

PSAA MONTHLY

HIGHLIGHTS

Welcome New Vendor Partners

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Claims Conversations

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Golf Tournament Winners & Pictures

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PSAA Member Registration Form

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WHAT'S HAPPENING NOW...

PSAA Monthly Meeting

Friday, September 15th
at 11:30am

LUNCH & LEARN

Renaissance Seattle Hotel
515 Madison Street
Seattle, WA

Topic:

Insurance Fair Conduct Act (IFCA) and the proliferation of consumer complaints. (1 WA CE Credit)



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MARK YOUR CALENDARS!!!

- **September 15th at 11:30 am - Lunch & Learn @ The Renaissance Seattle Hotel**
 - Topic: Insurance Fair Conduct Act (IFCA) and the proliferation of consumer complaints. (1 WA CE Credit)
- **October 20th at noon - Bowling Tournament @ Bowlero South Seattle**
- **November 17th at 11:30 am - Lunch & Learn @ The Renaissance Seattle Hotel**
- **Dec. 1st at 4 pm - Holiday Casino Royale - Location - TBD**



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All above & 2024 events posted on PSAA website!



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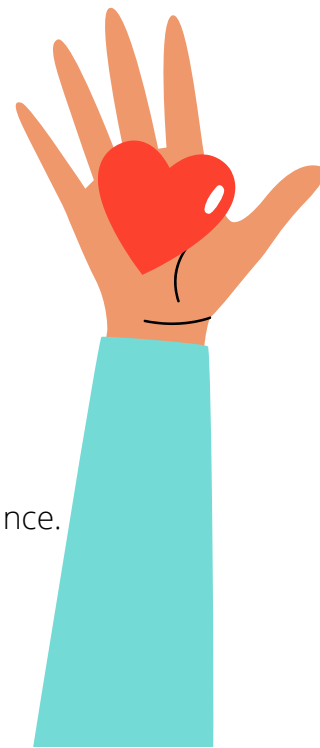
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5. Pass out marketing materials or raffles for attendees or adjuster only.
6. Obtain a complete list of the attendee list to include email addresses.



HELLO!
ALOHA
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CLAIMS CONVERSATIONS



with Roger Howson

Claims Dispute Resolution
PSAA Newsletter Editor and
Education Chair

PSAA is on summer hiatus until Friday, September 15th, but the insurance industry in general (and claims profession specifically) continues to define a new normal. To date everything is new and nothing is normal, so to keep up with a rapidly changing insurance claims environment you will want to renew your 2023-2024 PSAA membership.

In the interim check out these two recent developments as chronicled in a Wall Street Journal article and a Washington State Insurance Commissioner's bulletin.

When a major insurance company makes front page news in the Wall Street Journal due to employee discontent it deserves to be disseminated within the PSAA Newsletter. We look forward to your commentary on this significant life/work issue, please address your response to the PSAA Board at rhowson@claimsdispute.com.

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CLAIMS CONVERSATIONS

(continued from page 7)

After insurer Farmers Group told staff last year they would be remote, some sold cars or moved to new cities

By Peter Grant

After insurance-industry company Farmers Group told employees last year that most of them would be remote workers, many made significant lifestyle changes in response to the policy. Some sold their cars, others expanded home offices or moved their families to new cities.

Then last month, Raul Vargas, who recently took over as chief executive, said he was reversing the approach. He would require the majority of Farmers employees to be in the office three days a week.

That decision sparked worker outrage. More than 2,000 comments have been posted on Farmers employees' internal social-media platform, most of which were negative or crying and angry emojis, according to postings viewed by The Wall Street Journal and interviews with employees.

Some workers said on the internal social network that they are prepared to quit their jobs. Others have called for unionizing.

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CLAIMS CONVERSATIONS

(continued from page 10)

2023 PSAA Symposium

Anatomy of a Claim as Told By Trial & Mediation

May 19th 2023

“I was hired as a remote worker and was promised that was the company culture moving forward,” a worker who specializes in medical claims posted. “This is seemingly a power move that is frankly disgusting.”

Another employee in the claims division wrote: “I sold my house and moved closer to my grandkids. So sad that I made a huge financial decision based on a lie.”

In an email to employees viewed by the Journal, Vargas explained his decision, saying he believed in the importance of in-office work for “collaboration, creativity and innovation.” The company will have “the opportunity to combine the best of both worlds—all that we’ve gained from flexible and virtual work with all the teamwork and collaboration we get when we work together in the office,” Vargas said.

A Farmers spokeswoman said the new system will include about 60% of the company’s U.S. workforce of about 22,000 employees. She pointed out that the announced policy wouldn’t go into effect until September, giving workers three months to adjust and make arrangements.

Farmers believes that as business conditions change, “so must business approaches,” the spokeswoman said. Employees said the shift is unfair because they made life decisions based on statements made by the company that the remote policy would be permanent. More than 2,000 comments have been recently posted on Farmers Group’s employee internal social-media platform in response to the company’s return-to-office push.

The uproar at Los Angeles-based Farmers represents an emerging tension point in the return-to-office saga. New management teams are imposing stricter workplace policies on employees who counted on more-flexible work regimens being permanent. Chief executives Robert Iger at Walt Disney Co. and David Risher at Lyft also have faced pushback from some employees after recently announcing stricter office policies.

Office landlords applaud these decisions. They see the return-to-office push by new bosses as a crucial step toward reversing the slide in rent prices, occupancy levels and property values.

But the reaction by Farmers’ workforce shows the determination by many employees to resist these efforts. While the pushback is most intense against companies trying to restore the five days a week in the office, hybrid workplace strategies have also triggered protests, petitions, walkouts and other harsh employee responses, say corporate recruiters and human-resources executives.

(continued on next page)



CLAIMS CONVERSATIONS

(continued from previous page)

In Seattle last week, hundreds of Amazon.com workers held a lunchtime demonstration against the company’s policy returning employees to the office three days a week. New York City Mayor Eric Adams also said last week that thousands of employees at city agencies would be allowed to work remotely twice a week, departing from the previous policy requiring them to be in the office five days after workers complained.

Many employees see mandates to be in the office even three or four days a week as “a betrayal of trust,” said Dan Kaplan, a senior client partner at Korn Ferry, one of the world’s largest recruiting firms. “You said I wouldn’t have to do that. We’re just as productive,” he said of the worker perspective. “Why should that have to change?”

With the job market tight, businesses are taking these reactions seriously. In an April survey by Korn Ferry, 72% of workers said they would choose a job with a lower salary if it offered flexibility to work from home, while 58% said going back to the office would have a negative impact on their mental health.

On the other hand, in some industries, most companies are adopting hybrid workplace policies, limiting the workers’ ability to switch jobs to continue working from home. Insurance is one of these. In May, 52% of insurance companies had mandated hybrid arrangements, up from 34% in February, according to Scoop Technologies, a software firm that developed an index monitoring workplace strategies of close to 4,500 companies.

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CLAIMS CONVERSATIONS

(continued from previous page)

Under Farmers' former CEO Jeff Dailey, the company told workers during the pandemic in 2022 that most of them would be classified as virtual employees. Farmers also told employees it would try to lease out or sell some of its office space in Grand Rapids, Mich., Kansas City, Kan., Oklahoma City and Phoenix, according to employees.

Farmers managers said under previous leadership that coming into the office was voluntary. Employees said that they were told that productivity equaled or exceeded prepandemic levels.

"We have specific declarations made by leadership at every level that this was to be a permanent change, based precisely on the better outcomes we had from fully remote work," said an employee on Farmers' internal social network.

Complaints on the internal social-media platform included those from workers who said they decided to home-school their children and take care of elderly relatives based on the assumption they could keep working from home.

The day after the outpouring of criticism, Vargas sent out another companywide email, according to employees. "It said: 'We read all your comments. We understand and we appreciate them. But we're still moving forward,'" one Farmers employee said.

(continued on next page)

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CLAIMS CONVERSATIONS

(continued from previous page)

If you think there is no more need for professional adjusters read the following message from the Office of the Insurance Commissioner with the understanding that the complaints noted below are a direct consequence of the cost-cutting management model of “doing more with less” and the insurance industry’s reliance on artificial intelligence, algorithms, and software solutions.

June 12, 2023

OLYMPIA, Wash. – Claims denied without a suitable explanation. Frustrating delays in hearing back from insurance companies. Initial app-based repair estimates coming in thousands of dollars below the final cost.

Washingtonians have been filing complaints about their auto and homeowners insurance issues at a record pace, and Insurance Commissioner Mike Kreidler announced Monday he’s hosting a workshop next month to hear from consumers, insurers and other parties on the reasons for the increase.

The Office of the Insurance Commissioner has reported a historic volume of complaints since 2021. The OIC’s Consumer Advocacy Program received 467 complaints in April 2023, up from the historic average of 287 a month – a 63% increase.

(continued on page 19)



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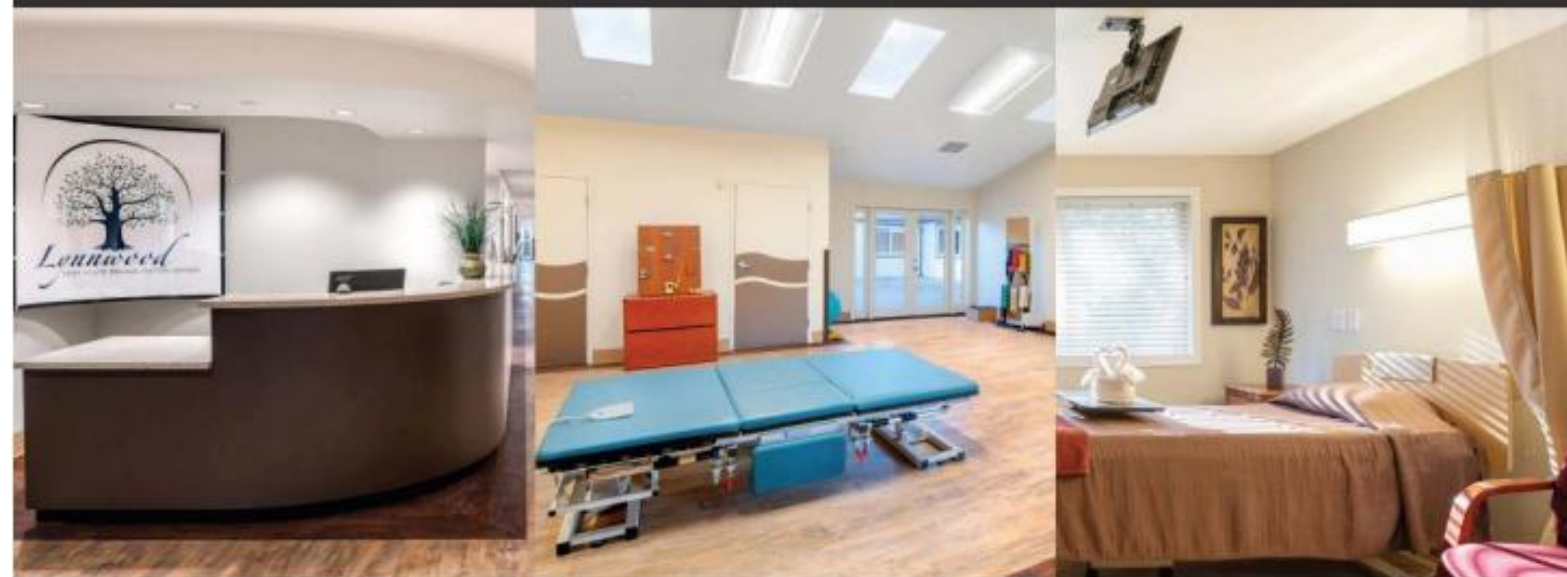
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Golf Tournament Highlights

Congratulations to our winners! Enjoy just a few of our highlights. Here is a link to the DropBox for more photos to check out: <https://rb.gy/n2qtu>

First Place Team - 2A WA Water Damage

Scott Russell – WA Water Damage
John Niederegger – Greater Seattle Construction
Corey Boyd – Greater Seattle Construction
Matt Freidig – Greater Seattle Construction

Second Place Team – 9B Team Servicemaster of Seattle

Myles Wesener – Servicemaster of Seattle
Jack O’Neil – Sedgwick
Markus Jacobs – Sedgwick
Chris Fannin – Sedgwick

Last Best Place Team – 14A Team ProNet Group

Amie Savona – ProNet Group
Robin Reed – Golden Bear
Rene Essig – Propel Insurance
Daniel Carter – Golden Bear



CLAIMS CONVERSATIONS

(continued from 15)

“Most of the time, the claims process works as intended when insureds and claimants alike are made whole,” Kreidler said. “But when there are disputes, the industry needs to step up and do more to help resolve them in a timely, accurate manner.”

Complaints involving auto insurance are responsible for most of the rise, with the majority of the auto insurance complaints revolving around how (and how fast) claims are handled. Auto insurance complaints jumped from 2,216 in 2020 to 3,045 in 2021 and 3,276 last year — a 48% increase over a two-year period.

As of May 15, 2023, claim handling issues are cited in more than 80% of complaints — a record figure.

Kreidler’s office will host a virtual workshop on July 17 to gather information from the insurance industry, the auto repair and restoration contractor industry, claim experts, and consumers to determine how the OIC will address the issue.

Further details and an agenda will be announced a week before the event and will include information on how to testify. The meeting will be open to the public and held virtually, via Zoom, from 11 a.m. to 1 p.m. A video of the workshop will be posted online later that month.

We look forward to seeing you at our next PSAA Meeting at the Seattle Renaissance Hotel on Friday, September 15th @ 11:30am.





Puget Sound Adjusters Association Presents

Casino Royale

A Roaring 20's Holiday Party

Join us for a magical night as we slip back to the 1920's...Gatsby style! Prohibition sparked a women's fashion revolution with flapper dresses that rose from the ankles and short hair under cloche hats! And what about him?? A matching suit vest and pants for a great Gatsby look was a must!
Be a part of it all! Sponsorships are available now but remember...your Vendor Partner Dues must be current!

Friday, Dec. 1st, 2023, from 4 to 7 pm
Location TBD

\$50 – Current Claims Professionals Members
\$100 – Vendor Partners and Guests
\$125 – Non Members

**Sponsorships
Available**



Casino Royale

Sponsorship Opportunities

ALL Casino Tables are \$1500 and includes two complimentary registrations.

- Blackjack Table, 3 available
- Craps Table
- 3 Card Poker Table
- Roulette

All Sponsorships listed below includes one complimentary registration.

1. Holiday Gift Bags/Treats - sponsor must provide for all attendees (approx. 120).
2. Photo Booth - \$750. Photo vendor will customize printed photos with your company's logo/name.
3. The Spread - \$500. Buffet of heavy appetizers.
4. The Treats - \$300. Buffet of desserts.
5. The Bar - sponsor to create "special cocktail" and provide drink tickets to attendees.
6. Grand Raffle Prize Sponsor(s) - \$500. PSAA will do the shopping for you.

Adjuster Gift Card Raffle Sponsor - does not include registration. Sponsor must provide gift cards in increments of \$25 to be raffled off to adjusters that are present.

PSAA Membership Application for 2023-2024



PSAA Mission Statement

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

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

ANNUAL MEMBERSHIP APPLICATION

ANNUAL MEMBERSHIP DUES FOR THE YEAR STARTING SEPTEMBER 1, 2023 TO AUGUST 31, 2024

DUES ARE \$75 FOR THE YEAR.*

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

Mail to: PSAA, 2409 78th Ave W, Tacoma, WA 98466 or scan and email to lizzy.adkins@us.crawco.com

Please print or type information

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

- Applicant is:
- ACTIVE Member \$75**
Carrier Claims Personnel (claims adjusters, managers, supervisors, underwriters, subrogation, etc.), Risk Managers, Self-Insured & Insurance Pool personnel, Independent Adjusters, TPAs, Agents, Brokers
 - Associate Member \$100**
 Attorney
 - Vendor Partner** Advertise in Newsletter Contractor, IME, Car Rental, Restoration, Engineering, etc. [See ad rate form for fees](#)
 - Corporate Members (6 or more employees from one office) \$300 (per office)**
 To qualify for this rate, persons must be eligible for ACTIVE membership and there must be at least 6 applicants located within the same office.
 - Honorary Member NO DUES** — PSAA, SCAA and TCAA Past Presidents

Paid by: Check Credit Card Amount Enclosed: \$ _____

Applicant Name _____ Job Title _____
(For Corporate Members, please list names and email addresses below)

Company _____ Discipline: Property Casualty Auto Work Comp Other

Company Address _____ City _____ State _____ Zip _____

Home Address _____ City _____ State _____ Zip _____

Work Phone _____ Cell Phone _____

Email Address _____

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

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

Corporate Members:

Name:	Email:
Name:	Email:
Name:	Email:
Name:	Email:
Name:	Email:
Name:	Email: