in the summer each year.
- **Website** — Stay in touch with local happenings and other claims associations in the Pacific Northwest. Find our Vendor Partners online. Get contact information for PSAA board and committee members. Or find a new job from the employment listings. And there's more.....

Membership in PSAA is open to all claims adjusters, and should be a priority on your list of things to do! Print the application from our website, or see the last page of this newsletter.

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Blue Bucket September... \$50

Karen Easterday

of Norcross was not present to win the pot so it grows to **\$100 for October!**

Other Drawings...

Adjuster: \$25 to **Robin Reed** of Country Financial
Vendor: \$25 to **Sarah** of Phoenix Art Restoration



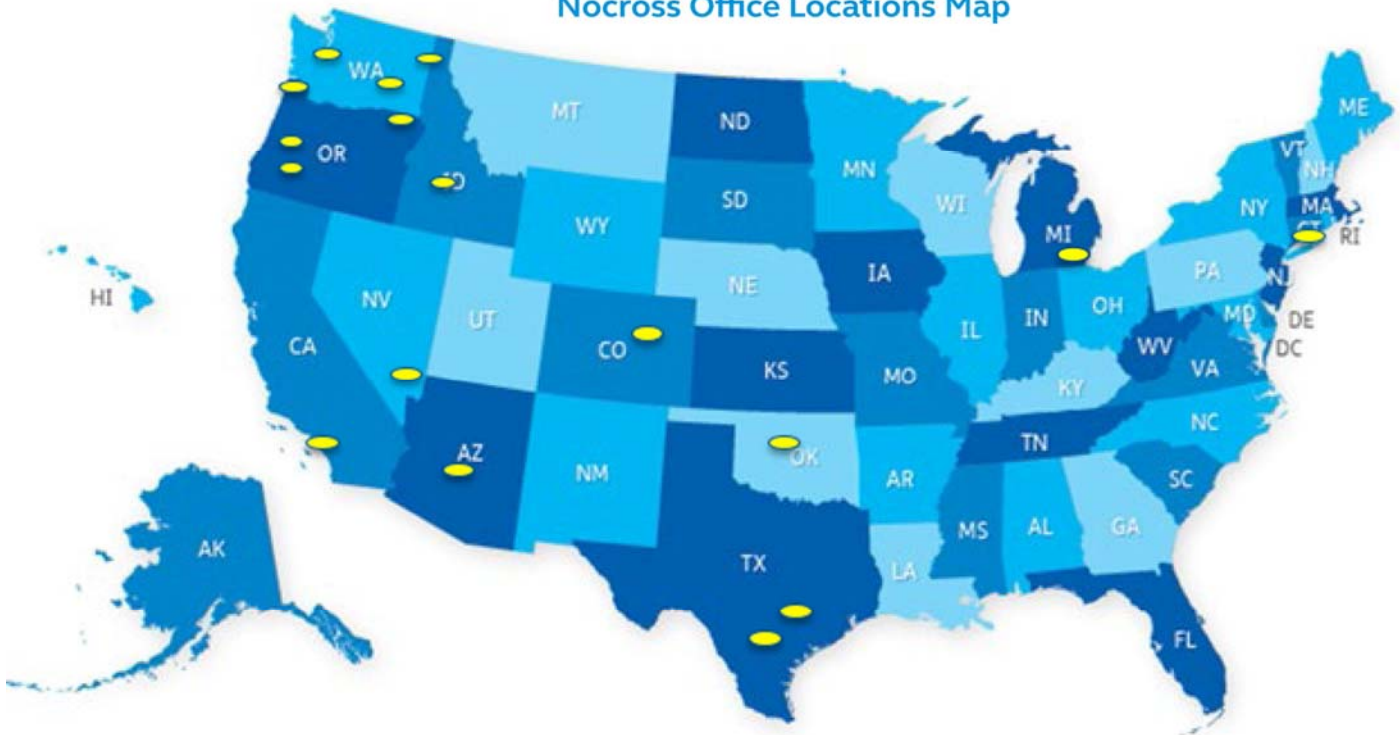
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Introducing Our October Speakers

Topic: Concussions & Spinal Injuries


Brendan Morse, MSBME, ACTAR of ARCCA Inc. earned a Master's of Science degree in Biomedical Engineering from the University of Rochester, in Rochester, New York and a Bachelor's of Science in Mechanical Engineering from Kettering University, in Flint, Michigan. He holds a certification as an Associate Human Factors Professional (AHFP). Between undergraduate and graduate studies, Mr. Morse worked for Polaris Industries in engineering design and manufacturing, including improving assembly line ergonomics and safety. During his graduate studies, Mr. Morse investigated the mechanical forces and variations within the knee joint, including investigations into ligament deficiencies, meniscal changes, cartilage variations and varus/valgus alignments. Using a three-dimensional knee contact model, Mr. Morse investigated the effects and distribution of joint contact forces during daily activities in order to improve orthopaedic implant designs.

Additionally, while at Kettering University, Mr. Morse performed nondestructive full scale crash sled tests with child safety seats. These tests studied variations in child seat restraints using child anthropomorphic test devices. Mr. Morse studied vehicular crash dynamics, accident reconstruction and occupant protection. Further, he is an accredited Traffic Accident Reconstructionist by the Accreditation Commission for Traffic Accident Reconstruction (ACTAR) and certified Crash Data Retrieval (CDR) Technician.

Dr. Cyr, Expert Biomechanist with ARCCA Inc. earned a Bachelor of Science degree in Mechanical Engineering from the University of Portland, Portland, Oregon. Dr. Cyr continued his education, and earned a Doctorate of Philosophy in Biomechanics and Neural Engineering from the University of Kansas, Lawrence, Kansas. Dr. Cyr also held a Post-Doctoral Research Engineering position at the University of Denver, Denver, Colorado. After completing his post-doctoral research, Dr. Cyr joined ARCCA Inc. as an Expert Biomechanist.

Dr. Cyr has extensive experience in biomechanical principles. While at the University of Portland, Dr. Cyr worked with a local medical device company to develop a novel device to aid in the surgical repair of damaged cartilage in the ribs. During his dissertation, Dr. Cyr studied the motion and forces of human joints and artificial joint implants under activities of daily living. As part of an academic-industry research consortium, Dr. Cyr collaborated directly with design engineers at a major orthopedic manufacturing company to test and evaluate the next gen-

(See October Speakers... continued on page 7)



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October Speakers... *(Continued from page 5)*

eration of total knee implants. At the University of Kansas, Dr. Cyr developed and performed experiments using cadavers to analyze the contributions of ligaments, bone, and cartilage to joint constraint under various conditions. This work led to the development of a novel multi-dimensional mathematical model of knee joint constraint, which may be used to predict the impact of joint replacement or ligament injury to knee joint function.

While at the University of Denver, Dr. Cyr worked on a multi-scale computational model of the human knee to accurately predict joint motion, forces, and ligament contribution for daily activities. His dissertation work served as the groundwork for validating the computational model. Dr. Cyr was also part of a team to design and construct an advanced high-speed stereo radiography system to study joint mechanics in live subjects, including foot and ankle, knee, hip, and shoulder motions. He also designed and performed human subject experiments to evaluate the effect of a new knee brace design to assist individuals who are PCL deficient. Additional studies included evaluation hip and knee replacements, ankle/foot kinematics, and shoulder kinematics. In addition to managing graduate student research, Dr. Cyr also worked in collaboration with a shoe manufacturer to develop a population-based statistical shape model of the foot and ankle to quantify variation in morphology, and inform future development of athletic shoes to accommodate population variation. ❖



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Auto Injury Claim Severity Pushes Insurance Claim Costs Higher

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The Insurance Research Council issued the following news release:

According to a new study from the Insurance Research Council (IRC), auto injury claim costs per insured vehicle have continued to increase across the United States. Long-term reductions in highway injuries and fatalities because of improved vehicle

(See News... continued on page 9)



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News... (Continued from page 7)

safety, graduated licensing laws and other factors have not been enough to offset substantial increases in the cost of injury claims. The IRC report, Trends in Auto Injury Claims, 2015 Edition, documents long-term auto injury claim trends, countrywide and by state, using private passenger auto insurance claim data from national and state-level statistical reporting agencies.

From 2005 to 2013, the frequency of bodily injury (BI) liability claims countrywide fell 14.5 percent, from 0.94 paid claim per 100 insured vehicles to 0.81 paid claim. Over the same period, the average cost per paid BI liability claim increased 32.1 percent, from \$11,738 to \$15,506. Personal injury protection (PIP) claims (often referred to as no-fault claims) experienced a similar decline (15.6 percent) in frequency, from 1.49 to 1.25 paid claims per 100 insured vehicles, but an even greater increase (38.2 percent) in the average cost per claim, from \$5,802 to \$8,017.

From 2005 to 2013, all but four states (Florida, Kansas, Kentucky and Maryland) experienced a decline in BI claim frequency, and all but one state with PIP coverage (South Carolina) experienced a decline in PIP claim frequency. Meanwhile, claim severity (the average cost per paid claim) increased in most states. All but West Virginia experienced an increase in BI claim severity from 2005 to 2013, and all but Pennsylvania experienced an increase in PIP claim severity. In some states, increases in claim severity were extreme. For example, the average payment per paid PIP claim increased 72.2 percent in Michigan, from \$25,997 to \$44,756. Other jurisdictions with substantial increases in PIP claim severity are New York (40.2 percent), Washington (40.1 percent), Oregon (42.3 percent) and the District of Columbia (55.8 percent). Recent reports of an increase in traffic deaths may signal a change in the beneficial long-term trend of declining claim frequency. Such a development would exacerbate the cost trends described in the IRC report.

"The relentless increase in auto injury claim severity has prevented consumers from realizing the full financial benefits of enhanced vehicle and road safety," said Elizabeth Sprinkel, senior vice president of the IRC.

"Documenting the specific drivers of cost in the states where cost growth is greatest will be a priority for the IRC in the years ahead." ❖

For more detailed information on the study's methodology and findings, contact David Corum at (484) 831-9046, or by e-mail at corum@TheInstitutes.org. To obtain a copy of the study, visit the IRC's website at www.insurance-research.org.

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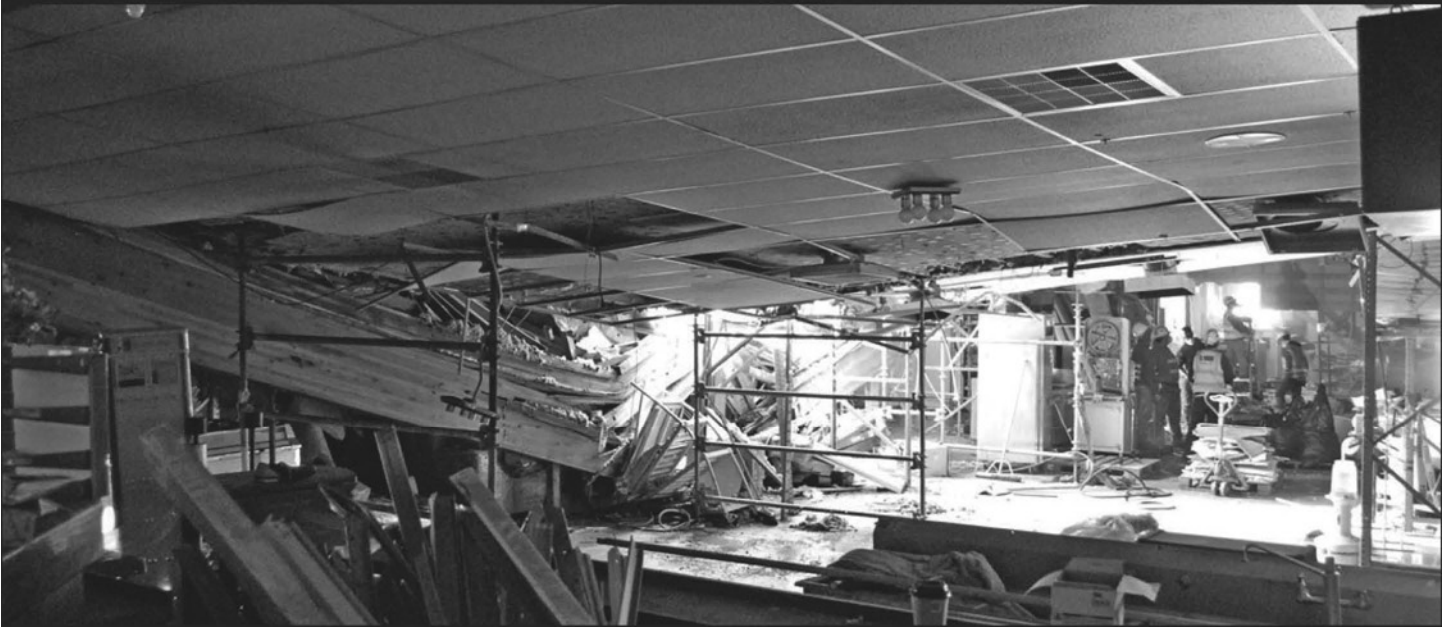
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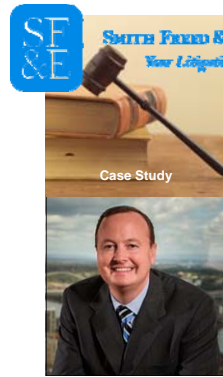
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Neighborly Feud: Light Nuisance and "Spite Structure" Claims Get to Jury

— By **Josh Hayward**

From the desk of Joshua P. Hayward: We've all heard the common story of feuding neighbors harassing each other. But when do neighborly hijinks cross the line from incivility to legally recoverable conduct? Read on to see how the Washington Court of Appeals clarified this issue.

Claims Pointer: In this case, a homeowner planted a tree that blocked his neighbor's view and installed a light that shined into his neighbor's bedroom. The Washington Court of Appeals held that (1) light can be a "nuisance" and (2) that a single tree, if planted with the purpose to annoy a neighbor, can be the basis for a claim under Washington's "spite structure" statute. The important take away is that a homeowner can sue their neighbor for actions that the neighbor took on their own property if the conduct is unreasonable or intended to annoy. Keep in mind, however, that an action under the "spite structure" statute requires proof of "malicious" or intentional conduct."

MJD Properties, LLC v. Haley, No. 71691-3-1, Court of Appeals of Washington, September 8, 2015

Haley, Pugh, and the Oylers were neighbors on Mercer Island. Pugh's property and the Oylers' property were on the beach and Haley's property was inland from them. Prior to Haley buying his property in 2005, Pugh had obtained permission from the Oylers to plant a beech tree on the Oylers' property. It is important to note that a beech tree loses its leaves every fall. The tree was 5 feet tall when it was planted. By the time Haley moved in, the tree was 16 feet tall. In December 2011, Pugh formed a company called MJD Properties, LLC, which purchased the Oylers' property. The tree was 21 feet tall when MJD purchased the property. Before the Oylers sold the property to MJD, but after they moved out, Haley trimmed the tree down to around 16 feet tall. Haley claimed that the Oylers had previously given him permission to cut down the tree so he could see out of a window that looked out onto the lake.

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

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Case Study... (Continued from page 11)

In July 2012, MJD sued for timber trespass, trespass, and outrage. Hayley countersued MJD for allegedly removing a plant in order to install its fence. In September 2012, MJD installed a light pole to illuminate its parking lot. The light also shined into Haley’s bedroom windows. MJD refused to adjust the light away from Haley’s bedrooms. In November, 2012, MJD removed the beech tree and replaced it with an 18-foot cedar tree, an evergreen that remains full throughout the year. The tree entirely blocked Haley’s view from his deck on the second floor of his home year-round. Haley added counterclaims against MJD for the excessive light and also alleged that the cedar tree qualified as a “spite structure” in violation of RCW 7.40.030.

MJD moved for summary judgment and the trial court granted the motion, finding Haley liable for trespass and dismissing Haley’s claims other than the claim for MJD’s removal of his plant when it installed the fence. Haley appealed.

On appeal, Haley argued: (1) that MJD’s light was a “nuisance” (i.e., that the light unreasonably interfered with Haley’s enjoyment of his property); and (2) that a tree could be considered a “spite structure” under RCW 7.40.030.

The Washington Court of Appeals reversed the trial court’s dismissal of Haley’s nuisance and “spite structure” claims. First, The Court agreed with Haley that even though there was no Washington case that allowed a property owner to recover damages for light shining on his property, Haley’s claim should not have been dismissed. The Court rejected MJD’s argument that light can never be the basis for a nuisance action. The Court also rejected MJD’s argument, which stated that there could not be a nuisance claim as a matter of law because their lighting complied with the city’s light ordinances. The Court explained that an activity is a “nuisance” if it unreasonably interferes with another person’s use. The Court ruled that a jury could conclude that MJD’s failure to adjust their light could qualify as a nuisance because Pugh (MJD’s owner) admitted that the light could easily be adjusted and still illuminate his parking lot.

Next, the Court considered Haley’s “spite structure” claim. The Court discussed RCW 7.40.030, which prohibits an owner from “maliciously erecting” a “structure intended to spite, injure, or annoy an adjoining proprietor.” MJD argued that a single tree could not be considered a “structure.” Haley ar-

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



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

gued that some courts have held that a row of trees can qualify as a spite structure because they achieve the same result as a fence. The Court reasoned that a jury could determine that MJD planted the single tree for the sole purpose of annoying Haley because it was placed immediately in front of his deck and second story window. The Court held that a single tree can be considered a "spite structure" depending on where and why the tree is planted.

The Court of Appeals reversed the trial court's ruling and remanded the nuisance and "spite structure" claims back to the trial court. ❖

— View the full opinion at: <http://www.courts.wa.gov/opinions/pdf/716913.pdf>

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Claims Conversation

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

The first PSAA Meeting of the 2015-2016 year was standing room only.

Which would be impressive only if we had a critical mass attendance warranting the standing room only accommodations. The truth is that we had no more attendees than usual, and probably less attendees than usual for our annual meeting kicking off another new year. PSAA can comfortably accommodate 100 members at lunch, and I counted less than half that at the September 18th meeting.

If we're at half capacity, why should the meeting be standing room only?

The good news is that our attendance was double the number of reservations. The bad news is that our attendance was double the number of reservations.

It should be noted that PSAA President **Deborah Jette** promised the PSAA Board that under her administration she would DOUBLE adjuster attendance. Unfortunately for Deborah, PSAA Treasurer **Lizzy Adkins** argues that she can't take credit for doubling attendance by halving registrations.

While we all appreciate the spirit of support by those of you who supported our president's goal by showing up without registering in advance, please note that our treasurer was NOT amused. Lizzy gets all OCD about fire codes, sufficient food, and adequate seating for those members who actually make the effort to log onto the PSAA website ahead of time to let us know you're coming. Apparently, starting this year Billy Baroo's isn't allowing PSAA to reserve lunch for "more than one, but less than one thousand... rounded to the nearest hundred". Like it or not, we need a reasonably accurate head count... more than an hour BEFORE the meeting.

Usually, the first PSAA Meeting of a new year is like a crowded, high energy "Back to School" event wherein everyone shows up just to check in with their cohorts whom they haven't seen since last spring. But this year's crowd was a smaller, different mix because of the rampant summer wildfires in Central Washington, Oregon, and California, and compounded by the freak windstorm at the tail end of August which required too many of our members to be out of town on Storm Duty OR stuck

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in the office covering for their coworkers who are deployed elsewhere.

Which is too bad, because to kick off 2015-2016 we had THREE guest speakers... two engineers and one attorney. There's probably an engineer/attorney joke to be made there, but I'm so grateful to those generous professionals who took time out of their busy schedule to educate us on the subtle nuances of earthquakes, black boxes, and IFCA that I'm going to spare them from my cringe-worthy attempt at what passes for humor. Suffice to say that those of you who had somewhere else to be (we understand, really we do) missed some worthwhile topics of conversation.

Speaking of worthwhile topics, next month's guest speaker was going to be Frances Schopick, a lawyer, social worker, and Harvard University lecturer, who was going to be sharing her insights on "Professionals Bullying Other Professionals". This presentation is now scheduled for the January meeting wherein we will hear the adjuster version of her well-received WDTL topic "Lawyer Bullying".

I guarantee that if you've been in the business of adjusting claims for longer than a week, you've probably been bullied AND been accused of BEING a bully. In fact, I'll bet many of you have been accused of bullying by the very people who are bullying YOU.

Bullying is a phenomenon that too few people are willing to discuss openly. In her "Lawyer Bullying" presentation, Ms. Schopick points out that many lawyers believe that as professional advocates not only is bullying acceptable- it's expected, and in many instances required.

Frances is uniquely qualified to debunk this myth because, in addition to being a social worker and lawyer, she spent many years counseling people convicted of committing domestic abuse. She says that research shows that abusers are damaged by the abusing in some of the same ways as the very people they're abusing. Like domestic abuse, professionals bullying other professionals is a vicious, unhealthy cycle that needs to be broken.

On a lighter note, next month's PSAA Bowling Tour-
(See **Claims Conversation...** Continued on page 19)

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

nament immediately follows the PSAA Meeting. Anyone who has attended this event in the past will tell you that PSAA uses the terms "bowling" and "tournament" loosely. And if you're not having fun at this event, you're probably at someplace other than ACME Bowl and the people you're not having fun with are probably not PSAA members. RUN!!!

Whatever you do, sign up online in advance. Otherwise, Lizzy Adkins will invite you to a private presentation of "PSAA Treasurers Bullying PSAA Members Who Don't Follow Basic Instructions".

By the way, since our bullying topic won't be presented until January, in October we're going with a topic more relevant to the PSAA Bowling Tournament: "Sports Injuries: Concussions & Spinal Injuries". If you're asking how concussions and spinal injuries are relevant to bowling, then it's obvious you've never seen adjusters bowl. It may not be pretty, but it's usually pretty entertaining. Sign up NOW! ❖

Personal Interest

Health Wise

*The following is an article from Prevention Magazine
www.prevention.com © 2015 Rodale Inc. All rights reserved.*

6 First Aid Mistakes You Make Every Day

By Kasandra Brabaw

Think you've got first aid down pat? Think again. Much of what most people know about first aid comes from outdated practices, old wives' tales, or was passed down through generations of family until it became fact. And if your great-great-grandmother says you should pour hydrogen peroxide over a scraped knee, you believe her.

It's time to stop trusting your great-great-grandmother and start trusting first aid experts like Nici Singletary, MD, FACEP, a member of the American Red Cross Scientific Advisory Council. She gave us the low-down on 6 first aid mistakes people make all the time—and what to do instead.

Mistake: You don't pull the splinter out.

Contrary to popular belief, your body will not push a splinter out on its own. And the longer you leave it in, the harder it will be to get out. "If you wait for it

(See First Aid... continued on page 21)



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First Aid... (Continued from page 19)

to work it's way out, a wood splinter will just soak up the moisture in your body, become softer, and be harder to remove," says Singletary. The same goes for the idea that a baking soda paste will draw out the wood. All it does, according to Singletary, is add extra moisture to your skin and make the wood splinter even more. The best bet for a splinter just underneath the skin is to grab some tweezers and get it out right away. Singletary warns, however, that a splinter made of glass or metal, or a large chunk of wood that gets stuck deep into the skin, requires medical care.

Mistake: You tip your head back to stop a bloody nose.

Although it is best to elevate some injuries (like a swollen ankle), elevating a bloody nose is a big no-no, says Singletary. When you tip your head back all of the blood runs down your throat. You swallow it, it irritates your stomach, and then you throw up. "When you throw up, what comes up is blood," says Singletary. "And that makes people scared that there's something seriously wrong with them." But

(See **First Aid...** continued on page 23)

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First Aid... *(Continued from page 21)*

even if you don't end up with hovering over the toilet bowl, tipping your head back has consequences. When the blood runs down your throat, it doesn't run out your nose—making you think the bleeding has stopped when it really hasn't. Instead, lean slightly forward and pinch your nostrils. Apply pressure for 5 to 10 minutes and then check to see that the bleeding has stopped.

Singletery warns that anyone taking blood thinners should be cautious about any type of bleeding and might want to consider seeing a doctor, especially if the bleeding hasn't stopped after 10 to 15 minutes.

Mistake: You use rubbing alcohol to cool a fever.

Although she says it's going out of fashion, Singletery warns this first aid myth is a dangerous mistake. "It's toxic and there are many reports of



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children who have been put into comas from that toxicity," says Singletery. And it doesn't just make children sick. It can be toxic to adults as well. "Alcohol evaporates quickly and the evaporation makes your skin feel cooler," says Singletery. "That's how it became popular." But the alcohol doesn't affect your core temperature and does nothing to break the fever. Instead, it seeps into your skin and can cause alcohol poisoning. Singletery suggests sticking to bed rest, fluids, and pain relievers, and says you can alternate between ibuprofen and acetaminophen so you're taking something every three hours.

Mistake: You pour hydrogen peroxide on an open wound.

For most of us, when you cut yourself or scraped a knee as a kid, the first thing mom would do is grab the bottle of hydrogen peroxide. Little white bubbles would form as she poured the liquid over your boo-boo—proof that the germs were dying, right? Wrong. "Yeah, that was the hydrogen peroxide

damaging your tissues," says Singletery. Hydrogen peroxide breaks down cell walls. So while it does kill bacteria, it also kills all the healthy cells surrounding the cut, slowing the healing process and possibly making scars worse. Instead, wash your cut or scrape with soap and tap water. The pressure from the tap will help remove dirt and debris while the soap will disinfect.

Mistake: You butter a burn.

OK, we know most of you probably realize that butter isn't going to cool down your skin. But this tip applies to any other type of oil as well, including petroleum jelly and antibiotic ointments. Oils will coat your skin and actually slow its ability to release the heat, causing more damage as the burn keeps burning. The best way to take care of a burn is to run it under cool water, but not just for 30 seconds. To truly treat a burn, you'll have to keep it under the faucet for up to 20 minutes—yes, really—and then keep the area dry. That means no ointments and no bandages. Instead, Singletery suggests covering the burnt area in plastic wrap, which is porous and sterile. This lets the burn heal in a dry environment, but protects against germs that might infect the wound.

(See First Aid... continued on page 24)

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First Aid... *(Continued from page 23)*

Mistake: You use fingers to get things out of your eye.

The wind picks up and a small amount of dirt flies into your eye. What's your first instinct? To rub it, of course. But most people already know rubbing your eyes is a no-no. It'll just move the dirt around and scratch up the surface of your eye. But sticking your finger in to pull out an eyelash or speck of dust is just as bad. Your hands are some of the dirtiest parts on your body, and can easily introduce infection-carrying bacteria to your eye.

Instead, rinse your eye under tap water or with a saline solution (hello, contact lens cleaner) until it feels better. Accidentally sprayed cleaning chemicals in your eye? Well, then you'll want to rinse for at least 15 minutes with your head tilted to the side so you don't wash the chemicals right into your other eye. Singletary also suggests contacting poison control to find out exactly what you just sprayed into your eye and whether you'll need further medical care. ❖

**Psst!
Time to Renew Dues!**



ATTENTION ADJUSTERS!!!
Please renew your annual dues now to avoid any interruptions in communication from PSAA.
Renew before November 1st to save \$5! Application on pg 25.



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

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.

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!



TCAA Golf Tournament ~ 2009



SCAA Tennis Team ~ 2009





PSAA Mission Statement

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

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

PSAA Membership Application for 2015-2016



ANNUAL MEMBERSHIP APPLICATION

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

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

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

Please print or type information

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

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

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 \$ _____



PSAA MEETING & BOWLING TOURNAMENT

ACME Bowling & Billiards ~ Friday, October 16

100 Andover Park West, Tukwila, WA 98188 ~ 206-340-ACME

Registration begins at 10:30am ~ Meeting 11:00am to 12:30pm

Buffet Lunch 12:30pm ~ Bowling 1:00pm to 3:00pm

Meeting Presentation:

Concussions & Spinal Injuries with Dr. Cyr, Expert Biomechanist with ARCCA Inc. and Brendan Morse, MSBME, ACTAR also of ARCCA Inc. **Legal Update** with Catherine Becker of Smith Freed & Eberhard P.C.

MEETING RSVP / BOWLING REGISTRATION ~ OPEN TO ALL

-
- _____ \$25 Adjuster Lunch Only _____ \$30 Adjuster Bowling Only
 - _____ \$45 Adjuster Lunch/Bowling (single)
 - _____ \$200 Lunch/Bowling (team of 5 current Members of PSAA*)
 - _____ \$30 Vendor or Guest Lunch Only _____ \$35 Vendor or Guest Bowling Only
 - _____ \$50 Vendor or Guest Lunch/Bowling (single)

NOTE: *Must have at least one (1) adjuster per team.

Name: _____ Company: _____

Email: _____

Name: _____ Company: _____

Email: _____

Name: _____ Company: _____

Email: _____

Name: _____ Company: _____

Email: _____

Name: _____ Company: _____

Email: _____

Total \$ _____

Submit form and check or credit card receipt to:

PSAA c/o Lizzy Adkins, 3508 66th Ave W, University Place, WA 98466
 or via email to lizzy.adkins@norcross.com

Questions regarding bowling contact Lizzy Adkins at lizzy.adkins@norcross.com or 253/376-8085. **Questions regarding sponsorships** contact Deb Matilla at deb@maxcare247.com or Kelli Thode at kthode@pauldavis.com.

Pay online with a credit card at www.pugetsoundadjusters.org/calendar