



~ 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: September 18, 2015
Time: 11:30am Location: Billy Baroo's
For more details see page 2

Welcome Back!

By **Deborah Jette**, PSAA President, Grange Insurance

Welcome to the 2015-2016 PSAA! I want to take a moment of your time to introduce you to the board and committee members for this year.

First of all, I'd like to welcome back my former partner in crime, i.e. former co-president, **Heather Stariha** from Nationwide Insurance. Some of you may recall that she was the speaking half of the presidency for the inaugural PSAA year in 2011. She was also a former TCAA president prior to its merger with SCAA. And more importantly, the mother of my two favorite little girls in the world. I want to thank Heather for helping us out as this year's Vice President.

Next we have a welcome new addition to our crew, our Secretary, **John Walker Jr.** with Frontier Adjusters. John is a second generation owner operator of Frontier Adjusters which has been in operation since 2006. He is fluent in Spanish and Portuguese and he LOVES bacon. And I believe the reason he agreed to join this motley crew is to find respite from the four little ones he has at home! Thank you John for all the work I know we will commit you to doing!

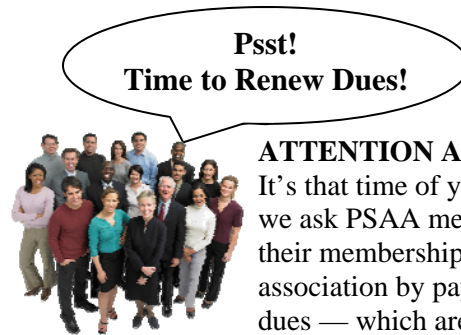
As for our treasurer, you might have heard her name or seen her face around once or twice throughout the years. It is a little known individual by the name of **Lizzy Adkins**, with Norcross. She's been working in the industry only since 1992, likes to

(See **Welcome Back...** continued on page 3)

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— See page 15



ATTENTION ADJUSTERS!!!

It's that time of year again when we ask PSAA members to renew their membership in the association by paying their annual dues — which are due by September 1st. **Renew before November 1st to save \$5!**

PSAA Speaker for September 18

Tom Underbrink, Mutual of Enumclaw's Director of Litigation, will be filling in to mesmerize us all about how different insurance companies have different claims handling philosophies (warm and fuzzy, hard ass, centralized authority, adjuster autonomy, litigious, "work it out", by the numbers, etc.) based on their different corporate cultures (from multi-national mega corporations down to small regional mutual companies). He's also a lawyer, so he can do the legal update.

Join us for lunch and our first meeting of the 2015-16 year at Billy Baroo's. See page 2 for how to RSVP. ❖



Claims Conversation

with **Roger Howson**

— See page 11



**2015-16
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- Roger Howson** Editor & Education Chair
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- Tom Williams** Immediate Past President
Partners Claim Services

PSAA 2015-16 Committee Liaisons

Holiday Party: Deborah Jette, Chair
deborah.jette@grange.com

Bowling: David Kean, Chair
david@dlsrestore.com

Symposium: Heather Stariha & Lizzy Adkins, Chairs
starihh@nationwide.com lizzy.adkins@norcross.com

Golf North: Deborah Jette, Chair
deborah.jette@grange.com

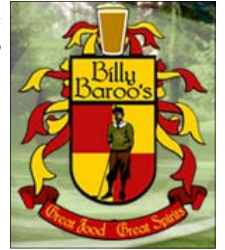
Golf South: Lizzy Adkins, Chair
lizzy.adkins@norcross.com

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lizzy.adkins@norcross.com

Facebook: John Walker Jr., Chair
jwalkerjr@frontieradjusters.com

LinkedIn: David Kean, Chair
david@dlsrestore.com

PSAA Next Luncheon Mtg



Next Meeting: September 18, 2015
Time: 11:30am to 1:00pm
Location: Billy Baroo's Bar & Grill
(at Foster Golf Links)
13500 Interurban Ave W
Tukwila, WA
206/588-2763 www.billybaroos.com



Cost: Members \$20 Vendors \$25

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

Stay in touch with PSAA using our social media tools!

- www.linkedin.com www.twitter.com
- www.facebook.com/pugetsoundadjusters
- www.PugetSoundAdjusters.org

Additional Meeting Information

Please keep in mind that we'd like to start and end promptly during our monthly meetings. Here is the timeline for each meeting:

- 11:30 a.m. Registration
- 11:45 a.m. Buffet
- 12:00 p.m. Meeting Called to Order
- 1:00 p.m. End of Meeting

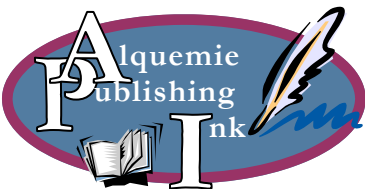
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Puget Sound Adjusters Association

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Welcome Back... *(Continued from front page)*

shoot guns and arrows, climb mountains, martial arts, throw her shoes at hit and run drivers (seriously), and loves her desserts and fries (even more serious about that!) And she is the proud mama of a 21 year old college grad! Go Gage! Thank you for ALWAYS being there for PSAA!

Next off we have a VERY important member of our team, **Roger Howson** with Claims Dispute Resolution. Roger is our PERMANENT editor/education chair and also a former TCAA president two years in a row. We tend to abuse Roger by throwing anything we need at him and he always comes through. I still haven't figured out if it is because he loves us or if he's scared of us, but either way, we truly appreciate everything he does. Thank you Roger!

One of the new positions we created with the merger was a couple Vendor Partner positions. These are individuals that are picked by the president because of their dedication to the organization or just because we like them. So if you are interested in being a VP next year, now is the time to work on Heather as it will be her choice for 2016-2017.

This year we have **Deb Mattila**, Business Development Director for MaxCare of Washington. She has over 35 years in the insurance industry and has been active with our organization since 1992! She loves cooking, decorating, traveling, yard work, sports and spending time with her husband, children and grandchildren. I picked her mostly for her dedication and complete enthusiasm to our organization — and I like her.

We also have a newer addition to the organization but not to the industry. That would be **Kelli Thode** with Paul Davis Restoration. She has been an active part of the company while raising four kids, five including Greg. For being 'new' to the organization, she has become a great asset and has stepped up many times in the last couple years. Like Lizzy says "I love Kelli!" and I'm sure you will all see why she was selected. Plus, I like her, too. Thank you Kelli for all that you've done and I know will continue to do with us.

Another big Thank You to **Barb Tyler**! You might not have ever met her but I'm sure you have talked to her at some point, whether it is renewing your membership, figuring out what kind of ad you need, or any other general questions you might have. She has been a very consistent and irreplaceable asset to SCAA, TCAA and now PSAA. We love you Barb and THANK YOU for all that you do.

And if you haven't guessed it yet, I'm **Deborah Jette**, current PSAA President and former co-president. I've been in the industry since 1989, first with USAA and now 13 years with Grange Insurance. I'm a mother to three amazing young men, one in Germany serving our county and soon to make me a mother-in-law! Yay! I'm a city girl turned country (so people tell me – thanks Andy!) and pretty much loving life. I'm looking forward to having a great year with this crew and I hope you do too! ❖

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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Fatal crashes involving marijuana doubled in Washington after legalization

The Oregonian — August 20, 2015

SEATTLE — More marijuana-using drivers are getting into fatal crashes in Washington, according to new data from the state Traffic Safety Commission.

Data released Wednesday show that the number of Washington drivers involved in deadly crashes who tested positive for active marijuana doubled from 2013 to 2014 — the first year of legal marijuana sales in the state.

Commission member Shelly Baldwin says that's alarming — especially considering that the number of alcohol-related fatal crashes has been dropping.

"When we see this rising trend, it's concerning, especially when other factors are decreasing," Baldwin said.

The number of drivers involved in fatal crashes who tested positive for active THC, the main psychoactive compound in marijuana, had held fairly steady from 2010 to 2013 — between 32 and 38 per year. That number jumped to 75 in 2014, and about half were above the state's legal limit for marijuana-impaired driving, Baldwin said.

Many of those drivers also tested positive for alcohol or other drugs.

"We see drivers who have marijuana and alcohol and cocaine. They're not mutually exclusive because drivers are not mutually exclusive," Baldwin said.

(See News... continued on page 7)



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News... *(Continued from page 5)*

Nevertheless, the number of fatal-crash drivers who had used pot shortly before driving represents a sliver of the total number of drivers involved in fatal crashes. Last year, there were 619 drivers involved in fatal accidents; 12 percent were positive for active THC. From 2010 through 2014, 7 percent of the 3,027 drivers in fatal crashes tested positive for active THC.

The number of drivers involved in fatal crashes in Washington who had been drinking, whether or not they were above the legal driving limit of 0.08 percent blood-alcohol content, has fallen from 214 in 2009 to 144 last year. ❖


A \$3 ITEM.....A \$90,000 LOSS

By Zdenek Trnka, PE, TRNKA Engineers Co.
Reprinted from Investigative Engineers Association Newsletter


Let's see now....hmmmm? That works out to odd's of 30,000 to 1. A ratio of 30,000:1 is much better than the average lotto odds but not so great for the insurer. When someone, somewhere, uses an incorrect pipe fitting costing \$3 and the use of the incorrect fitting results in \$90,000 damages it is surely not a happy day.

In this case the incorrect pipe fitting cost only \$3 dollars. As it happens, the correct pipe fitting also would cost only about \$3. Both pipe fittings look very similar, either as common ordinary brass or bronze. The reason for use of the incorrect fitting is unknown but not likely related to the cost of the fitting since both cost about the same. Most probably the use of the incorrect fitting was a simple matter of inexperience on the part of the person doing the installation of the sea strainer. What does matter is where and how the fitting was used. The background to this 30,000 to 1 loss has to do with a \$1,000,000 sailing yacht. This very nice yacht has an auxiliary motor for times of non-sail propulsion. This auxiliary motor is cooled by sea-water that is drawn into the engine cooling system through a sea strainer. Mounted next to the outer hull of the vessel and below the water line, a failure of the sea strainer that allows water to enter unrestricted could cause the yacht to flood or even sink. In this event a pipe fitting broke away from the sea strainer thus allowing water to enter the vessel. The vessel consequently flooded resulting in \$90,000 in damages to pumps, motors and other equipment located in the bilge area of the vessel.


Our assignment at Trnka Engineers Co., was to de-
(See News... continued on page 9)



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Photo P-1

News... (Continued from page 7)

termine the cause of the fitting failure. The cause of the failure could possibly provide the basis for subrogation of the claim. The evidence, the sea strainer and pipe fitting, was provided to us by the adjuster as seen in Photo P-1 at left. The broken fitting location is indicated by the red arrow.

A quick 10x magnification inspection of the broken pipe fitting gave us cause to suspect that a brass pipe fitting was used in the sea water cooling system where bronze, a more appropriate pipe fitting material, should have been used.

There are many copper based alloys, however, only a few are suitable for extended exposure to salt water. Copper alloys with relatively high zinc content when exposed to salt water will succumb to a phenomenon termed "selective leaching" or otherwise known as "dezincification". The phenomenon in this case is that the zinc, in constant contact with salt water, goes into solution with the sea water and over time leaches out of the pipe fitting. As one would easily conclude the zinc eventually dissolves out of the pipe fitting leaving only the copper base material along with some trace elements. This remaining material is very brittle and fractures easily as occurred in this situation.

A closer view is seen in the Photos P-2 and P-3 below. Note the "spongy" appearance of the fractured pipe fitting surface in Photo P-3. The spongy appearance occurs with the migration of the zinc out of the copper base material of the pipe fitting.

Sea Strainer Pipe Fitting Failure



Photo P-2



Photo P-3

Sufficiently certain of our suspicion of the cause and origin of the failure of this pipe fitting, we employed the services of a competent laboratory to complete a chemical analysis of the pipe fitting and sea strainer body.

The laboratory findings did indeed confirm the fitting to be brass and dezincification did occur as a result of exposure to sea water. This finding was then reported to the adjuster who now had opportunity to subrogate back to the yacht builder. ❖

ported to the adjuster who now had opportunity to subrogate back to the yacht builder. ❖

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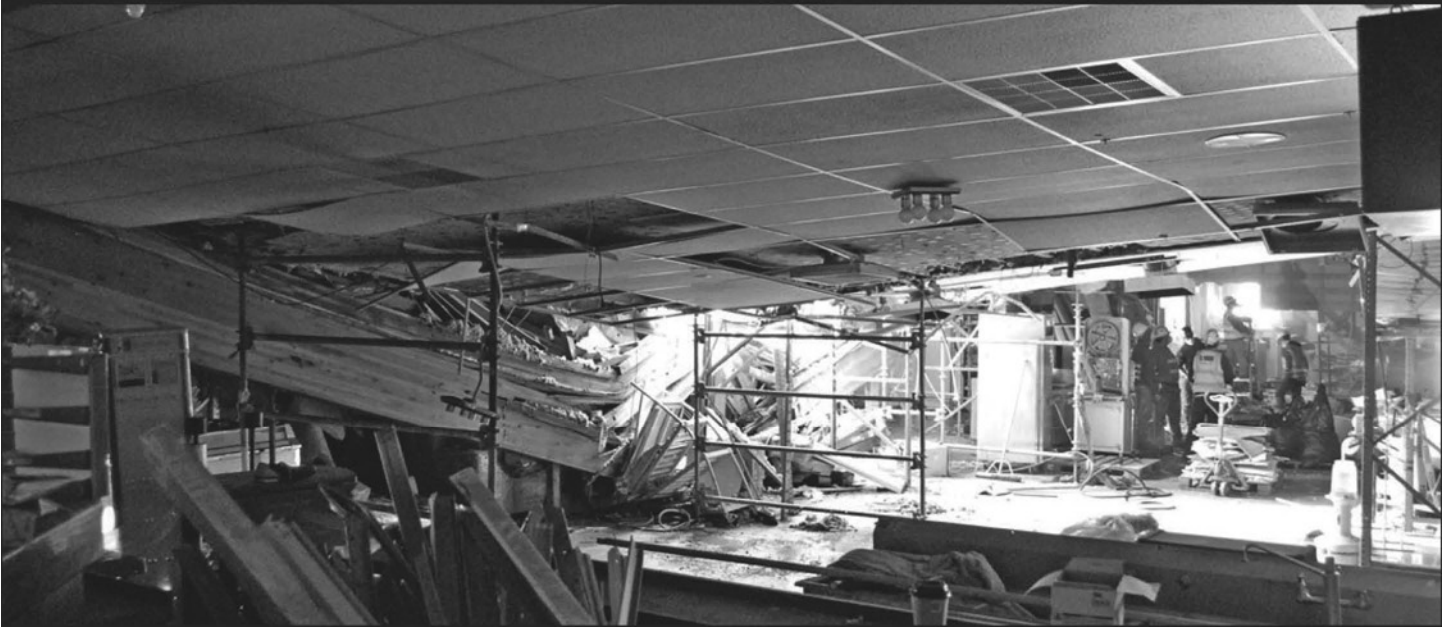
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Claims Conversation

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

You know you're an adjuster when you're more than casually interested in the following news stories:

- Late summer wildfires devastate 600,000 acres in Central Washington... the largest in state history. Hundreds of homes and businesses are destroyed. Heavy smoke from these ongoing wildfires penetrates Western Washington and as far south as Salem, Oregon.
- Washington State experiences its warmest, driest spring and summer in recorded history before being buffeted during the last weekend in August by gale force winds, torrential rainfall, and widespread power outages lasting several days affecting more than one hundred thousand homes.
- Seattle's ambition to be considered a world class city is realized when we are acclaimed seventh worst in the United States for traffic congestion, and South Lake Union (coincidentally, where my office is located) is the epicenter of a new commuting phenomenon known as "pedestrian rage".

You know you're an adjuster when every family member (immediate, extended, and ex), neighbor, and casual acquaintance contacts you whenever they (or someone they know) are involved in a fender bender, their home is flooded, their car or home is burgled, or their dog bites the mail carrier.

You know you're an adjuster when everyone you know (and even people you don't know) ask you which insurance company you would recommend who provides the best claim service, and then find out later that they disregarded your advice and bought the cheapest insurance they could find from some obscure non-admitted carrier from out of state who they found on the internet.

You know you're an adjuster when your sibling who lives out of state and hasn't spoken with you since last Christmas calls you in the middle of an unusually busy workday to find out if the claim settlement they're being offered and the release they're being asked to sign before the close of business today is fair and reasonable.

You know you're an adjuster when your parents still tell their friends that you're "in insurance", but they

(See **Claims Conversation...** continued on page 13)



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Claims Conversation... *(Continued from page 11)*

admit that they have absolutely no idea what you really do for a living, and they're not entirely sure that you might even work for the C.I.A. in some clandestine capacity.

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You know you're an adjuster when after reading the New York Times article detailing the abuses heaped upon their employees by Amazon you log onto the comments section to opine that the Amazon workers are a bunch of wusses who wouldn't last half a day at your job dealing with claimants and policyholders.

You know you're an adjuster when you demonstrate an unhealthy obsession with weather reports, traffic updates, crime statistics, court rulings, zoning regulations, manufacturer warning labels, liability disclaimers, methamphetamine lab explosions, and candidates for State Insurance Commissioner.

You know you're an adjuster when your workday begins with you measuring a rooftop (or photographing a vehicle accident scene) dressed uncomfortably in your best suit and slipperiest shoes because you're scheduled to testify in court later that same afternoon.

You know you're an adjuster when your calendar is blocked off between 11:30am and 1:30pm on the third Friday of every month between September and May for the PSAA Meetings so that you can spend a few hours hanging out with a group of fellow claims professionals who relate to "You know you're an adjuster when..." ❖



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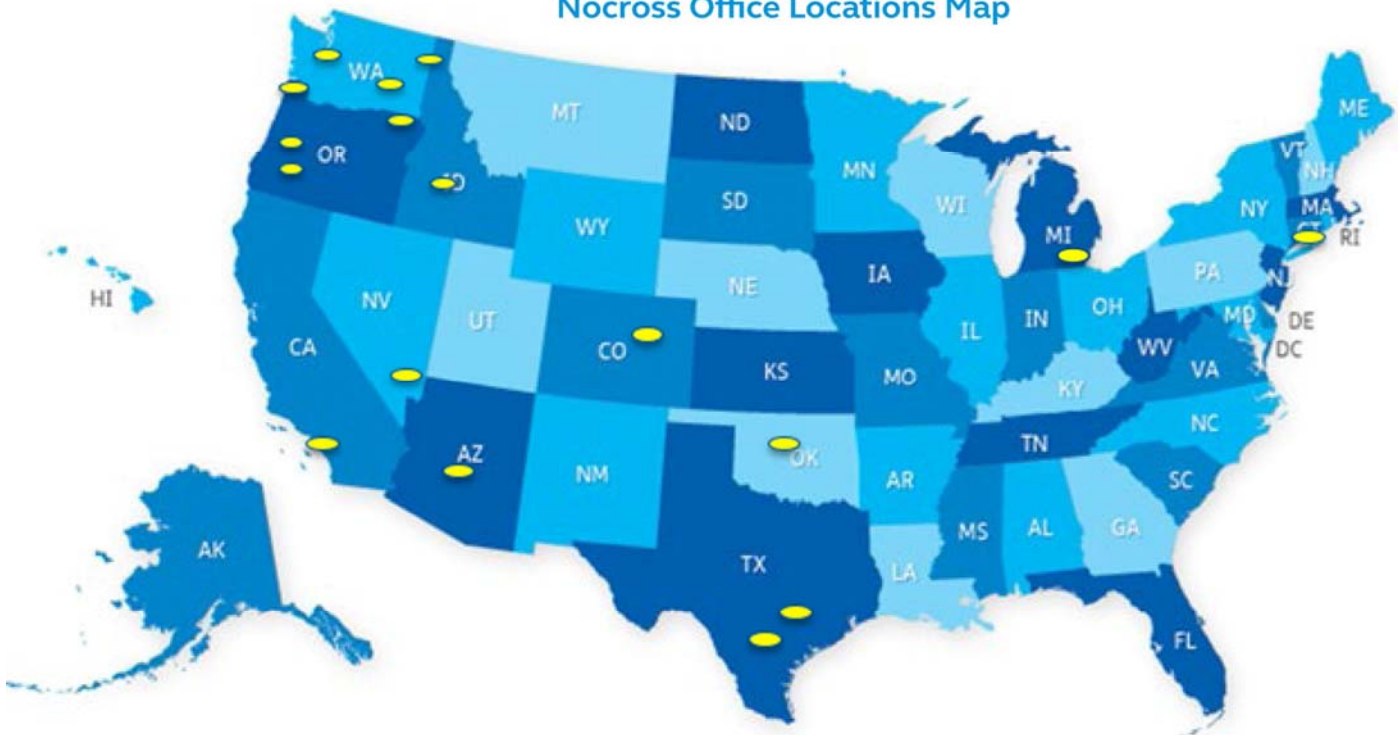
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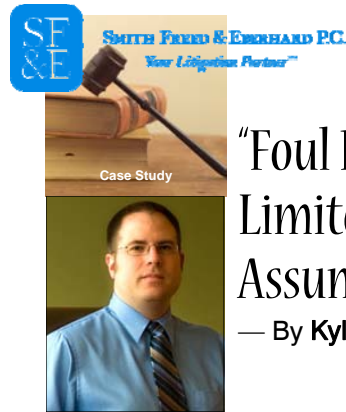


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“Foul Ball” — Baseball’s Limited Duty and Assumption of Risk

— By Kyle Riley

From the desk of Kyle D. Riley: America’s pastime holds a special place not only in American society and history, but also in its laws. Baseball has its very own rule that limits the liability of players and operators for injuries caused by the game to spectators. Even in a system of comparative negligence, baseball’s special duty rule has survived to bar recovery to spectators. Given the prevalence of baseball, this rule can arise not only in the context of professional baseball, but also amateur baseball including everything from college ball to recreation leagues. Read on to learn how the limited duty rule and assumption of the risk defense apply to foul balls and broken bats.

Claims Pointer: Nearly every American state has created some form of the “limited duty rule,” which defines the duty of care that a baseball stadium owner owes to spectators injured by foul balls. The duty requires a stadium owner to protect patrons seated in the most dangerous parts of the stadium (i.e., behind home plate) and to provide seating for those patrons that do not wish to sit in a dangerous area. In this case, the Washington Court of Appeals held that the stadium did not violate its limited duty when it did not provide protective screens down the entire length of the first base stands because the risk in that area was not unreasonably dangerous. Furthermore, assumption of the risk barred the plaintiff’s recovery for a number of reasons including that she had seen a foul ball land near her that day, was familiar with baseball, and had tweeted

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

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Case Study... (Continued from page 15)

that she wanted a ball to land near her so she could take a ball home.

Reed-Jennings v. The Baseball Club of Seattle, L.P., 351 P.3d 887 (Wash. App., May 26, 2015)

On May 4, 2009, Teresa Reed-Jennings and her family ("the Jennings") went to a Seattle Mariners' game at Safeco Field (collectively, "the Mariners"). They arrive an hour early in order to watch the players warm up. Their tickets were two rows up from the field in section 116, along the first base line. Teresa had attended several games at Safeco and had sat in seats near section 116. A warning was printed on the ticket, walls, posts, and back of the seats for section 116 that there was a danger of foul balls and bats. The Jennings watched the Mariners warm up. In addition to the permanent safety fence behind home plate, the Mariners had set up additional safety nets (which the MLB did not require) around the batters and extending slightly beyond the permanent fence, but not the full length of the bases, including where Teresa was sitting. As is customary, the pitchers were holding three balls in their non-throwing hand in order to keep a rhythm for the batter warming up by limiting time between pitches. As a result, multiple balls can be in the air at the same time due to the brief delay between pitches.

While the visiting team was warming up, a foul ball landed near her. Teresa later tweeted about the ball landing near her, writing that "I said I wanted another one to land right there. It' [ll] be mine." At one point, a ball was hit into center field. While Teresa was watching the ball she heard a ball being hit and as she turned her head, was struck in the face causing serious injury. The Jennings sued the Mariners for negligence. The Mariners moved for summary judgment arguing that it had satisfied the limited duty rule and that the Jennings' claims were barred by the assumption of the risk doctrine. The Jennings argued that the comparative fault statutes eliminated the "limited duty" rule. The trial court ruled for the Mariners on both the limited duty rule and assumption of the risk, dismissing the case. The Jennings appealed.

The Washington Court of Appeals upheld the trial court ruling. First, the Court of Appeals flatly rejected the Jennings' argument that the comparative fault statute abrogated the limited duty rule. The Court explained that the Mariners satisfied their duty because they provided a permanent 26-foot screen behind home plate, provided temporary screens around the batters, and even set up safety screens

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along a part of the foul lines (which was not mandated by Major League Baseball). Furthermore, section 116, where the Jennings were seated, was not an unreasonably dangerous area. In the four years preceding Teresa's injury, more than 10,000,000 people had attended games at Safeco, in which there were 300 people injured by foul-related incidents, and only 5 of those incidents occurred in section 116. If there was any doubt as to whether the limited duty rule applied to batting practice, the Court explained that batting practice was part of the game of baseball (and therefore protected by the limited duty rule) because it is "integral" to the sport. The Court rejected the reasoning of treatises and other jurisdictions that had not been relied upon in Washington.

As to the assumption of risk doctrine, the Court held that Teresa assumed the risk of being hit by a foul ball. The Court explained that implied primary assumption of the risk applied. To establish implied primary assumption of the risk, the defendant must show that the plaintiff subjectively knew of a risk and voluntarily chose to encounter the risk. Teresa argued that she did not subjectively appreciate the specific risk of injury resulting from a foul ball that was hit while another ball was in the air. The Court stated that while Teresa needed to subjectively know all the facts that would cause a reasonable person to be aware of a specific risk, she did not need to know of "every variable that might affect the likelihood or exact mechanism of harm." In other words, Teresa knew and appreciated that a foul ball could harm her because of where she chose to sit. The facts demonstrated that Teresa was fully aware that a foul ball could harm her at the time of the incident. The Court affirmed the trial court, concluding that the Jennings' negligence case was barred by the limited duty rule and because Teresa assumed the risk of injury from a foul ball by watching batting practice. ❖

— View the full opinion at: <http://www.courts.wa.gov/opinions/pdf/715453.pdf>

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

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Odds of Drivers Having Collision with Animal: 1 Out of 169

Reprinted from www.insurancejournal.com

The odds drivers will have a claim from hitting a deer, elk or moose is 1 out of 169, the same as in 2014. That likelihood more than doubles during October, November and December, when deer collisions are most prevalent, according to research by auto insurer State Farm.

Nearly 10 percent of the country's deer claims occur in Pennsylvania (126,275 collisions), though when taking into account the number of licensed drivers in the state, West Virginia edges out as number one with a likelihood of 1 in 44 compared to Pennsylvania's 1 in 70 (fourth ranked state). This is the the ninth year in a row that West Virginia has topped the list, according to State Farm.

The top five states a driver is most likely to have a claim from a collision with a deer, elk or moose are:

Rank	State	2015 Odds	% Change from 2014
1.	West Virginia	1 in 44	11.4% Less Likely
2.	Montana	1 in 63	19.1% More Likely
3.	Iowa	1 in 68	13.2% More Likely
4.	Pennsylvania	1 in 70	1.4% More Likely
5.	South Dakota	1 in 73	12.3% More Likely

Deer claim counts rose by more than 21 percent in Indiana and more than 13 percent in Iowa this past year.

Hawaii is at he bottom of the list for the ninth year in a row with odds of 1 in 8,765.

The national cost per claim average is \$4,135, up 6 percent from 2014 (\$3,888).

The months a driver is most likely to have a claim involving a deer, elk or moose in the U.S., mostly due to mating and hunting seasons are November, October, then December.

Deer Populations

A number of factors influence the risk of a collision with deer or other animals.

"Periods of daily high-deer movement around dawn and dusk as well as seasonal behavior patterns, such as during the October-December breeding season, increase the risk for auto-deer collisions," said Ron Regan, executive director for

(See Collisions... continued on page 21)



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Collisions... (Continued from page 19)

the Association of Fish & Wildlife Agencies. "Changes in collision rates from year to year are a reflection of changing deer densities or population levels – more deer in a given area increases the potential for collision."

He said deer populations are also affected by conditions such as new or improved roads with higher speeds near deer habitat, and winter conditions.

Methodology

Using its claims data and state licensed driver counts from the Federal Highway Administration, State Farm calculates the chances of any single American motorist striking a deer, elk or moose during the time frame of July 1, 2014 to June 30, 2015 in all 50 states and the District of Columbia. The data has been projected for the insurance industry as a whole, based on the State Farm personal vehicle market penetration within each state. The State Farm data is based on comprehensive and collision claims only. Claims involving policyholders with liability insurance coverage only are not included. ❖

— Source: State Farm

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Crop Insurance Claims Jump After Weather Curbs Planting

By Marvin G. Perez, Bloomberg News
 Reprinted from www.stltoday.com © 2015 stltoday.com

Insurance claims filed by U.S. farmers for crops they couldn't plant have jumped 48 percent this year, government data show, the latest indication of how adverse weather is curbing production of corn and other crops.

Total claims so far in 2015 related to 6.45 million acres, the U.S. Department of Agriculture's Farm Service Agency said Monday in a report.

Corn farmers filed claims on 2.301 million acres, compared with 1.608 million acres a year earlier. Soybean-farming claims more than doubled to 2.17 million acres. Corn and soybean futures prices rose in early Chicago trading.

"This reduction in acres takes production down," Michael McDougall, senior vice president at Societe Generale in New York, said in an email. "This caused the early morning firming in prices."

Harvests in the United States, the world's largest grower and exporter, are heading for a decline after two successive record years. The growing season began with higher-than-normal moisture in parts of the Midwest, followed by unusually dry weather in other areas.

While there's agreement that output will be lower in 2015, estimates differ over the extent of the decline. Last week the USDA unexpectedly raised its corn and soybean output estimates from a month earlier, citing higher yields than those seen previously.

Corn for December delivery was 0.1 percent lower at \$3.75 a bushel at 9:18 a.m. on the Chicago Board of Trade after earlier rising as much as 1.1 percent. Soybeans for November delivery rose 0.3 percent to \$9.19 1/4 a bushel at 9:17 a.m. in Chicago, erasing earlier losses.

The record payout to farmers who didn't sow crops took place 2012, according to USDA data. Growers are required to file a report on all cropland eligible for benefits. ❖

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Personal Interest

Health Wise

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3 Things to Say to Someone You have Absolutely Nothing to Say to

By Jada Green for MensHealth.com

When you have to make small talk with someone you barely know, "how are you?" won't cut it.

It's a good line for a quick getaway, says networking expert Debra Fine, author of *The Fine Art of Small Talk*. But if you're stuck next to a stranger at a dinner party, or in line for coffee with a coworker, you'll need something better to trigger a conversation.

Pull out these three phrases for better banter.

1. If you've never met: "What keeps you busy?"

Asking someone what he does for a living can be a loaded question, says Fine. Perhaps he's between jobs or recently got laid off. Or maybe he doesn't want to spend his downtime thinking about the pile of papers waiting for him on his desk.

Pose an open-ended question to give him the opportunity to spin the chat in whatever direction he wants, says Fine. If he brings up work, great—ask him how he got started in his field. But if he launches into a story about his fantasy football draft? Even better.

2. If you already know each other: "Catch me up."

You've already got her bio down, but you don't share much common ground. Go beyond "how have you been?" and show her you're interested in hearing what's really been going on in her life since you last talked.

New job? Ask her to name her personal first-month highlights. If she's training for a half marathon, inquire about her favorite off-the-radar running spots. "People love to talk about themselves, but the key to a good conversation is to get it launched," says Fine.

3. If the conversation is one-sided: "Yes, and..."

To keep your conversation alive, follow the golden rule in improvisational comedy: Affirm whatever the other person says, and then add something to it.

If someone says, "Yesterday was a beautiful day," you might simply reply, "Yeah, it was!" But improv comedians refer to this as "blocking"—it sets you up to hit a dead end.

So try something like, "I know, I was so glad I finally got to go on a hike" instead. "This gives them something to go off of," says Stephen Rosenfield, director of the American Comedy Institute. ❖



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