



~ 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: TBD

— See page 2 for other events



Claims Conversation

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

"I've suffered a great many tragedies in my life. Some of which actually happened." — Mark Twain

There's no right answer to how we experience the Coronavirus pandemic and "Sheltering in Place".

I know too many people who are upset, agitated, angry, and/or scared by the quarantine. All they can think and talk about is the disruption and damage this shutdown is doing to their personal finances, their career and/or job prospects, and our economy in general. They're terrified of the uncertainty. Mental health professionals warn us that all kinds of addictions and domestic abuses arise during times like this. Unfortunately, some people experience the quarantine as a confinement akin to being jailed through no fault of their own. They see themselves as victims of an incompetent, uncaring government.

I'm also seeing some of the wittiest, most entertaining, and often profound postings on social media by people who are clearly making the best of their situation. I'm humbled by the generosity and grace of people who are intentionally reaching out to people struggling with these new challenges. It's especially heartwarming to share in the recognition of the truly "essential" professionals who are keeping our world safe and functional. There is also a long overdue recognition of the less glamorous "essential" professionals who receive too little appreciation such as grocers, bankers, delivery services, retail, utility workers, government bureaucracies (can you say "unemployment"?), etc.

I'm working more than ever during this "Shelter in Place", and I'm doing my best (and too often fal-

(Continued on page 3)

What Are You Doing During COVID-19?

We asked our members and vendors to share what they've been doing during this critical time of change, and below are a few of the responses:



These PSAA Vendor Partners came together as a team working side-by-side donating 326 pounds of food they purchased at Costco and volunteered at the Olympia Food Bank.

Pictured at left are: Emily, 24ResTech;

Jordan, Kustom US;

Bayley, All American Construction Services; and Jami, The Contents Specialists.



Past President Steve DeKoekkoek with Engle Martin sent this photo of his home office.



President Deanna Boras with Frontier Adjusters sent this photo of her home office, she's doing the Friday afternoon push.

(Continued on page 3)



**2019-20
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Legal Update Presenter:
Aaron Young, Brown Bonn & Friedman, LLP

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PSAA Upcoming Events

May 2020 - NO PSAA meeting

Again, due to COVID-19, our May meeting needed to be canceled. We regret that we will not be able to honor our Past Presidents [see page 9] and our Vendor Partners like we usually do this time of year — everyone with PSAA extends their sincerest appreciation to them all.



June 19, 2020

PSAA Golf Tournament Northshore Golf Course

At this time it is unknown if our annual golf tournament will go on as planned or not. Most likely it will have to be canceled or rescheduled. Please watch your email for more on this in the days to come.

It's easy to RSVP for a meeting or an event on our website! Although PSAA claims members need not pay to attend our monthly meetings or events, we still need to know who's coming.

Visit our website at:
www.pugetsoundadjusters.org/calendar

Look for the RSVP link. Fill out the form and click submit! That's it! Also works for vendors and guests who plan to pay at the meeting with cash or check. Please submit an RSVP whenever you plan to attend an event on our calendar.

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
- 1:30 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 for 2019-20
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Puget Sound Adjusters Association

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

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

ling short) to observe all the Coronavirus health and safety procedures. The world is quieter, slower, and more peaceful. My neighbors and we are out walking, jogging, bicycling, and gardening more than before. We're friendlier and more engaged with one another. Social distancing brings us closer. I find it interesting how we respect the six feet or more of distance between us and yet our conversations are more personal and intimate. Since we're restricted from being out in the world we now see it more clearly.

For those of us who are suffering (and even those of us who are thriving) during this unprecedented crisis, I suggest that you read one of the two (or both) books referenced below about how to project ourselves into the future. There's a lot of information that we don't know, and there's even more information that we don't know that we don't know. These books are a guide to creating different scenarios according to different fact patterns. In other words, designing different realities depending on what happens. It's healthier to anticipate the future you can create than to suffer in advance unnecessary tragedies.

The Art of the Long View: Planning for the Future in an Uncertain World by Peter Schwartz

What increasingly affects all of us, whether professional planners or individuals preparing for a better future, is not the tangibles of life—bottom-line numbers, for instance—but the intangibles: our hopes and fears, our beliefs and dreams. Only stories—scenarios—and our ability to visualize different kinds of futures adequately capture these intangibles.

*In **The Art of the Long View**, Peter Schwartz outlines the "scenic" approach, giving you the tools for developing a strategic vision within your business.*

Schwartz describes the new techniques, originally developed within Royal/Dutch Shell, based on many of his firsthand scenario exercises with the world's leading institutions and companies, including the White House, EPA, BellSouth, PG&E, and the International Stock Exchange.

Strategic Reframing: The Oxford Scenario Planning Approach by Rafael Ramirez and Angela Wilkinson

Traditional strategy assumes stability and predictability. Today's world is better characterized by turbulence, uncertainty, novelty and ambiguity - conditions that contribute disruptive changes and trigger the search for new ways of coping.

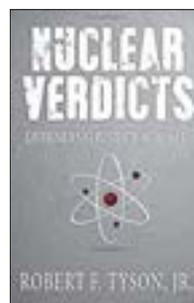
*This book aims to become the premier guide on how to do scenario planning to support strategy and public policy. Co-authored by three experts in the field, the book presents *The Oxford Scenario Planning Approach (OSPA)*. The approach is both intellectually rigorous and practical. Methodological choices and theoretical aspects in practice are detailed in reference to the relevant literatures and grounded in 6 case studies the authors have been involved with.*

The book makes several contributions to the field, centered on how learning with scenario planning is supported by re-framing and re-perception; how this iterative process can be embedded in corporate or government settings, and how it helps those that it supports to do well in today's world.

Okay, so much for the Amazon.com book reports. In closing, I'll kickstart your exercise in planning your work and life post-quarantine with twenty questions you might want to consider.

1. What will I do if the "Sheltering in Place" order extends through May? Until after July 4th?

(Continued on page 5)



Another recommended read:

Nuclear Verdicts: Defending Justice For All By Robert F. Tyson Jr.

Can be purchased thru [amazon.com](https://www.amazon.com).

What Are You Doing?



Bruiser and Leo enjoying time with mom, Jessica Jensen of CRS Temporary Housing, while she's working at home. Jessica says that CRS continues to provide compassion, empathy and amazing amounts of support where they can.

Thank you to everyone who responded! To submit your photo and what you are doing, please send an email to info@pugetsoundadjusters.org. Keeping our members connected.

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2. What is my risk and exposure immediately after the "Sheltering in Place" order is lifted?
3. How dangerous is it that there is still no test, vaccine, or cure for the Coronavirus?
4. How much of a risk of infection am I willing to accept to be able to do my job (and get paid)?
5. What measures can I myself take to reduce my risk of exposure to the Coronavirus?
6. What policies and procedures should my employer implement to reduce our risk of exposure?
7. How should I interact with coworkers, clients, customers, and vendors during this time?
8. Will my job, profession, company, and/or industry survive the Coronavirus pandemic?
9. How can I change my work environment, habits, and/or objectives during this pandemic?
10. Where are the new business and professional opportunities in the post-Coronavirus world?
11. What interim developments (reliable testing, effective protection, etc.) will make a difference?
12. What if the "Sheltering in Place" order is lifted and then there's another catastrophic outbreak?
13. What if we descend into a worldwide economic depression worse than the Great Depression?
14. What if unemployment exceeds 25% and our economic output shrinks by more than 40%?
15. How do I reinvent myself if my profession and/or industry is rendered superfluous?
16. Can my education, skill sets, and professional competency be redirected into new opportunities?
17. How can I live and work differently in a way that keeps me healthy and gainfully employed?
18. Is this pandemic actually the universe's invitation to reconsider my life and career choices?
19. If everything quickly goes back to normal did I waste this time off stressing out about nothing?
20. Going forward from here, how best can I live my life, love my work, and serve the greater good?

Stay safe, wash your hands, keep your distance, and we will be in touch soon because PSAA plans to be around for a very long time to come. ❖

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Suit Alleges Zoom Overstated Privacy, Did Not Disclose Security Flaws

Zoom Video Communications Inc. was slapped with a class action suit by one of its shareholders on Tuesday, accusing the video-conferencing app of overstating its privacy standards and failing to disclose that its service was not end-to-end encrypted.

Shareholder Michael Drieu claimed in a court filing that a string of recent media reports highlighting the privacy flaws in Zoom's application have led to the company's stock, which had rallied for several days in the beginning of the year, to plummet.

The company's shares closed down about 7.5% at \$113.75 on Tuesday. They have lost nearly a third of their market value since touching record highs in late-March.

Zoom Chief Executive Officer Eric Yuan last week apologized to users, saying the company had fallen short of the community's privacy and security expectations, and was taking steps to fix the issues.

Zoom has been trying to plug security issues, as it signs up millions of new users from across the world as people are forced to work from home after lockdowns were enforced to slow the spread of the coronavirus.

However, the company is facing a backlash from users worried about the lack of end-to-end encryption of meeting sessions and "zoombombing", where uninvited guests crash into meetings.

Elon Musk's rocket company SpaceX recently banned its employees from using Zoom, citing "significant privacy and security concerns," while Taiwan's cabinet has told government agencies to stop using the app.

Zoom did not respond to a Reuters request for comment, after market hours.

The case number is 5:20-cv-02353 and it was filed in the U.S. District Court for the Northern District of California. ❖



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Washington Commissioner Says Most Business Insurance Policies Exclude Pandemic, Virus Coverage

Reprinted from www.insurancejournal.com

Washington Insurance Commissioner Mike Kreidler polled Washington state insurers to get a thorough picture of business interruption insurance and found that only two insurers offer coverage for a pandemic event through their base policy.

An additional 15 offered limited coverage through endorsements to standard policies, according to Kreidler's office.

Business interruption coverage is offered alongside a commercial property insurance policy. In order to trigger the coverage, most policies require the property to have incurred physical damage from a covered peril that necessitates the business to suspend operations. The vast majority of those policies specifically exclude a virus or pandemic as a covered peril.

Kreidler's office reviewed 226 sample notices to policyholders from 84 individual insurance companies and insurance groups doing business in Washington. The insurers reported over 194,000 commercial policies had at least one type of business interruption or civil authority coverage in effect as of March 15, with an estimated premium totaling \$437 million.

The American Property Casualty Insurance Association estimates that closure losses just for businesses with 100 or fewer employees are running \$255 billion to \$431 billion a month. For small businesses, it estimates losses are approximately 43 to 72 times their monthly commercial property insurance premiums

Two insurers from FM Global Insurance Group offer coverage for a pandemic event through their base policy, focused on large companies with complex supply chains.

The companies that offer limited endorsements at an extra cost are:

- ⌋ AIG
- ⌋ Brotherhood Mutual Insurance Co.
- ⌋ Chubb
- ⌋ Church Mutual Insurance Co.
- ⌋ EMC Insurance
- ⌋ Great American Insurance Group
- ⌋ Hartford Fire & Casualty Group
- ⌋ Liberty Mutual Insurance Group
- ⌋ MS & AD Ins Group
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- 1983 Gene Key
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- 1990-91 Patrick F. Wasser
- 1991-92 E. Michael Radcliff
- 1992-93 Willie Markey
- 1993-94 Myron (Jay) S. Jared, III
- 1994-95 Bob Haggerty
- 1995-96 Sue Dahlin
- 1996-97 William R. Markey
- 1997-98 Kathy Johnson Barnett
- 1998-99 Keo Capestany
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- 2003-04 Saada Gegoux
- 2004-05 Candy Worley
- 2005-06 Dianne Peterson
- 2006-07 Denise Ellison
- 2007-08 Denise Ellison
- 2008-09 Roger Howson
- 2009-10 Roger Howson
- 2010-11 Heather Stariha



PSAA Past Presidents 2011 to Now

- 2011-12 Heather Stariha and Deborah Jette
- 2012-13 Tanya Padur
- 2013-14 Everett "Skip" Sanborn
- 2014-15 Tom Williams
- 2015-16 Deborah Jette
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- 2017-18 John Walker Jr.
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**Get Too Close, Get Buzzed
 Ford Tests Wearables to Keep
 Workers at Safe Distances**

By Keith Naughton
 Reprinted from
www.insurancejournal.com



A dozen Ford Motor Co. workers are experimenting with wearable social-distancing devices that could be deployed more widely once the carmaker re-opens idled manufacturing plants.

The small group of volunteers at a Ford factory in Plymouth, Michigan, are trying out watch-like wearables that vibrate when employees come within six feet of each other, said Kelli Felker, a company spokeswoman. The aim is to keep workers from breaching the distance that health experts recommend to avoid spreading the coronavirus.

The social-distancing device could be part of a broader array of new safety protocols Ford deploys as it resumes production as early as next month after at least a roughly six-week shutdown. The auto-maker is also expected to subject all workers entering a facility to a thermal-imaging scan to detect a fever. And it will provide staff with masks and, in some cases, plastic face shields, Felker said. The company is devising the measures along with the United Auto Workers union.

"Ford and the UAW are working closely to identify different ways to keep our people safe while they are at work," Felker said.

The Samsung Electronics Co. smartwatches Ford is piloting use software from closely held technology firm Radiant RFID, according to a spokesman for the Austin, Texas-based company. The devices utilize Bluetooth short-wave and low-power technology to detect proximity and clustering of workers.

In near real-time, workers receive a vibration and a color-coded warning on the watch to let them know when they are closer than six feet to another person. Supervisors also receive alerts and reports that can be used to monitor social distancing and clustering in the workplace, according to Radiant.



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Ford has been piloting the new safety procedures at factories where it's now producing ventilators and respirators to supply hospitals fighting the Covid-19 pandemic. Those practices — which include requiring workers to complete a daily online survey on their health and those they're in contact with — are expected to be rolled out to the company's traditional auto factories as they reopen.

The automaker hasn't set a date for when it plans to resume production. ❖

Photo Credit: A Ford Motor Co. Mustang vehicle stands on the production line at the company's assembly plant in Flat Rock, Michigan. Photographer: Jeff Kowalsky/Bloomberg



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Creative Strategies for Claims Settlement — Thinking outside the box for complex coverage mediations

By Kelly Hopper Moore, Bridget Moorhead
Reprinted from www.clmmag.theclm.org

In nearly every litigation, there are three parties: The plaintiff, the defendant, and the insurer. Once the duty to defend is triggered, an insurer must typically provide a "complete" defense to the litigation until settlement is reached, even if uncovered claims are included.

Challenges can occur when the time arrives to resolve a claim, and indemnification and allocation disputes arise. The disagreements can occur both between insureds and insurers, and strictly between insurers. Inviting insureds and their coverage counsel to mediation often can resolve their indemnification contribution for uncovered claims. Allocation between carriers can be more difficult to achieve, however, given debates regarding time-on-risk, priority of coverage, sole negligence application arguments, and proper reservation of rights.

These issues are compounded if policy limits are eroding as defense continues; additional claims impair limits making exposure containment critical; there is a policy-limits settlement demand; or there is concern that litigating outstanding coverage issues might result in adverse precedent.

Evolving Co-Carrier Coverage Issues

While several coverage questions have been resolved with case law and updated policy language, mixed claims continue to evolve, creating issues. Examples include: time-on-risk for habitability claims; lawsuits involving property damage and/or bodily injury resulting from exposure to substances




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often being pleaded as “toxic cocktail” claims, with insurers having various exclusions that may or may not apply to the combination alleged; and cases involving liability claims in which plaintiffs may be entitled to an award of attorney’s fees and some, but not all, of the defending insurers have policies that exclude attorney’s fees in the supplementary payments provision of the policy.

Mediations that proceed without having coverage issues resolved often fail. Plaintiffs and plaintiffs’ counsel can become more entrenched in their positions if they assess that their time and efforts were not spent constructively because insurers worked through coverage issues rather than presenting joint offers.

Mediation, as an intersection where all claims are resolved, requires preparedness on all issues for momentum to take hold. To maintain effective momentum, mediation of litigation involving coverage issues requires a mediator who understands complex coverage issues as well as the underlying liability issues (i.e. which liability claims result in uncovered damages), and cooperation from all parties/professionals involved. Raising insurer-coverage debates throughout the plaintiff-negotiation process is typically ineffective, and, ultimately, insurers have a duty to get their insureds out of harm’s way despite coverage issues that may require insurers to “pay and chase.”

Creative Insurer Resolution Methods

However, there are ways to think outside the box and resolve coverage issues for potential global settlements without the uncertainty of declaratory judgment and reimbursement actions—and without potential for missed optimal resolution opportunities. Where there is a high uncertainty regarding a coverage adjudication outcome—such as a case of first impression—and a large plaintiff exposure, a creative approach can optimize resolution, reduce exposure for the case, reduce the risk of a failure-to-settle argument by an insured, and avoid ultimately setting an adverse coverage precedent (either informally through future case expectations or legally via an appellate decision).

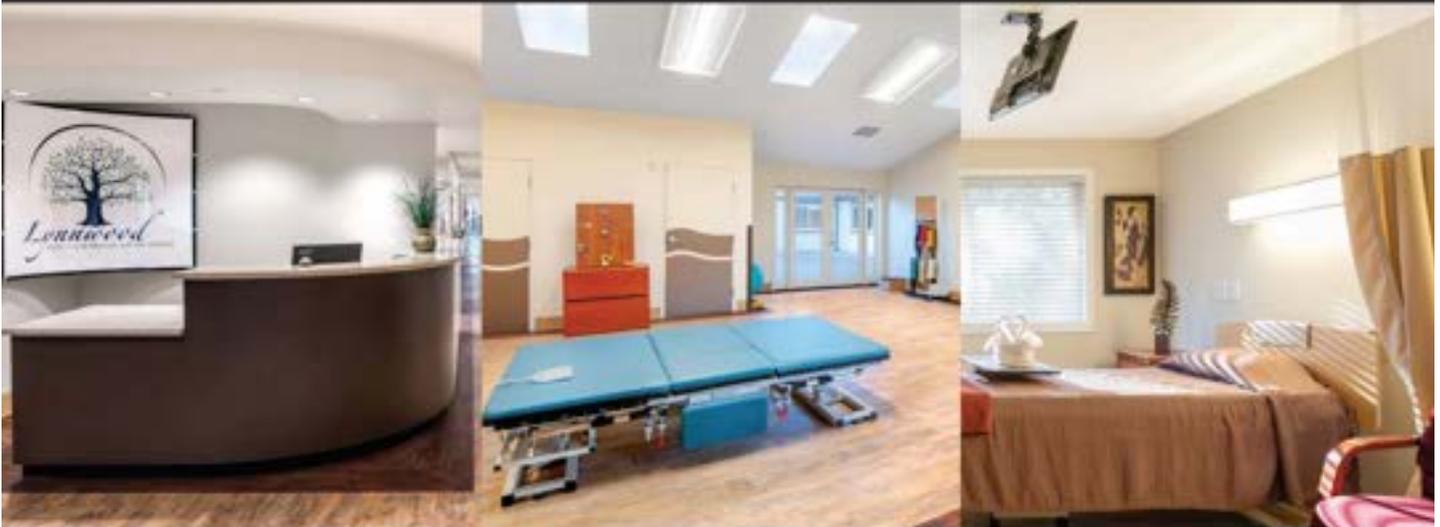
Methods to resolve coverage issues creatively and allow for global resolutions include:

Coverage mediation prior to plaintiff mediation. Selecting a mediator with a keen understanding of the specific coverage issues is a key to success. Another key is assessing the odds of success and attendant probable outcomes via a decision-tree analysis or other tool, including a “second look” by a colleague.



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Consensus for a compromise allocation among insurers for purposes of the mediation only, either as a final compromise or reserving rights to reallocate afterwards. Reallocation can occur via litigation or arbitration. The case mediator may serve as the coverage arbitrator if the insurers agree that the arbitrator's decision is confidential and inadmissible, with no right of appeal.

Settlement with plaintiff, subject to insurers funding within a certain time period (allowing them to work out allocation in a post-resolution mediation). Flexibility and appreciation of a realized optimal resolution can allow for final resolution of disputed indemnification obligations.

Mediator as subsequent coverage arbitrator if the insurers agree that the arbitrator's decision is confidential and inadmissible, with no right of appeal. As the mediator is familiar with the case and positions, this method can allow for a prompt and reasonable resolution to differing viewpoints, while containing ultimate risk for the insurers.

Before mediation, insurers that provide policies for different policy periods—or have differing applicable policy language—should make every effort to agree on an allocation that will allow funding of settlement offers at mediation. Disagreements may still arise at the mediation regarding coverage issues related to attorney's fees and other uncovered damages, whether the insured will contribute to the settlement, and whether the insurers will pay for uncovered claims when the insured refuses to contribute to a settlement for uncovered claims and damages, to name a few.

To respond to these issues, parties at mediations are developing creative strategies for obtaining global resolution of liability and coverage issues at mediation. For example, following resolution of a habitability action involving multiple tenants and multiple insurers, the insurance carriers responsible for defending and indemnifying the building owner all agreed that the mediator could serve as arbitrator to resolve the question of how the attorney's fees should be allocated among the insurers. In this particular case, two of the insurers had an attorney's fees exclusion in their policies, and one did not.

Having the mediator act as arbitrator can only resolve the claims if the insurers agree that the arbitrator's decision is confidential and inadmissible, with no right of appeal, which they did in this particular case. The arbitrator ultimately determined the final allocation of the entire settlement among the insurers, including allocation of the plaintiffs' attorney's fees, such that all liability and coverage



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issues related to the underlying dispute were resolved as part of the mediation process.

Plaintiffs and defendants in a liability action may be able to negotiate an agreeable settlement amount, but, ultimately, the settlement has to be funded by insurers or by a combination of insurance proceeds and, potentially, contribution from the insured. Where there are multiple insurers defending the action, there may be coverage disputes between the insured defendants and the insurers regarding uncovered claims, and among the insurers related to allocation of insurance proceeds and/or coverage, leading to future protracted reimbursement actions that could be avoided at mediation. In other words, a mediation that results in a complete resolution of liability and coverage issues saves time and money for all parties involved. ❖

Kelly Hopper Moore, CPCU, is claims manager for the state of Oregon. Bridget Moorhead is a partner at Selman Breitman LLP.

Contactless Drone Inspections Answer Key Coronavirus Challenge

By Bethan Moorcraft
 Reprinted from www.insurancebusinessmag.com.

The novel coronavirus has grabbed our complete attention – and understandably so. The COVID-19 pandemic has claimed the lives of tens of thousands of people around the world, while also grinding the global economy to a halt. But here's the thing. Just because there's a pandemic causing havoc worldwide, that doesn't mean we get a break from other perils.

It doesn't mean natural disasters will cease. It doesn't mean we'll escape the almost inevitable spring flooding, hailstorms and wind events that will strike in the weeks to come. And so, there is no respite for insurance companies in the unprecedented coronavirus situation we find ourselves in. They still have to deal with the "normal stuff", while contending with the unforeseen challenges of the pandemic.

Dealing with the "normal stuff" during a pandemic is tricky. How do you get out to a property to adjust a claim and conduct important inspections while also practicing social distancing? One answer to this is drone technology. While drones have become a go-to technology tool for inspections in natural disasters and weather events worldwide, they're tipped to become more helpful than ever as society locks down to prevent further spread of the coronavirus.

For DroneBase, a drone services and asset management company that operates across the US, Can-

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ada and Europe, it's "largely business as usual" despite the pandemic, according to founder and CEO Dan Burton (pictured). The firm is continuing to help insurers complete inspections by leveraging their qualified local pilots, who don't have to hop on a plane or cross borders to reach a claimant. Importantly, they can then conduct contactless inspections, which can be completed with minimal exposure to the insureds or the physical premises.

"A couple of years ago, the value proposition for drone-assisted loss adjustments was speed, efficiency, affordability and safety," said Burton. "What we've seen in the past month [as the coronavirus situation evolved] is that many of our insurance company customers are now faced with a situation where their workforce is either locked down, or where having extensive face-to-face interaction to assess a claim (walking through a property with a policyholder) is certainly not viable.

"While many workforces are locked down, Drone-Base is fully operational. That's in part because we made a really heavy investment in our software and technology. But it's also because we're working with local professionals [pilots and loss adjusters], who are local to the asset, so they never have to get on a plane, cross a border or travel extensively. What DroneBase is providing is a contactless

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inspection. There really is no need for face-to-face interaction with any of our flights. We can do a drone inspection without even setting foot on the property.”

In the past, the face-to-face claim adjuster and policyholder interaction was almost sacred for insurance companies. It was a way to differentiate services and build a brand. It's a winning scenario when a claimant is left thinking: 'That guy from Insurance Company X was so nice, and so helpful. I feel much better about my situation now. I'm going to recommend them to all of my friends and family.' Claim adjusting was almost as much about the personal dynamic as it was about the policy or the claim.

“Drone technology gives what we think is clearly a faster, more effective, more affordable, and safer decision back to a policyholder. But the nature of that adjuster-policyholder relationship and that old way of doing business was so important to insurers that it took a big change to that to alter that behavior,” Burton told Insurance Business. “It’s interesting. I do think some things will fundamentally change from this coronavirus situation. And we’re already seeing that from our customers. We’re getting a lot more customer calls, customer requests and claims that we’re going out to work on for both residential and commercial insurance.”

Early in March, a string of devastating tornadoes ripped through Tennessee, causing 26 deaths and over \$90 million in damage. Property owners in the region are trying to resolve claims caused by the devastating event, but there’s the small problem of a global pandemic making claims harder to adjust.

Burton commented: “We’re now in this unprecedented situation, but it doesn’t mean that natural disasters will not occur, or just the typical hailstorms, flooding, wind damage and other tornado and hurricane incidents that cause insurance claims. With everyone locked into their homes, it’s that much more urgent to get those policyholders a fast, correct decision.

“Imagine if your roof was damaged, half your roof was torn off, or your home was destroyed - it’s even more urgent now for that family to get a decision or that business to get a decision about their claim as quickly as possible, so they can get some funds to get back on their feet. Just because there’s a pandemic, it doesn’t mean natural disasters stop. For insurance companies that have not tried drone technology, this is the perfect time, when your workforce is locked down, to extend your operations with a contact free inspection.” ❖

Claims Industry Set for Telecommuting

By Chris Casaleggio
 Reprinted from www.insurancethoughtleadership.com.

Insurance carriers and claim professionals deal with various catastrophes each year, so it was only fitting that when COVID-19 struck they were some of the first prepared to revert to "emergency work from home mode."

With many other industries trying to determine how (and if) their workers can take on remote duties, the insurance world led the way with flexibility and (for the most part) ordered adjusters to telecommute so they would not miss a beat of their daily workload.

This trillion-dollar industry is fairly secure in most crises (the popular mantra being that "everyone needs insurance.") Understood are the IT capabilities needed in

advance and the supervisor's faith in employees, as they've been doing this sort of thing for years. It was as easy as a keystroke from insurance upper management to keep workers from driving to their respective claim centers with their laptops and instead plugging in at home and being ready to go.

Some insurance companies were first to respond in the U.S. by canceling all in-person (unnecessary) meetings and going virtual. They left some of their fellow businesses they share office space with in the dust as those other companies continued to mull over their options (or until the point of being bound by local government orders). Carriers have, for the most part, been eager to protect their workers from risk (isn't that what insurance is known for?) A possible hazard to staff meant a swift and immediate decision to work from home.

Many carriers have realized the benefits of this arrangement, and even that many employees may put in more hours when working at home, saving themselves a tiresome commute (the average worker in the U.S. commutes over four hours a week, and some high-traffic areas require much more than that).

Most carriers also subscribe to the notion of in-office safety, encouraging those who are sick to work remotely, whereas some organizations may suggest workers come in or otherwise use a paid time off (PTO) day (few employees are pleased with that option as the average PTO days per year that Americans receive are quite low compared with other countries – another conversation, however!).

Many articles have been recently published with "work from home" tips; below are some of the more applicable to insurance industry professionals:

IF Insurance has penned a column called "How to work from home safely and efficiently?" It discusses an important topic in claims as it suggests that "Remote work provides several benefits, such as the possibility to focus deeply on specific tasks that require uninterrupted concentration." For that large litigation claim file with extensive injuries, this makes much sense; fewer interruptions makes it easier to focus on complex claims. Some other useful tips of the article include letting family members know you need to work in peace and keeping an eye on ergonomics and the setup at home (is that monitor at the correct level?). Planning your breaks with a clear start and end time is also key. Remember to keep in touch with colleagues, and don't isolate yourself completely!

"Working From Home Can Mean You Never Stop Working" is a recent piece from Philadelphia Magazine that reminds us all to keep a better work-life balance while doing so and setting rituals for logging on and off while not falling victim to some of the various pitfalls. Remember to move around so as not sit in one spot all day. Have a list of your priorities for the day and use noise canceling headphones if needed to minimize distractions. ❖



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