



~ 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: January 17, 2014
Time: 11:30am Location: Billy Baroos
See inside for more details

Embrace a New Year!

By President Skip Sanborn, Country Financial

Welcome to 2014!!!

I hope that each and every one of you had a Merry Christmas and a Happy New Year!

Is it just me or does it seem like we just rolled into 2013? I think somehow the clock has been sped up and the years just keep flying by with each one feeling shorter than the last. It may just be that I'm getting older and possibly headed towards the inescapable "MID-LIFE CRISIS!" Whether I am or whether I'm not remains to be seen but 2013 certainly seemed to scream by like a pass from Russell Wilson to Golden Tate. For the local sports fan it's "GO SEAHAWKS".

(See Embrace... continued on page 3)



Thomas G. Ewing, Jr.

SCAA Past President (1986-87)

Thomas Guy Ewing, born in Riverside, California, April 5, 1942 passed away in Auburn, Washington, on December 18, 2013. After a 10 year battle with a rare bone marrow cancer, Tom passed quietly at home with his family around him.

He attended Carlyle Military Academy in Bamberg, South Carolina, and was a graduate of the University of Washington. He served in the US Army and was a Vietnam era veteran. He retired from Puget Sound Energy after 25 years as a Senior Claims Agent. Tom was an active member of and a past president of the Seattle Claims Adjusters Association (1986-87).

(See In Memory of... continued on page 3)

Spring Symposium & Vendor Fair ~ March 21, 2014

SYMPOSIUM REGISTRATION NOW AVAILABLE
online or see pages 8 & 9



WWW.PUGETSOUNDADJUSTERS.ORG

Billy Baroo's at Foster Golf Links - 13500 Interurban Ave S, Tukwila, WA



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



Municipalities Owe Legal Duties to All Parties, Including Intoxicated Drivers
By Kyle D. Riley

— See page 6



Claims Conversation

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

— See page 7

Vendor of the Month — See page 4



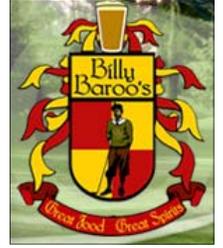
ServiceMaster of Seattle



**2013-14
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- Roger Howson** Editor & Education Chair
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- Tanya Padur** Immediate Past President
Sams & Associates

PSAA Monthly Luncheon



Next Meeting: January 17, 2014

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: Smokehouse BBQ w/Pulled Pork, Brisket, Hot Links, Baked Beans, Cole Slaw, Pasta Salad, Mixed Green Salad, and Cookies

Cost: Members \$20 Vendors \$25

Presentation: **Defense Attorney Dan Thenell and Plaintiff Attorney Spencer Freeman provide their perspective on IFCA six years after its implementation**

Please RSVP: www.PugetSoundAdjusters.org

PSAA 2013-14 Liaisons

Website:

Tanya Padur, Chair

Holiday Party:

Billi Warden, Chair

Deborah Jette & Heather Kaegle Stariha Co-Chairs

Bowling:

Skip Sanborn, Chair

David Kean & Shannon Kerr Co-Chairs

Symposium:

Tom Williams, Chair

Roger Howson Co-Chair

Golf North/Seattle:

Carol Brackman, Chair

Tanya Padur Co-Chair

Golf South/Tacoma:

Skip Sanborn, Chair

Lizzy Adkins & Terry Cook Co-Chairs

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.

President's Choice Charity



Seattle Children's
HOSPITAL · RESEARCH · FOUNDATION

[Autism Center](#)

For items pertaining to the PSAA website please contact Tanya Padur at tanya.padur@sams-assoc.com

PSAA Executive Assistant & Publisher



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Puget Sound Adjusters Association

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We are now in the midst of the always popular “new year’s resolutions” and the tasks and goals that we set are ones that we swear we’re going to achieve or accomplish. I’m guilty as charged when it comes to setting goals and starting out each year with all the best intentions in the world to achieve those goals.

Embrace...

(Continued from page 1)

Whether it’s losing those extra 10 pounds we may have put on throughout the course of the year, completing a project at your home, or being able to cross off something from your “bucket list”. We all start off with fierce intensity and commitment to achieve those goals or tasks only to get into February and take the “I’ll do it tomorrow” approach. Some people have the drive and intestinal fortitude to complete the task or reach the goal but many do not. My motto is “this will be the year”. ☺

There were some major events that went on in 2013. We lost some important world, political, and entertainment people. We lost some athletes and suffered some massive acts of terrorism and unsurpassed violence in our schools, public venues, and sporting events. It was amazing the impact those events had on the entire country and how the people associated with those events responded with resolve, compassion, sympathy, and emotional support for each other.

There were too many shootings in 2013 in various educational facilities to note in this article; many of which received little or no press coverage. Then there was the bombing at the Boston Marathon that had the entire country on the edge of their seats waiting to see if a friend or loved one who attended the event was one of the multitude of victims either injured or killed in this senseless and terroristic attack. Then the manhunt for those responsible. If that didn’t have you glued to the television, computer, or radio, I don’t think anything would. In the end justice prevailed but at such a high cost. Yet again, the country came together!

As we start our campaign into 2014 we can look back at 2013 and reflect on the happenings in our own lives and of those close to us. We can look at what happened in our lives that may have impacted us in a positive way or negatively. There may have been a life changing event that will forever impact you. Or it may have been something simple that brought a smile to your face or a tear to your eye. Either way we all have memories of 2013 to reflect upon as we move into 2014.

Those of us on the Board of PSAA look forward to another successful campaign in 2014. We look to continue our relationships with our vendor partners, the multitude of vendors, the various claims adjusters, and all the other participants who are involved with PSAA. We also look forward to cultivating new relationships and expanding on our membership. Remember, “NEW ADJUSTERS WANTED!”

We thank all of you for your support throughout the year and for being part of an association that allows all of us in the industry to continue to grow both personally and professionally. We approach 2014 with excitement and energy to make the PSAA events as informative, educational, and enjoyable as possible. Let’s make 2014 even better than last year.

Happy New Year from all of us on the PSAA Board.

In Memory of... *(Continued from page 1)*

Tom is survived by his beloved wife of 47 years, Kay Nozaki Ewing, and devoted sisters-in-law, brothers-in-law: Marjorie and Greg Williams, Anne and Bob Uyehara; and numerous loving cousins, nieces and nephews.

At Tom’s request there will be no funeral or memorial service. His wish was that contributions be made to further research his form of cancer. A fund has been established to go directly to support the work of his long-time physician, Dr. Michael Linenberger. Donations in memory of Tom may be sent to: UW Medicine Advancement, Attn: Olena Nyzhnykevych, Box 358045, Seattle, WA 98195-8045. Please make checks payable to “UW Foundation” and include “Hematology Research and Education” and Tom Ewing’s name on the memo line. ✂

“I would speak for many of our colleagues, that Tom was well liked and respected in the claims community. He was well trained and experienced in his field of expertise. There were some claims where he helped me with some special information relative to power company liability that I found useful. At times he would also

(Continued on page 5)

Introducing Our Vendor of the Month

ABOUT THE COMPANY

ServiceMaster of Seattle
1600 132nd Avenue NE
Bellevue, WA 98005
Phone: 425-637-9770
Fax: 425-637-9769

ServiceMaster by SRS
1727 E Marine View Drive
Everett, WA 98201
Phone: 425-353-5586
Fax: 425-252-4504

ServiceMaster Professional Clean
1240 Industrial Way
Union Gap, WA 98903
Phone: 509-452-8906



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ABOUT THE BUSINESS

The mission of ServiceMaster - Serving the Pacific Northwest is to provide the ultimate in quality disaster restoration, as well as commercial, janitorial cleaning or management services to property owners, managers or tenants, and the insurance industry in King, Snohomish, Island, Yakima and Kittitas Counties. This is accomplished by melding the needs, aspirations, development and goals of our entire staff with those of our customers.

AFFILIATIONS & ACHIEVEMENTS

Marion E. Wade Award of Excellence 1988
Member: Presidents Cabinet since 1987
IICRC Certified Firm
A+ Member of the Better Business Bureau



ABOUT SERVICEMASTER RESTORE

With more than 4,500 franchises around the world, ServiceMaster Restore has been in the cleaning and disaster restoration business for more than half a century. We help you get your life back to normal, at work and at home. ServiceMaster Restore professionals are part of the ServiceMaster family of brands, one of the world's largest and most versatile service networks with locations in the U.S. and Canada as well as 40 countries around the world. Each year, ServiceMaster companies serve millions of customers in the United States with home and commercial cleaning, disaster recovery services, lawn care and landscape maintenance, termite and pest control, plumbing, heating and air conditioning maintenance and repair, appliance maintenance and repair, furniture maintenance and home warranties.



SERVIMS944L9

In Memory of... (Continued from page 3)

ask my opinion on unusual claims situations. After our respective retirements, we tried to collectively attend claims association events. As Past President, for some time he made arrangements for the outgoing Presidential plaque and gavel. I recall his pleasure from his riding yard tractor while maintaining and landscaping events at home. All this time, about 10 years, Tom was silently carrying the burden of terminal cancer. Along with his professional attributes his courage along with enjoying every day a day at a time was indeed commendable (I would venture to say his wife participated as a solid support in their life journey together). Be sure to consider donating to his memorial fund at UW Medicine Advancement as outlined in his obituary. We will all miss Tom." — Larry Garlinghouse, SCAA Past President (88-89)

"I am deeply saddened. I thought the world of Tom. When I was an independent, I did several cases for Tom at Puget. He had one, some female Dutch dairy farmers, and he was having a terrible time with them, and he called me and said 'Sharon, I know you can handle them and get a settlement.' I did. Tom will be really missed." — Sharon Setzler, SCAA Past President (81-82)

"Tom was a great friend and person. So sorry he is gone so soon." — Nancy Bryant, SCAA Past President (89-90)

— For a copy of Tom's first newsletter article as SCAA President, see below. Submitted by Larry Garlinghouse.



Volume XIV
Number 1

The Seattle Adjuster

September 1986

Newsletter of the Seattle Claims Adjusters Association, Seattle, Washington

TOM'S TIDINGS



*By Thomas G. Ewing, Jr.,
President*

Greetings and welcome to the new 1986-87 year of the Seattle Claims Adjuster's Association.

Good news, no increase for luncheons or membership dues. No, I am not running for re-election or another position, just passing on the good news.

I have been assured by our Vice President and Program Chairman, Bob Jeans, this year's speakers will be of interest to our membership. There will be plenty of advance notice as to what topics will be presented.

Let's not forget our first meeting, scheduled for September 5, 1986. You cannot use Labor Day weekend as a reason for not being there. I am looking forward to seeing each of you and hopefully some new members. A special drawing, in addition to our regular drawing, will be made. This will be a \$50.00 winner.

A special thanks to Bob Fisher and Bob McKinney for an excellent job in organizing and handling the golf tournament/dinner, held at the Snoqualmie Falls Golf Course. Thanks also to Frank Bosl, Jr., of Reed McClure, for his continued support in running our tennis tournament. Without their continued support our field day/golf-tennis

tournaments would not be as enjoyable as they make them. THANKS!!!

Our Seminar Chairman, Keo Capestany, has scheduled October 17, 1986, for the Fall Seminar. From what I have heard, this seminar should break past attendance records. Therefore, I suggest you get your application form in as early as possible. Don't miss out!

I am looking forward to this year as President of this Association. With the help and support of Bob Jeans, Larry Garlinghouse, and Nancy Bryant, we plan to make this another exciting year for the membership.

Enjoy the balance of the summer. See you September 5, 1986, at the Swedish Club.





New SCAA Officers '86-'87. Left to Right: Tom Ewing, President; Larry Garlinghouse, Secretary, Editor; Nancy Bryant, Treasurer; Bob Jeans, Vice President.

Letter to the Editor:

"Seattle Adjuster"
Gentlemen:

I note Mark Cole's excellent article in the June 1986 issue, citing Federated American Insurance Company v. Strong and Millers Mutual Insurance Company v. Bergevin. I agree with Mark's comments and suggest that adjusters cover the following points in taking statements from an allegedly innocent co-insured, where the suspicions are developing that an intentional act, either arson, vandalism or whatever, has been committed by the other spouse:

- (1) Establish that they are not only living together without separation, estrangement or divorce action being filed. Also that they communicate with each other regarding all major decisions and don't take any separate steps without consultation.
- (2) Establish that all the family finances are run on a joint basis, with each contributing income and receiving necessities. Do they have a joint checking account? Establish that there are no separate checking accounts.
- (3) Prior to the alleged arson or other intentional act, had they and their spouse discussed the financial difficulties they were in? Had they discussed potential solutions? What solutions? Was there any discussion about the possibility of an insurance claim?
- (4) If monies were paid, either by settlement or judgment, for the share of the allegedly guilty spouse, would they accept the benefits of this payment? That is, would they still accept full policy benefits, even if the case is shown to be arson by their co-insured?

The answers to these questions may help to establish a factual basis on which the Court can conclude as a matter of law that the "innocent" co-insured should not be allowed to recover.

Very truly yours,
The Law Office of
Stephen T. Carmick, P.S.
By: Stephen T. Carmick



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



Municipalities Owe Legal Duties to All Parties, Including Intoxicated Drivers

By Kyle D. Riley

Claims Pointer: Legal causation is an element of a negligence claim, which is grounded in policy determinations as to how far the consequences of a defendant's acts should extend. Legal causation allows a court to limit a defendant's liability based on public policy. In *Lowman v. Wilbur*, 178 Wash.2d 165, 309 P.3d 387 (2013), the Washington Supreme Court held that even intoxicated parties are owed a legal duty, by municipalities and counties, to have a reasonably safe roadway; and an unsafe road design can be the legal cause of a motor vehi-

cle accident involving an intoxicated driver. Insurers and their attorneys should be aware that even when a driver is negligent in operation of his or her vehicle, a passenger that is injured may recover against the municipality or county for negligent maintenance and design of the road.

Nathan Lowman ("Lowman") and Jennifer Wilbur ("Wilbur") left a bar together. With Lowman as a passenger, Wilbur drove along a two lane road. As Wilbur drove down a steep, winding hill, she lost control of her vehicle, which left the road and hit a utility pole. The utility pole was 4.47 feet from the edge of the roadway. Lowman sustained severe injuries, including the disfigurement of his right arm.

Lowman brought a negligence claim against Wilbur, Skagit County and Puget Sound Energy ("PSE"), among others. As to PSE and Skagit County, Lowman alleged negligent placement of the utility pole. PSE and Skagit County filed a joint motion for summary judgment solely on the issue of legal causation. Lowman presented evidence that the Skagit County utility pole placement standards require a 10 foot clear zone between the edge of the road and utility poles. There was also evidence in the record that Wilbur was speeding and driving under the influence at the time of the accident.

The trial court granted PSE and Skagit County's motion for summary judgment on the basis that the placement of the utility pole was not the legal cause of Lowman's injuries. Lowman appealed and lost. Lowman petitioned to the Washington Supreme Court for a review of the case, and the Court granted review.

The Court held that legal causation did not preclude holding PGE and Skagit County liable for the placement of the utility pole. In reaching its conclusion, the Court looked to the holding in *Keller v. City of Spokane*, that a municipality owes a duty to all persons, whether negligent or free from fault, to build and maintain its roadways in a condition that is reasonably safe for ordinary travel. 146 Wash.2d 237, 44 P.3d 845 (2002). The policy behind *Keller*, governed the legal causation analysis. The Court rejected the argument that a negligently placed pole could not be the legal cause of a resulting injury. The Court remanded the case for further proceedings, and noted that the jury could limit or negate liability, on the basis of comparative fault or failure to prove factual causation. ❖

— If you would like to be notified of new cases, send an email to caseupdate@smithfreed.com. Or for additional information, please visit our website at www.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.

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 do it!



Autos Wanted for School Auto Body Class

Puget Sound Skills Center is looking for automobile donations to be used for educational purposes. The Auto Body students will apply new knowledge and hone their skills by working hands-on with damaged vehicles.

We are looking for vehicles, running or not, that the students can use to practice auto collision repair in the shop. These vehicles will be used solely for educational purposes and will not be resold. We are a non-profit organization and will gladly supply you with documentation you need to comply with donations and tax laws.

I'm using the I-CAR curriculum so that my students not only get hands-on experience but they also earn I-CAR credits in pro-level 1 non structural and pro-level 1 refinishing. By having real vehicles for students to work on it gives them a more real shop environment and teaches them the importance of how to fix today's vehicles properly.

Thanks for taking the time to consider donating to our school and students learning experience. If you have any questions, I can be reached at 206.631.7306 or via email brad.hendricks@highlineschools.org. I look forward to hearing from you.

Puget Sound Skills Center
Auto Body Instructor
Brad Hendricks
18010 8th Ave S
Burien, Wash 98148



Claims Conversation

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

New Year's Eve. December 31, 2013.

I am writing into the abyss. Or do I mean, writing is a bitch? Whatever...

I'm writing a 2014 Claims Conversation on 12/31/13 even though it was due to Barb Tyler, our long-

suffering PSAA Newsletter Publisher, by last Friday 12/27/13. I suspect that Barb sandbags my newsletter deadlines, because I miss most of them, and so far all she's ever done is to only threaten to kill me. I'll know I've really screwed up when I see Spunky Gray lurking around my office. If you mess with Barb then you can count on Spunky tracking you down to give you a painful demonstration of HER definition of the word "adjuster". Okay, okay; I'm writing, I'm writing.

Speaking of New Year's resolutions (if you don't know what I'm talking about then you need to go back and read PSAA President Skip Sanborn's excellent column... it's not as if his monthly PSAA contributions are the ranting of a depraved lunatic, he saves those for posting on Facebook and Twitter)...

I recently read of a study which shows that less than ten percent of us actually set meaningful goals. Furthermore, that study found that of those ten percent who DO go to the trouble of setting goals, only eight percent of us will ultimately accomplish the goals we set. By my math (I double checked it with a calculator), this study is telling us that even the best of us have a less than one percent chance of accomplishing our goals.

And you probably thought this was going to be one of those "rah rah for resolutions" articles. Now you're probably thinking that we may as well start off the New Year by calling in sick to work, rolling over to fall back asleep, blowing off our workout, resuming our holiday gluttony, and watching endless reruns of television shows that weren't worth watching when they originally aired.

This is a goal-setting exercise about whether we see the glass as half empty or half full. Assuming that the research demonstrating a goal-setting success rate of a mere 0.08% is correct, there are many other factors to consider.

Suppose your 2014 goals include earning one million dollars, losing forty pounds, and entering a mutually loving relationship with (enter the name of your dream movie or sports star here). Now, imagine that you earn only half a million dollars, lose only twenty pounds, and fall madly, passionately in love (and are loved equally madly and passionately in return) by someone falling short of the movie or sports star ideal. Therefore, you have failed to reach your goals. Based on this rationale, setting goals is a waste of time.

When it comes to successful goal-setting, Robert Browning says it best (absent the gender-specificity), "Ah, but a man's reach should exceed his grasp, or what's a heaven for?"

Many decades ago Harvard University (when it was still a college rather than a university) set out to track the relative success of its graduates over a twenty year period. They discovered that less than ten percent of the alumni who responded to this poll acknowledged writing out a set of goals. (Some things never change.) However, those respondents who claimed to have written out their goals were significantly and demonstrably more accomplished than those respondents who admitted that they didn't have any written goals.

This survey by Harvard neglected to ask if these admitted goal-setters successfully achieved the goals they wrote out, but it's a safe bet that their initial ambitions are not a perfect match for their ultimate achievements. In the strictest interpretation of goals and achievement the goal-setters would have to admit their "failure" to accomplish the specific goals they wrote out twenty years earlier.

The obvious conclusion to all of this is that there is a 99.02% probability that we will NOT accomplish the goals we set, and there is a 100% certainty that we cannot fail at what we do NOT attempt.

The challenge for most of us is that the lack of failure is NOT analogous to success. In fact, success often follows close behind failure. The sad truth is that while we can never fail at what we never try, it is equally true that we will never succeed if we never try. In other words, success comes easiest to whomever is willing to risk failure. Or, as W. Clement Stone once said, "Aim for the moon. If you miss, you may hit a star."

Here's to a 2014 that's well worth running through a few brick walls. ❖

~ AGENDA ~



3rd Annual
Spring Symposium & Vendor Fair
March 21, 2014

Providing educational opportunities for all Adjusters

Billy Baroo's at Foster Golf Links ~ 13500 Interurban Ave S, Tukwila, WA

7:30 – 8:00 am Registration ~ Hot Breakfast ~ Vendor Fair Opens

8:00 – 8:15 am Welcome from PSAA Vice President Tom Williams, Partners Claim Service

8:15 – 9:00 am **GENERAL SESSION**

Affordable Care Act: Obama Care or Obama Curse?

— with Bruce Davies, Independent Insurance Broker specializing in Health Care

Everyone has questions about their health insurance coverage and costs, so PSAA has invited President Barack Obama and his Secretary of Health and Human Services, Kathleen Sebelius, to explain the specific consequences of the Affordable Care Act as regards the cost, coverage, and availability of our health insurance. As of now we haven't received confirmation of their attendance, so as a back-up PSAA has invited an obscure (but really enthusiastic) insurance health care professional, Bruce Davies, to come out and answer all of your questions. Or maybe not. At least HE was kind enough to return our calls.

9:00 – 9:15 am Networking Break ~ Vendor Fair

9:15 – 10:00 am **GENERAL SESSION**

Time Mastery: from Misery to Magnificence

— with Shawn Fair, CRDN Corporate Trainer

During this presentation CRDN's dynamic productivity guru, Shawn Fair, is going to introduce you to some friends that he says are ruining your life (...and explain why every one of them is a male):

- Mr. LOK (Lack of Knowledge) is content with the status quo. He has no interest in improving, no interest in doing his job better, no learning new materials, all he cares about is maintaining his current status. But what he doesn't understand is his life, business and relationships are constantly getting worse because the industry is constantly changing.
- Mr. LOA (Lack of Accountability) does what he wants to do, when he wants to do it, and how he wants to do it. He does not have a measuring stick that helps him to gauge his progress nor does he care.
- Mr. LOC (Lack of Commitment) never does what he says he will do. He has his own agenda and displays selfish like qualities.
- Mr. SMJ (Social Media Junkie) uses social media 5-7 hours a day, sure he is doing some work but being online totally consumes him, causing his days to be unproductive.
- Mr. P (Procrastinator) is constantly pushing work to the side. He never finishes anything causing major back log, poor work quality, missed deadlines and friction with this employees or employer.
- Mr. LOD (Lack of Dedication) does his work but doesn't care how it's done, he believes in being satisfactory. This causes him to revisit assignments, redo assignments — which ultimately waste his time and everyone else's.
- Mr. PWE (Poor Work Ethic) starts his entire task list but rarely completes any of them without receiving assistance from other workers — whose performance is effected due to his lack of drive.
- Mr. LOR (Lack of Responsibility) doesn't care about anything or anybody. This person goes through life without a care in the world wasting valuable time with no purpose.

10:00 – 10:15 am Networking Break ~ Vendor Fair

10:15 – 11:00 am **GENERAL SESSION**

Rules, Regulations, and Regrets: New HIPPA Rules; Code Requirements (NOT Suggestions); and Lead, Asbestos, and Other Contaminants

— presented by Case Forensics

Adjusting 101 teaches us to RTFP: "Read the F...ing Policy". Adjusting 201 admonishes us to KTRF: "Know the F...ing Rules/Regulations"; because ignorance of the law is NOT a defense. We may know where to find the insurance policy, but it is much more difficult (and complicated) to navigate the myriad of agencies, authorities, and administrators who determine and/or police the rules and regulations which impact our claims obligations. We will also learn how policyholders, claimants, and service providers will sometimes exploit our ignorance of these rules and regulations to inflate their claims... unless you KTRF.

11:00 – 11:15 am Networking Break ~ Vendor Fair

Continued on next page....

11:15 – 12:00 pm **GENERAL SESSION**

Claims Safety, Security, and Common Sense: Be Careful Out There!

— with Brent Howard, Sarka International (Executive Security)

If it is true that “what doesn’t kill us only makes us stronger”, then claims professionals must be the healthiest people on the planet. The key to getting stronger is to not get killed in the first place. Whether you’re “messaging with meth”, working a catastrophe, scoping a dangerous loss site, investigating (and/or negotiating with) claimants of questionable character, or just grinding away at a seemingly impossible claims volume, YOU may be at risk of injury, assault, contamination, stress, and/or illness. Brent Howard returns to remind us how to be alert for danger, how to avoid danger, and how to handle dangerous situations.

12:00 – 1:00 pm **Lunch and Networking Break ~ Vendor Fair**

1:00 – 1:40 pm **GENERAL SESSION**

Liquor Liability: DWI — Drinking While Insuring

— with Attorney Rick Wathen, of Cole, Wathen, Leid & Hall

As a public service, PSAA President Skip Sanborn will be teaming with Past Presidents Lizzy Adkins and Tanya Padur to demonstrate the consequences of intoxication by consuming significant quantities of alcohol. We were also going to do marijuana, but Billy Baroo’s has a no smoking policy. Yes, they (and you) will be receiving continuing education credit because this is a controlled situation wherein their blood alcohol will be measured periodically in order to show how metabolism and other factors impact intoxication. Attorney Rick Wathen will be providing additional educational benefit by explaining why (legally) this is a really bad idea.

1:40 – 1:50 pm Networking Break ~ Vendor Fair

1:50 – 2:30 pm **GENERAL SESSION**

Lit Up Instead of Burned Out: the Cycle of Renewal

— with Shawn Fair, CRDN Corporate Trainer, and Roger Howson, Claims Dispute Resolution

As Charles Dickens’ wrote in his epic masterpiece, A Tale of Two Claims, “being a claims professional can be the best of times and the worst of times”. We all know that some days the dragon wins, so Shawn Fair and Roger Howson are teaming up to help us work our way through the Cycle of Renewal to self-diagnose our present reality (Going For It, the Doldrums, Cocooning, or Getting Ready) and what we should be doing about it. This 40 minute presentation could change our life; at the very least, it will dramatically improve our current situation. Then we’ll check in on the health, well-being, and coordination of Skip, Lizzy, and Tanya...

2:30 – 3:00 pm **Raffle Drawings, Vendor Prizes, Thank You, and Good-bye**

Spring Symposium & Vendor Fair ~ March 21, 2014

↓ SYMPOSIUM REGISTRATION ↓



Billy Baroo’s at Foster Golf Links - 13500 Interurban Ave S, Tukwila, WA

~ Important Instructions for Registering ~

This form must be accompanied by either a check made payable to PSAA or a receipt if you pay online with a credit card.

Here’s how to pay:

- Mail this form and include check prior to March 14, to: PSAA, PO Box 87, Dexter, OR 97431
- Pay online w/credit card at www.pugetsoundadjusters.org and fax or email this form & credit card receipt to: Fax 541/937-4286 or info@pugetsoundadjusters.org

Registration includes: All Day Session, Breakfast, Lunch, and Symposium Workbook

\$40 All PSAA Members including Vendor Partners \$40 Non-Member Adjusters (\$50 at the door)

\$50 All Other Non-Members & Vendors who are not Partners of PSAA (\$60 at the door)

Note: Registration fees are nonrefundable but are transferable.

If you cannot register BY MAIL prior to MARCH 14, 2014, then please plan to pay online or at the door.

. . . Please print legibly . . .

Name _____ Company _____

Address _____ City, State, Zip _____

Phone _____ Email _____

I would like confirmation that my registration has been received

I am a member of PSAA

I am a Vendor Partner of PSAA

I am interested in joining PSAA, please send information

This form must be accompanied by either a check made payable to PSAA or a receipt if you pay online with a credit card. See instructions above.