



~ 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: May 17
 Time: 11:30am Location: Billy Baroo's
 See inside for more details

**2nd Annual
 Spring Symposium & Vendor Fair
 Small Venue, Huge Success**

By PSAA President Tanya Padur, Sams & Associates

On this Monday after the Symposium I feel like I just won the Oscar for best board member in a supporting role. I have received so many emails today thanking us for a great Symposium (the speakers, the food, the vendor fair, the convenient parking). I feel guilty as I certainly did not do this alone. In fact, Skip, Roger, Lizzy and Tom did all the heavy lifting! There are so many to thank but I am afraid you will stop reading before you get to the end of the list. Please do read my full article starting on page 3!

See **Spring Symposium...** continued on page 3

**WASHINGTON
 Water Damage & Cleaning Services**

"Your Water Damage Experts!!!"

Vendor of the Month

In the insurance claims industry the word Loss takes on a whole new meaning, an even POSITIVE meaning. Aside from the fact that without loss many of us would be without jobs, without loss, there is no restoration. Accidents happen, appliances fail, plumbing backs up, human error plays out; these losses take place every day. For both adjusters as well as mitigation and restoration contractors we see this as a means to renew and restore.

For the complete article see page 4

Claims Conversation pg 5



PSAA Golf Tournament Registrations pgs 7 & 8



**Someone's Thrown
 Their Hat in the Ring**

Nomination for 2013-14 PSAA Secretary

Carol Brackman — Travelers Insurance

About Carol Brackman

She says she's a single, hip, adventurous claim professional who is seeking a board position. Just kidding! She really says about herself...

"I have been a Claim Professional with Travelers Insurance for over 10 years and currently handle homeowner and commercial losses. A Washington transplant from Texas (I am here by choice), I truly enjoy the landscape here and plan to explore as much of it as possible."

Elect Carol as Secretary at the May 17 meeting.

**UIM Coverage Not Available
 to Employees Injured
 on Personal Business**



SMITH FREED & EBERHARD P.C.
Your Litigation Partner™

By Kyle D. Riley, Smith Freed & Eberhard PC

Claims Pointer: Insurers that provide business auto policies should be aware that Washington courts will not extend UIM coverage to an employee who is not named on a business auto policy, when that employee is injured while on personal business. Insurers should continue to use plain language to exclude employees who are injured in such situations. Phrases such as "only while using" and "only to the extent of" should be sufficient to avoid potential UIM disputes.

For the complete **Case Study** article see page 5



**2012-13
PSAA OFFICERS**
PO Box 58083, Tukwila, WA 98138

- Tanya Padur** President
Sams & Associates
206/730-2018, tanya.padur@sams-assoc.com
- Everett 'Skip' Sanborn** Vice President
Country Financial Insurance
everett.sanborn@countryfinancial.com
- Tom Williams** Secretary
Partners Claim Service
888/221-4891 x101, twilliams@partnerscs.com
- Joel Booth** Treasurer
McLarens Young
425/336-2678, joel.booth@mcclarens.com
- Shannon Kerr** Vendor Partner
CRDN
206/286-1866, shannonykerr@yahoo.com
- David Kean** Vendor Partner
The Sterling Group DKI Northwest
253/338-6190, davidk@sterlingdki.com
- Roger Howson** Editor & Education Chair
Claims Dispute Resolution
206/676-3851, rogerhowson@claimsdispute.com
- Deborah Jette** Immediate Past Co-President
Grange Insurance
- Heather Stariha** Immediate Past Co-President
Allied/Nationwide Insurance

PSAA 2012-13 Liaisons

Holiday Party:
Tanya Padur, Chair

Bowling:
Joel Booth & Roger Howson, Co-Chairs

Symposium:
Roger Howson & Skip Sanborn, Registration Co-Chairs
Tanya Padur, Vendor Fair Chair
Shannon Kerr & David Kean, Vendor Fair Co-Chairs

Golf North/Seattle:
Tanya Padur & Skip Sanborn, Co-Chairs

Golf South/Tacoma:
Lizzy Adkins & Terry Cook, Co-Chairs

PSAA Monthly Luncheon



Note: No April Meeting

Next Meeting: May 17, 2013

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



Menu: Billy's Surf & Turf — Marinated Sirloin w/Caramelized Onion Demiglaze, Grilled Salmon w/Garlic Vermouth Butter, Veggies, Roasted Potatoes, Salad, Crème Brule

Cost: Members \$20 Vendors \$25

Presentation: Past President's Honored Election of Officers Vendor of the Month

Please RSVP

www.PugetSoundAdjusters.org www.facebook.com/pugetsoundadjusters

Additional Meeting Information

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

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

Please arrive on time and have your cash or check (payable to PSAA) ready, or provide your online payment receipt. We appreciate your cooperation and assistance.

PSAA Website Alicia Shefchik-Hall, Round Up Media alicia@roundupmedia.com

PSAA Executive Assistant & Publisher



Tailored services for nonprofit organizations
"The next best thing to a volunteer!"

Barb Tyler
(541) 937-2611
Fax: (541) 937-4286
www.alquemiepublishing.com

Newsletter Publishing • Executive Assistance • Event Planning
Website Development/Maintenance and more!

FAIR USE NOTICE: This publication contains copyrighted material the use of which has not always been specifically authorized by the copyright owner. News and informational articles posted here are for the non-profit purposes of education and news reporting. We believe this constitutes a 'fair use' of any such copyrighted material as provided for in 17 U.S.C § 107.

Puget Sound Adjusters Association

Newsletter published monthly by
Alquemie Publishing Ink
Phone: 541/937-2611 Fax: 541/937-4286
Email: npassist@msn.com www.alquemiepublishing.com



Thank you to **Lizzy Adkins** of Sams & Associates, **Skip Sanborn** of Country Companies, **Tom Williams** of Partners Claim Service, **Roger Howson** of Claim Dispute Resolutions, **David Kean** of Sterling DKI, **Shannon Kerr** of CRDN, and **Terry Cook** of Casualty Adjusters Guide for all your hard work. Thank you **Joel Booth** for trekking over the pass to run registration AND for being thoughtful enough to bring me coffee Friday morning! Thank you **Barb Tyler** who not only ran the Oregon Symposium in Portland the day before, but then cruised up I-5 to run our show! (Barb I PROMISE we will never do that to you again!)

Thank you to the team at Billy Baroo's for literally catering to our every need and feeding us so well. THANK YOU to all of our Vendor Sponsors. Without your support (both financial and physical) we would not be able to do this and we appreciate you! Thank you to the adjusters who came out for the day! I hope you went back to the office and told everyone how great it was and that they need to join us for next year! Last but not least, a very sincere thank you to all of our guest speakers!

I hope to see all of you on May 17 as we celebrate our Past Presidents and vote for our new officers. The oldest attending president will swear in our new board members too. This is always a fun meeting and besides, you need to come vote! Currently the fabulous **Carol Brackman** of Travelers Insurance has thrown her name in the hat for the secretary position. We still are in need of someone to fill the treasurer position. While I am sure some of you are thinking 'Wait, if there is only one nominated for each spot is this really an election?' Well, you are correct but you know what – if you are thinking that, how about throwing your name on the ballot and making more of a race out of it? You have until May 17 at 11am to let me know!

As promised, I am again posting the outcome of the Blue Bucket Drawing. The jackpot prize was \$400 this month and **Jeff Thieme** of Grange was the name drawn. Too bad he did not make it to the Symposium! For those of you not keeping track, **the winner (if present) at the Past President's luncheon on May 17, 2013 will get \$450.** I don't know about you but that kind of money is incentive enough for me to be there!

Don't forget, we are having a luncheon meeting in June this year. It will be on the second Friday, June 14, instead of the third Friday. It will be at Billy Baroo's as usual. Watch for more info on the presentation and menu in the next newsletter or on our website.



2013 Spring Symposium & Vendor Fair

Finally, after a long winter, golf is coming! Registration for the SOUTH Tournament on June 21 and the NORTH Tournament on July 12 are enclosed in this newsletter. Registration forms are also available online at www.pugetsoundadjusters.org. Vendors, sponsorship opportunities can be found at www.pugetsoundadjusters.org/golf. If you pay online please remember to email the team registration form to us (or snail mail it) so we have what we need to properly register you!

Golf is always the highlight of the year so I might suggest you email us to secure your spot.

NORTH registrations should be sent to me at tanya.padur@sams-assoc.com. Everything SOUTH goes to Lizzy at lizzy.adkins@sams-assoc.com. The SOUTH tournament is coming up fast, so get those clubs out and start practicing! ❖



WASHINGTON

Water Damage & Cleaning Services

“Your Water Damage Experts!!!”

It's All in How You Look at It

Scott Russell – Owner, Washington Water Damage & Cleaning Services

The word LOSS can mean many things to many people. For most LOSS is a negative term, Webster defines it as - *Destruction or ruin, the act of losing possession, an instance of losing a person, a thing or an amount that is lost, failure to gain or win, the amount of an insured's financial detriment by death or damage that the insurer is liable for.*

As a former college athlete loss was out of the question, truth was it was not tolerated. Everything we did as players was done as though your future career depended on it. From a coaches perspective, if you had less than a winning season (loss) this could result in standing in the unemployment line. Recently a colleague of mine lost his teenage daughter to an over two year fight with Leukemia. A few weeks back our family experienced loss when we were faced with the decision to have to put down our dog of over 15 years. In these circumstances loss is permanent.

However, in the insurance claims industry this word takes on a whole new meaning, an even **POSITIVE meaning**. Aside from the fact that without loss many of us would be without jobs, without loss, there is no restoration. Accidents happen, appliances fail, plumbing backs up, human error plays out; these losses take place every day. For both adjusters as well as mitigation and restoration contractors we see this as a means to renew and restore. We see this as an opportunity to make the loss appear as though it never happened, to return it to its “pre-loss” condition. For us, loss becomes a temporary word.

At **Washington Water Damage and Cleaning Services** we do not take this opportunity lightly. We understand how real loss can be and we strive to remove the despair and replace it with hope and anticipation. Our commitment to our customers and adjusters is to restore the property as quickly and economically feasible as possible. **Our goal is to re-define loss in a positive way by responding, restoring, renewing and as need, rebuilding.**

Our Services Include:

24/7/365 Emergency Services
 Water Extraction & Complete Structural Dry Out
 Fire & Smoke Damage cleaning
 Content Pack out, Cleaning & Storage
 Mold Remediation
 IICRC Certified
 Repair & Remodel
 Residential & Commercial

**See their ad on page 17 of our
regular newsletter**

253.395.3333

866.618.7774

Scott Russell, President

scott@waterdamagefix.com

www.waterdamagefix.com



SMITH FREED & EBERHARD P.C.
Your Litigation Partner™

Case Study

UIM Coverage Not Available to Employees Injured on Personal Business By Kyle D. Riley

Anthony Vasquez v. American Fire and Casualty Co., in the Court of Appeals of the State of Washington, Division I, No. 67702-1-I, --- P3d ----, (March 18, 2013).

Anthony Vasquez was struck and injured by an underinsured motorist while walking in a crosswalk on personal business. At the time, Vasquez was the president, majority owner, and an employee of Benchmark Underground Construction, Inc. ("Benchmark"). Before the accident, Vasquez had purchased a package of commercial insurance policies for Benchmark, including a business auto policy. Benchmark, but not Vasquez personally, was the insured entity named in the declaration of the business auto policy. Vasquez did not have an auto liability policy in which he was a named insured. However, Vasquez believed he had full coverage under Benchmark's business auto policy.

Vasquez sought UIM coverage under the benefits of Benchmark's policy. American Fire and Casualty Company ("American Fire"), the insurer, denied Vasquez's claim. Vasquez sought declaratory relief and the trial court ruled that the policy did not cover Vasquez for injuries suffered as a pedestrian. Vasquez appealed.

On appeal, Vasquez argued that even though he was not named personally as an insured under Benchmark's policy, he was entitled to coverage because the policy did provide him with liability coverage in certain situations. Specifically, Vasquez cited provisions of the policy which extended coverage to "[a]ny employee of [Benchmark] while using a covered 'auto' you don't own, hire or borrow in your business or your personal affairs." American Fire agreed that under these provisions, Vasquez had liability coverage as an employee when he was using a covered vehicle on Benchmark business.

The Court held that at the time of the accident, Vasquez was a pedestrian in a crosswalk and he was not using a covered auto. The Court rejected Vasquez's argument that an employee who is covered for liability under a business policy only in limited circumstances is entitled to UIM coverage for any injury caused by an underinsured motorist in any circumstance. Such a position, the Court noted, would make a business auto policy a personal policy for all employees. Because Vasquez was not a named insured and was not insured under the liability portion of the policy under the circumstances of the accident, he was not entitled to UIM coverage. ❖

— View the full case opinion at: www.courts.wa.gov/index.cfm?fa=controller.managefiles&filePath=Opinions&fileName=677021.pdf

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

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



Claims Conversation

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

Skip Sanborn, PSAA President-Elect 2013-2014, wants to thank all of you who failed to attend this year's PSAA Symposium as there were lots of complaints that the event was too crowded, the revelry was too raucous, there were so many attendees engaged in friendly and spirited conversation that the venue was too loud, the lines at each booth at the Vendor Fair

were too long, the presentations had too many attendees, there were too many people asking the presenters too many interesting questions, so much valuable information was presented throughout the day that there's no way anyone will remember it all, there was too much good food (some of you have NO will-power), complainers were worried that people were enjoying themselves so thoroughly that it would be hard to sell this as a work-related event, there wasn't time enough to connect with everyone there, and all the afternoon tee-times at Foster Golf Links were already taken by those PSAA members who thought ahead.

Conversely, **Tanya Padur**, PSAA President 2012-2013, wants to thank all of you who attended and contributed to the magnificent mayhem about which Skip is complaining. Furthermore, Tanya apologizes to those

(Claims Conversation... continues on the next page)

Claims Conversation... (Continued)

of you who missed this event because it is HER fault for not fully informing you of the entertainingly educational (and hyper networking) value of attending this annual event. She takes full responsibility for only writing about it every month in the PSAA Newsletter and mentioning it so rarely (less than 100 times, but more than a dozen) at every PSAA Meeting since September.

Although, she does hold **Lizzy Adkins** partially responsible for only calling and emailing everyone she knows (and many she doesn't) to invite everyone to this year's PSAA Symposium, and for only dragging Skip, **Tom Williams**, and me kicking and screaming through our respective responsibilities... Lizzy admits that we should have been beaten also

And Tanya is calling out **Barb Tyler** for only putting the information about this event out there on our website, in emails, all over the newsletter (in addition to Tanya's whining... I mean articles), and through all of our faithful vendor advertisers. Barb tried to apologize by driving all the way up here after exhausting herself at the OCAA Symposium, so Tanya put her to work all day and made Barb's companion **Spunky Gray** (OCAA Past President) waste away her day eating, conversing with fellow adjusters, networking with vendors, and attending presentations.

Tanya is also disappointed in PSAA Vendor Partners **Shannon Kerr** and **David Kean** for being cited on only a few Restraining Orders for harassing our esteemed vendors to attend and invite more adjusters.

And **Joel Booth's** jet-setting between the Inland Empire and Puget Sound to serve on this year's PSAA Board has been nothing short of showing off... Tanya says as president she's entitled to at least half of his Les Schwab frequent driver miles.

Skip is pissed, and we're embarrassed. Skip says his PSAA Presidency next year is going to be based on the premise that the only good PSAA Symposium attendee is an ABSENT PSAA Symposium attendee (Skip doesn't seem to understand that his premise is a contradiction in terms). And WE'RE embarrassed because we failed to get the message out to those of you who would have benefitted and truly enjoyed this year's Symposium.

Unfortunately for Skip and fortunately for us, the responsibility for the 2014 PSAA Symposium falls on Tom Williams's shoulders, so Skip will not be able to dissuade PSAA members from attending. Tom is already tormenting Skip with the threat of a much bigger crowd, more revelry, even more interesting speakers (Tom says that if HE had been in charge of this year's Symposium the marijuana presentation would have been much more interactive with brownies and other relevant samples), more good food than was offered this year, and so much more fun that not only the police but the entire Washington (AND Oregon) National Guard will have to be called out. However, Skip says that as PSAA President he will let Tom do all this at next year's PSAA Symposium only if Skip can have the exclusive licensing agreement for the "Adjusters Gone Wild" video series.



Oh yeah, next month's PSAA Meeting honors the PSAA Past Presidents... does that mean only **Heather Stariha** and **Deborah Jette** will be invited? I have it on good authority (Tanya told me) that anyone who signs up in advance will be allowed to attend. Tanya also says that she's leaving slightly ajar the back door leading through the Billy Baroo's kitchen so that some of the SCAA and TCAA Past Presidents can sneak in to hang out with Heather and Deborah. ❖

2nd Annual PSAA South Golf Tournament

Friday, June 21, 2013

Registration: 12:00 (noon)

Shotgun Start: 1:00pm

Pay Online at: www.pugetsoundadjusters.org

Mail: Return registration form and payment to:
PSAA

Attn: Lizzy Adkins
3508 66th Ave West
University Place, WA 98466



Northshore Golf Course

4101 North Shore Blvd NE

Tacoma, WA 98422

www.northshoregc.net

Questions:

Questions about registration should be directed to Lizzy Adkins at 253-376-8085 or lizzy.adkins@sams-assoc.com

For additional information on the Golf Tourney visit our website at www.pugetsoundadjusters.org

REGISTRATION FORM

Name: _____

Company Name: _____

Address: _____

City: _____ State: _____ Zip: _____

Daytime Phone: _____ Fax Number: _____

E-Mail Address: _____

Please list Foursome:

- 1. _____ 2. _____
- 3. _____ 4. _____

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

<p>Registration Fees include: 18 Holes of Golf; Golf Cart; Range Balls; Opportunity to Win Great Prizes; Dinner for Golfer, Raffle and Awards Ceremony</p> <p>Club Rentals are available from Northshore Golf Course.</p>	<p><u>Space is Limited – Register Early!</u></p> <p><u>Fees</u> Dinner and Golf.....\$100.00 ea Foursome (Dinner & Golf for 4).....\$400.00 Dinner Only.....\$35.00 ea</p> <hr/> <p>Dinner and Golf ____ x \$100 = \$ _____ Foursome ____ x \$400 = \$ _____ Dinner Only ____ x \$35 = \$ _____</p> <p>Grand Total \$ _____</p>
<p>You may also pay online with a credit card!</p> <p>Visit our website at www.pugetsoundadjusters.org and follow the link!</p> <p>If you pay online, please email your receipt and this registration form to Lizzy Adkins at lizzy.adkins@sams-assoc.com.</p>	<p>Enclosed is my check made payable to: <i>Puget Sound Adjusters Association (PSAA)</i> in the amount of \$ _____</p>



PSAA 2nd Annual North Golf Tournament

Foster Golf Links

13500 Interurban Ave South

Tukwila, WA

206/242-4221

Friday, July 12, 2013

Registration: 7.30am Shotgun Start: 8.00am

For Golf & Team Registration information contact Tanya Padur at

tanya.padur@sams-assoc.com

Mail form & check to PSAA, 1041 Fir Park Lane, Fircrest, WA 98466

Please make your check payable to PSAA

To pay by credit card please **send in a copy of your receipt with this form either by mail or email**

To pay online go to www.pugetsoundadjsuters.org

Golf & Dinner \$100

Dinner Only \$35

PLAYER

EMAIL

1. _____

2. _____

3. _____

4. _____

NOTES: Every team must have 2 adjusters! All registered adjusters will be entered into the raffle prizes during the awards dinner - but you must be present to win!