

1930

2005

SCAA

April 2005

Vol. 32 No. 8

Seattle Claims Adjusters Association

Celebrating 75 years of service to the claims community — 1930-2005

“A professional organization dedicated to the ongoing education of the claims community.

Providing an arena for member interaction and the sharing of resources.”

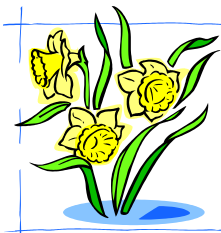
President's Corner

— by C. Annette Grace, President



The calendar says Spring has just arrived. But it sure seems that the season settled in several weeks ago. I love the newness of Spring!

I will never have my own gardening show and I won't win a ribbon for roses anytime soon. However, there is little more enjoyable than a green lawn and bulbs popping to life around the house.



I think what I like most about Spring is how it takes me by surprise. One day the trees are bare and the next day you see blooms. Suddenly the daffodils speckle the landscape with bright yellow. In the early stages of Spring, growth happens fast. Color explodes and everyone seems a little bit happier.

It's easy to forget the work of the bulb. Deep in the dirt is a lump of life with great potential. It

has laid in wait for the right time to grow roots, split and send out a shoot. It has been resting but now is nourished and ready to bloom.

Deep inside, all of us have some dormant bulbs of great beauty and joy. These unrealized lumps of potential are just waiting for a little nourishment and light. Perhaps they are a dream that could be well on its way to blossoming. Maybe it's a desire to try a new hobby or pastime. Maybe it's working on a relationship or taking a class.

It's Spring! What a great time to take a walk in the garden of your heart and find something new to grow.

Next Meeting of the SCAA

April 15, 2005

The Swedish Club, 1920 Dexter Ave North, Seattle, WA

Program

Vendor Appreciation Day!

Menu

To be announced

Cost

\$10 Members \$18 Non-Members

Time

11:30 a.m.

If you have special dietary needs, please give a 48-hour notice by calling the Swedish Club at (206) 282-5903.

In This Issue...

On the Docket.....	2
SCAA Board Nomination	3
Medical Notes	3
The Swoop & Squat.....	5



OFFICERS

C. Annette Grace President
Insurance Overload Staffing Office: 425/226-0395
 Email: annette_grace@insuranceoverload.com

Lizzy Adkins Vice President
Grange Insurance Office: 206/448-4911 x2473
 Email: ladkins@grange.com

Julie Benedict Secretary/Editor
Grange Insurance Office: 206/448-4911 x2326
 Email: julie.benedict@grange.com

Shon O'Fallon Treasurer
AJG & Co. of Washington Office: 425/586-1075
 Email: shon_ofallon@ajg.com

Donna Silver Immediate Past President
Grange Insurance Office: 206/448-4911 x2472
 Email: donna.silver@grange.com

Department Heads

Shon O'Fallon Membership Liaison
AJG & Co. Office: 425/586-1075
 Email: shon_ofallon@ajg.com

Barb Tyler Membership List
Alquemie Publishing Publisher/Advertising
 Website Coordinator
 Office: 541/937-2611
 Fax: 541/937-4286
 Email: npassist@msn.com

Jay Jared Adjustments
Cunningham Lindsey Office: 425/672-0160

Timothy Reid Case Review
Attorney at Law Office: 425/313-9414

Shon O'Fallon Education Chair
AJG & Co. Office: 425/586-1075

Shelly Pond Holiday Event Co-Chair
ServiceMaster of Seattle Office: 425/637-9770

Jesse Williams Golf Tournament Chair
Classic Claims Service Office: 425/379-0485

Bob Jeans Tennis Tournament Chair
JMW Settlements Inc. Office: 425/396-4344

David Kean Bowling Tournament Chair
Custom Commercial Office: 253/952-4001

Sharon Setzler Job Finder
Allied Pacific Office: 425/481-2800

Julie Benedict Website Coordinator
Grange Insurance Office: 206/448-4911
 Email: julie.benedict@grange.com

ON THE DOCKET

Date	Speaker/Topic	Menu
April 15	SCAA Meeting — Elections Vendor Appreciation Day! Tax Day! 2nd SCAA Bowling Tournament directly following the meeting!	TBA
May 20	SCAA Meeting Installation of Officers Past President's Day	TBA
June 3	SCAA Annual Golf Tournament See flyer on website	

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 SCAA) ready. We appreciate your cooperation and assistance.




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

BUSINESS EMPOWERMENT NETWORK

Barb Tyler
 (541) 937-2611
 Fax: (541) 937-4286
 npassist@msn.com

PO Box 87, Dexter, Oregon 97431
 WWW.ALQUEMIEPUBLISHING.COM

Newsletter Publishing • Executive Assistance • Event Planning
 Now offering Website Development & Maintenance!



**Advertising Opportunities
Always Available!**

For rates and sizes contact
Barb Tyler / Alquemie Publishing
 541/937-2611 or npassist@msn.com

The Seattle Adjuster

Published monthly September—June for the
 Seattle Claims Adjusters Association
 By **Alquemie Publishing Ink**
 541/937-2611 Fax: 541/937-4286
 Email: npassist@msn.com

SCAA Board Nomination

Introducing **Gail Tuomi**, Grange Insurance

Gail's career in insurance began at American States in 1984 and lasted two years after Safeco purchased them in 1997. She spent her entire 18 years in the accounting department, monitoring agency billed policies to ensure timely receipt of premium payments, court appearances on unpaid audit premiums, training and mentoring of new hires and auditing employees work. During her time with American States she was very involved with Insurance Women of Puget Sound (NAIW), working as the Secretary, Treasurer and coordinating the monthly dinners.

Gail has been employed at Grange Insurance for four years, starting as a member of the claims support group and currently working as a claims adjuster.

A mother of three children, Gail enjoys her hobbies which include card making, scrap booking and reading. She also enjoys the Washington Coast and spends as much time as possible at Pacific Beach.

Blue Bucket Drawing



Who will win the April Blue Bucket Drawing? Will it be you? Must be present to win so plan on attending the April 15 meeting.

Medical Notes

Back Pain and MRI Results

— by **Robert Herrick, MD**, Consulting Neurologist
Reprinted from *Health Cost Management Newsletter*, February 2005

Every patient with chronic back pain asks the same question, "Doctor, why do I hurt?" Good physicians that we are, we want to answer them with certainty. The answer "I don't know" is hard for the doctor, and leaves the patient unsatisfied. In the process of explaining the cause of back pain we are assisted by the aphorisms that emphasize the importance of visual images. "A picture is worth 1000 words... seeing is believing." Intuitively, a visual image carries great weight. These concepts intersect at the spinal MRI. Patients sometimes arrive at a consultant's office bringing an MRI that shows two minimal disc bulges, with the predetermined explanation that their back pain is because "I have two herniated discs."

I am not going to successfully answer the question of why these patients have back pain, but I do hope to provide perspective that questions whether the intuitive association between slight MRI abnormalities and spine pain is causal, or coincidental. The following are a few citations from an extensive medical literature looking at this problem.

(See Back Pain... continued on page 4)

Seattle Claims Adjusters Association

75 Years of Service
to the
Claims Community



1930 - 2005

SCAA

Advertiser of the Month

Alliance Restoration Inc.

866-882-7830

www.AllianceRestoration.com

Back Pain... *(Continued from page 3)*

One research approach to the understanding of MRI abnormalities has been to evaluate the frequency with which they are seen in an asymptomatic population as compared with a symptomatic population across a range of age, and differing levels of pathological severity.

The first study to look at this issue was by Boden et. al in 1990, published in the *Journal of Bone & Joint Surgery*. The study was 67 individuals who had never had low back pain or sciatica with the scans interpreted by three neuroradiologists who had no knowledge of the subjects' presence or absence of clinical symptoms. About 1/3 of the subjects were found to have a substantial abnormality, such as a herniated disc or spinal stenosis. The findings were clearly age related with significant abnormalities in 20% of the group younger than 60, but 57% of the group older than 60. Even more notable is that disc bulging was present at least at one level in 35% of the subjects in the younger group and in all but one of the subjects in the older group. This was the first study to document not only the high sensitivities of magnetic resonance imaging, but to raise questions about whether this sensitivity was acceptably specific, in terms of false-positive results. Dr. Boden concluded that as we typically do an MRI on a symptomatic population, we may have been making unwarranted inferences regarding abnormal MRI findings.

In the *New England Journal of Medicine* in 1994, Jensen et. al looked at 98 asymptomatic individuals, but mixed in MRIs from 27 individuals with back pain in order to reduce the possibility of bias. This study also attempted to standardize terms using bulge to indicate a circumferential symmetric extension of the disc beyond the interspace, protrusion to indicate a focal or asymmetric extension of the disc beyond the interspace and extrusion to indicate an extreme extension of the disc beyond the interspace. In addition, non-intervertebral abnormalities

such as facet arthropathy were documented. Averaging the results of two neuroradiologists, only 36% of the asymptomatic subjects had normal discs at all levels. In the asymptomatic subjects 52% had a disc bulge and 27% had a protrusion at least at one level. The presence of bulges increased with age. Although bulges and protrusions were more common in symptomatic subjects (76% and 54% respectively) than in asymptomatic subjects (52% and 27% respectively), only one asymptomatic subject had an actual extruded disc, whereas 26% of the symptomatic subjects had extrusions. The authors concluded that bulges and protrusions (as distinct from extrusions) in individuals with low back pain may be frequently coincidental.

Stadik et. al reporting in the journal *Radiology* in 1998 looked at 36 volunteers, 18 of whom had an absence of low back pain or sciatica in their life, and 18 of whom had an absence of low back pain or sciatica for a period of at least 6 months prior to the study. Bulging discs were common in both groups, being 81% in the never symptomatic group and 78% in the previously symptomatic group. Annular tears were also similar at 56% in the never symptomatic group and 61% in the previously symptomatic group. Disc protrusions were the same at 33% in both the never symptomatic and previously symptomatic groups. The theme of increasing abnormalities with age was again confirmed in this study as well. As this study focused on individuals who did not have back pain or sciatica, there was an absence of extruded discs in any of their subjects, a finding which the authors thought supported the hypothesis that an extruded disc with displacement of a nerve root had a strong correlation with low back pain or sciatica.

To add another perspective, small spinal disc protrusions may have greater clinical importance, in individuals with congenitally small spinal canals (congenital spinal stenosis). Dora et. al in the *European Spine Journal* in 2002 took note of the observation that spinal dimensions played a role in the

(See Back Pain... continued on page 5)

Adjustments

If you have any questions and/or any "Adjustments" please contact **Jay Jared**, *Cunningham Lindsey* at
Phone: 425/672-0160 Fax: 425/672-0106
Email: mjared@na.cunninghamlindsey.com



"What has two legs and can be seen running fast every third Friday of the month? An adjuster on their way to an SCAA meeting!"
April 15 — Be there!

Back Pain... *(Continued from page 4)*

development of symptoms in individuals with disc herniation. Specifically they found that there was an increase likelihood of disc herniation causing symptoms when the size of the spinal canal was smaller than the mean for controls by two standard deviations or more. They underscore their observation that nerve root compromise discriminated symptomatic from asymptomatic disc herniations. Thus, a large disc herniation in a wide spinal canal could remain asymptomatic whereas a smaller disc herniation in a narrow spinal canal could cause severe radicular pain because of its ability to produce nerve root impingement. This article provides a good reference source of detailed baseline data for both mid-sagittal and spinal canal cross sectional dimensions, to establish that neural compromise is a function of an interrelationship between migrating disc material and the size of the spinal canal. The authors emphasize, however, that it is the presence of nerve impingement because of the disc/canal relationship that is the salient element in understanding why in some cases small disc abnormalities may be clinically more important than expected. ❖

Gear up for



SCAA Bowling Tournament
scheduled for
April 15
Sunset Bowl in Ballard
\$20 per person
See website for registration form:
www.seattleadjuster.org

The Swoop & Squat

Three vehicles are involved in a "Swoop & Squat" accident. The "Swoop" vehicle passes and cuts in front of the "Squat" vehicle. This forces the "Squat" vehicle to stop abruptly, which causes a third vehicle to strike the rear of the "Squat" vehicle.

The "Swoop" vehicle leaves the accident scene and the "Squat" vehicle submits claims with the third vehicle's insurer, saying the driver was following too closely.

Red Flags

Logistics

Where: Between intersections
When: Anytime but rush hour
Witnesses: Usually none

Third (Rear) Vehicle


Vehicle: Late model
Driver: Middle-aged, affluent
Statement: Front car stopped suddenly for no reason

"Squat" Vehicle

Description: 10-15 years old, paper tags
Damage: Minimal
Insurance: Has UM/UIM coverage

"Squat" Vehicle Occupants

Number: Several, but usually no children
Ages: Under 40
Injuries: All occupants claim injury
Claim History: One or more has similar type of accident



**Advertising Opportunities
Always Available!**
For rates and sizes contact
Barb Tyler / Alquemie Publishing
541/937-2611 or npassist@msn.com