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"A professional organization dedicated to the ongoing education of the claims community. Providing an arena for member interaction and the sharing of resources."



**Next Zoom Meeting: April 16, 2021**  
See below for details

**Join Others Via Zoom Friday, April 16**

RSVP to [info@pugetsoundadjusters.org](mailto:info@pugetsoundadjusters.org)

PSAA is hosting another joint Zoom meeting this month. Please mark your calendar for **Friday, April 16, 2021, at 1:00pm**. Special guest presenter will be **David Forte** from the *Washington State Office of the Insurance Commissioner*. **He will be speaking about the newly passed WA State law (SHB 1037)** regarding the definition of adjusters, what functions require an adjuster license, and the upcoming requirement of annual Continuing Education credits. You won't want to miss this presentation! In the meantime, click on the link below for the actual bill (law).

writers (CPCU) and Associate in Claims (AIC) professional designations from the American Institute of Chartered Property Casualty Underwriters. ❖

**Note:** This meeting will be open to ALL adjusters due to the nature of the subject matter. Invite co-workers to RSVP, but also encourage them to join PSAA for future opportunities. An RSVP is required to receive Zoom access codes. Send an email to [info@pugetsoundadjusters.org](mailto:info@pugetsoundadjusters.org).

**For those interested in the upcoming golf tournament**, information will be available at this meeting. Sponsorships will be on a first come first serve basis and annual advertising dues must be

current in order to be a sponsor.

**SHB 1037**

<http://lawfilesexternal.wa.gov/biennium/2021-22/Pdf/Bill%20Reports/Senate/1037-S%20SBR%20APS%2021.pdf?q=20210406135557>

**About Our Presenter**

David A. Forte, Senior Policy Analyst, Property & Casualty, Policy and Legislative Affairs Division, Washington State Office of the Insurance Commissioner



David's primary duties for the Office of the Insurance Commissioner are to lead agency rulemaking efforts, prepare legislative analyses, work with stakeholders and formulate policy briefings. Prior to joining the OIC, David worked closely with insurance companies and their insureds for over 7 years adjusting large loss property claims in eight western US states. His success in adjusting claims was assisted by his 15 years of experience in the construction field and 10 years of litigation support, including as an expert witness in federal and state court on claims handling regulations.

David earned his undergraduate degree from Washington State University. David also has received his Chartered Property Casualty Under-



**PSAA Golf Tournament**  
**June 18, 2021**  
**Northshore Golf Club**

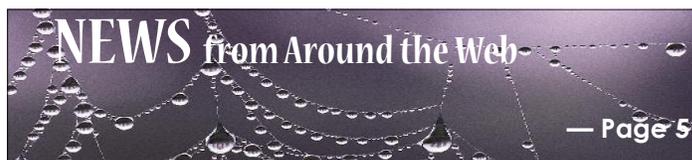
**Mark your calendar!**  
**More info available at the April meeting!**



**Claims Conversation**

with **Roger Howson**

— Page 3





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**Next Meeting...**



Meeting Date: **April 16, 2021**

Time: **1:00pm**

Location: **Zoom Meeting**

Join us from your own location!

Presentation: **Special Guest Speaker David Forte from WA State Office of the Insurance Commissioner on SHB 1037**

Sponsored by: **AWR Restoration & Cleaning and Thenell Law Group**

Important Info: **RSVP required in order to receive Zoom access. Please submit to [info@pugetsoundadjusters.org](mailto:info@pugetsoundadjusters.org). When RSVPing please also provide a preferred snail mail address.**



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June 18, 2021  
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## Claims Conversation

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

While I was being deposed this week the court reporter's young son poked his head into the room to see if she was too busy to prepare his lunch. She was muted, so I could not hear her response, but the look on her son's face told me that her "Don't bother mom while she's working!" was loud and fierce.

During a day long mediation this same week, the mediator felt compelled to stand and twirl for the camera to demonstrate that he was wearing slacks and dress shoes to go with his sport jacket, dress shirt, and necktie. The attorneys admitted that their professional persona was only from the waist up.

Logging onto Zoom my profile defaults to Lizzy Adkins because I use her account whenever she has me periodically coordinate the PSAA virtual meetings — if she knows that she might have to be called away for work. We do not want to shut our members, vendor partners, and guest speakers out of a PSAA meeting just because Lizzy still has a day job.

Piggybacking on Lizzy's Zoom account never seemed that big a deal, but the attorneys taking my deposition on this claim were from out of state and had never met me, so they were disconcerted when my Zoom profile portrayed a gorgeous young Filipino lady with an incandescent smile and then the video switched on to show a grizzled old white guy.



I was unaware that I was logged onto Zoom as Lizzy Adkins until one of the attorneys deposing me asked if I preferred to be addressed as Roger or Lizzy. I quickly changed the profile name to Roger Howson, but I could not figure out how to change the picture (I was going to insert a head shot of Morpheus from the Matrix). So long as I never shut off the video feed there was no more confusion.

The mediation was the same problem with my misidentified Zoom profile name and photo, but the mediator and attorneys all knew me well, so they even complimented me on how well I have weathered the pandemic as I have never looked younger or better... nice smile, too.

I think I am liking being Lizzy Adkins.

Speaking of Lizzy Adkins (not really, but I could not figure out a better segue to introduce our speaker and topic for the Friday, April 16<sup>th</sup> PSAA Meeting at 1:00pm), David Forte from the Washington State Insurance Commissioner's office will be explaining the newly passed law which modifies the definition of adjuster for property and casualty insurance, allows the Office of the Insurance Commissioner (OIC) to establish minimum continuing education requirements for adjusters, and requires nonresident independent insurance adjusters operating in the state to register as emergency adjusters with the OIC.

Speaking of the definition of "adjuster" (okay, now THAT is a proper segue), the post-pandemic landscape within the insurance claims universe looks to be changed substantially from little more than one year ago. I am wondering if even this updating of the definition will suffice for new technologies, partial (if not total) elimination of the workplace and ever-changing consumer expectations.

Throughout the years, the business and profession of insurance claim evolves in fits and starts. Change is neither good nor bad, but change IS constant. Looking back, I can identify many evolutionary leaps:

- ⌋ No fault insurance laws eliminated the need to investigate, calculate, and negotiate comparative, and/or contributory negligence. 80% of adjusters lost their job because of this law.
- ⌋ Replacement cost coverage on dwelling and contents claims created all kinds of adjusting headaches that were not relevant when actual cash value policies enabled adjusters to close their claim files upon issuance of an ACV payment without accounting for withheld depreciation.
- ⌋ I cannot count the number of preferred vendor programs in all their idiosyncratic iterations that have swept through the insurance industry. The only consistency with these programs is that they WILL change and one or more parties to these transactions will feel they are treated unfairly.
- ⌋ For a long time now, service providers have been the front lines for insurance companies. Due to the pandemic, more claims than ever are now handled remotely, so the policyholder or claimant will usually only interact in person with whichever vendor is providing the repair services.

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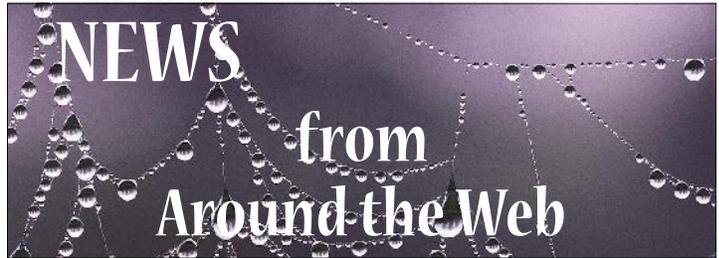
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- )] Smart phones are a self-contained adjusting arsenal. Video and voice recording, livestreaming, GPS, email, texts, internet access, and a cornucopia of after-market applications provide all the tools anyone (including the policyholder or vendor) needs to inspect and/or investigate a claim.
- )] EagleView, Google Earth, Matterport, drones, social media, and Google Search enable adjusters to investigate claims without ever leaving their home or office. Never has so much raw information been available so easily and immediately to whomever is willing to look for it.

In preparation for the upcoming April 16<sup>th</sup> PSAA meeting ask yourself:

- )] If the policyholder downloads an insurance app that enables them to document and upload to the insurer all their insurance claim information can they be cited for adjusting without a license?
- )] If the service provider works directly with the policyholder to resolve the loss, damage, valuation, and payment of their claim does this fall under the current definition of adjusting?
- )] Insurance company staff adjusters are not required to be licensed in the state of Washington, so are they also exempt from continuing education and other statutory regulations?
- )] Is adjusting a 20<sup>th</sup> Century concept that is irrelevant to 21<sup>st</sup> Century commerce? How should adjusting be defined to accommodate insurance claims-handling protocols in the 21<sup>st</sup> Century?

Don't forget to register for the Friday, April 16<sup>th</sup> PSAA virtual meeting at 1:00pm! ❖



### Consumers Worry Connected Cars Are Vulnerable to Cyber Attacks

Reprinted from [www.insurancejournal.com](http://www.insurancejournal.com)

Consumers are increasingly worried about cyber attack vulnerabilities with connected and automated vehicles.

According to a new Munich Re/HSB survey of more than 1,500 U.S. adults, 37% of consumers said they were either somewhat or very concerned about both cyber security and safety of vehicles with internet connections and automated vehicles. Similarly, 35% expressed worry that a virus, hacking or other kind of cyber attack could damage or destroy a vehicle's data, software or operating systems.

Underscoring the problem, one in 10 consumers reported a hacking incident or other kind of cyber attack affected their vehicle, up 3% from a similar HSB poll the previous year.

"Our cars are more connected than ever," Timothy Zeilman, vice president for HSB, said in prepared remarks. "It's hard for consumers to keep up with rapidly evolving vehicle technology and they wonder if their privacy and personal information is protected."

Other findings from the survey:

- )] 11% of respondents said they drive an electric vehicle, and 51% of that number either don't know or are not sure what personal information is stored in their vehicle's entertainment system.



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- )] 46% said they were most worried that a hacker might communicate with them over their audio system, either to coerce them or demand ransom.
- )] 25% said they were most worried their vehicle would be immobilized by a cyber attack. About 23% expressed concern about having their safety systems compromised by a cyber breach, and 14% said they were concerned a cyber attack could lock them out of their vehicles.
- )] 53% of respondents said they had installed Bluetooth in their vehicles; 42% had navigation systems, and just under 40% had vehicle safety sensors.
- )] 36% of consumers said they owned smartphone apps that connected to their vehicles; 24% said they had Wi-Fi or mobile hotspots providing internet service on the road.

HSB commissioned Zogby Analytics to conduct the cyber/auto survey in December 2020. Source: HSB ❖

**Amazon’s Firing of 2 Critics Was Illegal, Rules National Labor Board**

— By Aakriti Bhalla and Jeffrey Dastin  
 Reprinted from [www.insurancejournal.com](http://www.insurancejournal.com)

Amazon.com Inc. illegally fired two employees who advocated for better working conditions during the pandemic, the U.S. National Labor Relations Board has found.

The online retailer last year terminated the employment of Emily Cunningham and Maren Costa, who accused the company of enforcing policies in a discriminatory fashion and having vague rules that “chill and restrain” staff from exercising rights, according to their charge filed in October, seen by Reuters.

The board said on Monday that its regional director in Seattle will issue a complaint if the parties do not settle the case.

The decision comes at a delicate moment for Amazon as it awaits the outcome of its Bessemer, Alabama, workers’ vote on whether to make their warehouse the company’s first unionized facility in the country.

**Pandemic Safety**

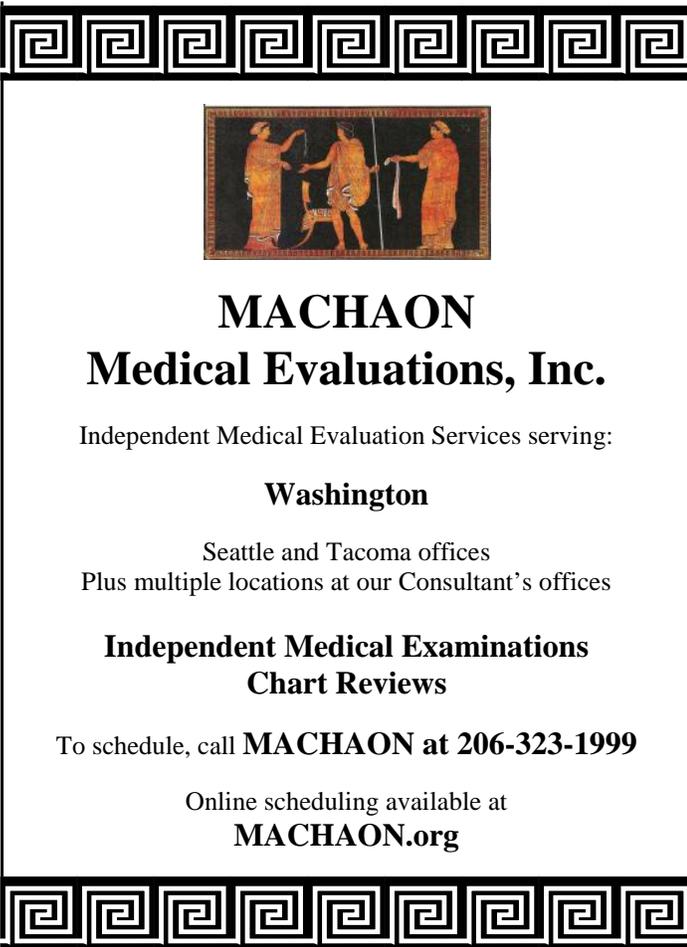
Cunningham and Costa, who gained prominence for pushing the company to do more on climate change, about a year ago questioned Amazon’s pandemic safety protocols and worked to raise money for warehouse staff at risk of contracting COVID-19.

In a statement, Amazon said it supports workers’ rights to criticize work conditions, but that doing so

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does not absolve staff of breaking lawful rules. “We terminated these employees not for talking publicly about working conditions, safety, or sustainability, but rather, for repeatedly violating internal policies,” it said.

Amazon on Monday did not specify what those policies were.

Cunningham and Costa did not immediately comment. Marc Perrone, international president of the UFCW union whose local unit helped file the charge, said in a statement: “Today is a reminder that Amazon will break the law to silence its own workers who speak out.”

The New York Times earlier reported the news. ❖

#### **New Federal Flood Insurance Rating Plan to Start October 1st**

— By Alwyn Scott

*Reprinted from www.insurancejournal.com*

Hundreds of thousands of Americans will pay significantly more to insure their homes in coastal areas and flood zones under new rules released on Thursday by the Federal Emergency Management Agency (FEMA), the first major update to its pricing system in half a century.

The agency said that, over the coming year, it will phase in a price-setting method that marks an epochal shift in the National Flood Insurance Program (NFIP), which was set up in 1968 to cover property in flood-prone areas.

New premiums will be based on a property's value, risk of flooding and other factors, rather than simply on a property's elevation in a flood zone. They will take effect on Oct. 1, 2021, for new policies and April 1, 2022, for the rest, FEMA said.

The NFIP currently provides \$1.3 trillion in coverage through more than 5 million policies in the U.S., but has been losing money for years and is currently \$20.5 billion in debt.

The new rules will mean hefty increases for expensive properties in wealthy coastal enclaves, said Jeremy Porter, head of research and development at First Street Foundation, a Brooklyn-New York based non-profit that studies flood risk.

Current flood zone-based pricing was “basically a subsidy to people,” Porter said. Under FEMA's new system, “pricing is based on your insurance risk.”

FEMA said it expects 4%, or more than 200,000 policies, will see significant premium increases, while about 1.15 million will see decreases, noting the

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change makes prices “more equitable.”

In a study released in February of flood-prone properties rather than policies, First Street determined that more than 4 million would face increases and the average premium in flood zones would be \$7,895 a year.

The numbers in First Street’s study are higher than FEMA’s because only about 30% of flood-prone properties carry NFIP coverage, Porter noted.

The changes mark the first update to FEMA’s pricing methods in 50 years, and are based on updated technology and FEMA’s evolving knowledge of flood risk, the agency said. ❖

**Oh Tattoos, How I Love You — and Insurance Co’s Should too**

— By Taryn Haas  
*Reprinted from www.insnerds.com*

Oh, tattoos. That ancient process of injecting oneself with foreign pigments for the sake of symbolism, religion, or beauty.

Or, if you’re a millennial, as a representation of your identity.

While tattoos go back eons their recent mainstream popularity is a relatively new phenomenon, and due to the gap in ages within insurance, it can be an issue when it comes to “professionalism”. According to a Harris Research Poll, 47% of Millennials have at least one tattoo, compared to only 13% of Baby Boomers. Clearly, it’s no longer just sailors and criminals...

A slight disclaimer: I have 8 tattoos, and actually just started on a sleeve in the last week, so I’m certainly biased. However, I’m also a dedicated insurance professional that doesn’t want something professionally meaningless like tattoos to get in the way of me doing what I love.

Moving on. To older generations, tattoos are the symbol of the miscreants, or ex-navy. Only 13% of Baby Boomers have tattoos, so it’s completely understandable that they would feel less than favorably toward them. There’s a huge lack of exposure and understanding as to why Millennials choose to permanently alter their bodies.

So why do they? Some articles argue that it’s a permanence that they won’t get elsewhere – Millennials grew up in a time of disruption between the financial crisis, college debt, restructuring of family timelines, etc., so instead of having a baby or buying a house (both pretty permanent decisions), they’re getting a tattoo. Others argue that it’s a way to identify themselves in a more permanent way – their bodies may



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change, they might move or lose a job, but they'll always have a marker to remind them of what was or is a part of themselves.

Whatever the case, tattoos are a big thing, and in an industry that's struggling to find talent, we can't allow tattoos to be a barrier to hiring the right people. If you're going to reject 47% of the eligible population due to a choice they made privately, choices that have absolutely no effect on their ability to get the work done, that's going to seriously cut down on your candidates.

Instead, try to use tattoos to your advantage. They could be an indication that you're interviewing someone that is creative and appreciates art, or a person that finds meaning where others might not. Tattoos are pricey, painful, and permanent, so they are rarely gotten impetuously. There's usually a longer process that requires a lot of thought.

That's not to say that those bad tattoos aren't out there. If anything, tattoos can help you weed out the candidates that aren't going to think far enough ahead to be a part of your company. That guy that got an expletive tattooed on his fingers? Probably not the best option.

Insurance companies are also likely to run into issues because most of their employees are usually not dealing with their customers in person. It's similar to the professional dress that used to be required in offices: logically there is no reason for it when no one is going to be seeing you, so why require it? Same with tattoos. As long as it's nothing explicit or offensive, why does it matter if my coworkers see my tattoos?

Even in sales positions, if you're trying to get millennials in and millennial customers, a tattooed individual shouldn't be a problem. If anything, tattoos are fantastic conversation starters, so it could help them network. Other millennials with tattoos will identify with them as people, as opposed to the stuffy insurance agent image that is often portrayed.

Use tattoos to your advantage, as opposed to weeding out everyone with them. Being more accepting of tattoos opens up a further professional space for Millennials that they may not get in other industries. ❖



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## Do Data Errors Sabotage Your Claims Efforts?

Reprinted from [www.propertycasualty360.com](http://www.propertycasualty360.com)

By Kario Schori

Over the past decade, technology's impact on the claims side of the P&C industry has been extraordinary. Today, insureds submit high-definition video and audio files and images to support their claims. In theory, this creates more accurate and faster claims processing, all of which should be good news to insurers, who face increased cost pressures due to the abundance of claims filed in the wake of multiple large-scale weather events and COVID-19.

Yet there's a potential dark side to technology. Inadvertent data errors run the risk of sabotaging a claims teams' ability to reduce costs and deliver exceptional customer service. Each claim processed with inaccurate data creates numerous expenses, including overpayments that erode profits, lost staff time that destroys employee morale and legal fees that may escalate quickly. These costs are in addition to the exacerbation claims professionals hear in the voices of the insured when they have to explain what happened.

While most claims professionals know data errors exist, they may not understand why they keep happening or how to fix them. Let's take a look at three of the most common types of data errors and potential ways to minimize them.

### Inadvertent policy errors

These occur when an insurers' legacy systems aren't properly integrated. For example, let's say an insurer uses both policy administration software and insurance rating software. If the two systems miscommunicate, the rating system might pull erroneous data into the policy system.

Sometimes, claims professionals notice these errors. They may even report them to their IT department and request a fix. Unfortunately, because IT professionals face hundreds of inquiries a day, these types of bug fixes often take lower priority and may never get resolved.

When errors are not caught, the costs may be extreme. Take, for example, the case of an insured taking out a homeowners' policy. She requests an increase in her contents coverage that's above the norm. But a software bug records the wrong rating. Nobody realizes it until the homeowner submits a claim. When that claim isn't covered, she might file suit. In addition, the claim will take longer to close.

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Claims and underwriting staff will touch it multiple times, and days or months of headaches will ensue.

Your best defense against these types of errors is to thoroughly test your software to make sure it can deliver 100% accuracy for all claims data across all systems and integrations.

**Manual data entry errors**

These errors can happen anywhere, but they're more likely to occur following catastrophic events. That's when insurers face an enormous volume of calls and claims. As a result, they use every available resource to answer the phones and enter claims data into their systems as fast as possible.

Let's see what mistakes can happen in a split second amid all that chaos. Say Hurricane Sally recently tore through a coverage area. The ISO classifies the storm as having occurred from Sept. 14 to 18. A homeowner calls on Sept. 19 to report a roof damage claim. The homeowner doesn't mention that the hurricane caused the damage. The claims professional taking the call didn't connect that the claim was caused by the storm. So he enters it as a standard claim.

Here's the problem. Carriers process catastrophes against their reinsured program, not against their



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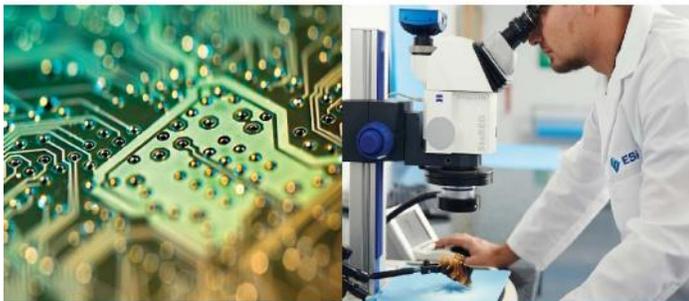
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direct reserve. So, when the claim doesn't get processed as a CAT claim, the carrier pays it out of pocket. Multiply that error times hundreds of claims, and the costs begin to snowball.

The more insurers remove manual data entry from the claims process, the better they'll mitigate the risk for errors. One potential fix: automated processes that can, for example, compare policy location ZIP codes with historic weather information from the Farmer's Almanac. This double-check will provide the type of accuracy not possible when hand-keying hundreds of claims following a CAT event.

**'Garbage in, garbage out' errors**

Many insurers send claims history to a company that scrubs the data to identify insureds with multiple claims. The problem arises when the data an insurer sends to the "claims pot" is inaccurate.

When that happens, it creates bad judgment calls. For example, insurers may mistakenly deny a policy or a claim to a property owner based on an erroneous claims history record for either the insured or the property.

Thorough software testing will help remedy this type of data error. Testing interactions between your claims administration software and other systems helps ensure items like coverages and cause-of-loss get recorded properly.

In addition to solving data errors, software testing also helps to confirm systems can process all of the high-resolution audio and video files insureds provide with their claims. This will be another satisfier to customers who expect a seamless transaction from start to finish.

Customers seldom discuss how easy it was to take out an insurance policy. But they all know how easy — or difficult — it was to submit a claim and get it processed. Minimizing the risk for data errors allows companies to protect their reputation, ease frustrations, cut costs and earn those five-star reviews we all crave. ❖

*Kari Schori (karis@westpointuw.com) is the chief information officer at West Point Insurance Services. Her career reflects more than 20 years of software development experience with a data-centric background, including 15 years in the P&C and claims IT space.*



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## Online Mediation Safety & Security

Reprinted from [www.theclm.org](http://www.theclm.org)

Since March 2020, online mediation has established itself as the safest way to mediate cases. In this context, “safety” is a relative term. Online video-conference technology is certainly safe in terms of preventing exposure to COVID-19. But how safe is it in terms of security, confidentiality, and party self-determination in mediation?

The security of video-conferencing platforms used for online mediation such as Zoom, Microsoft Teams, and others is evolving and improving. In our opinion, the level of encryption—a mathematical formula, or algorithm, used to change data into unreadable and readable forms, such as 256-bit or “end-to-end” encryption—is less important than how users safeguard passwords and hyperlinks to online meetings. Many of the security threats about which we heard months ago, including “Zoom bombing,” were caused by users who forwarded links or passwords to the public on social media or to others who were not careful to safeguard that information.

Much has changed since then. Zoom has tweaked numerous default settings to better manage, if not eliminate, unwanted parties from meetings. Some platforms, for higher subscription fees, will certify security compliance with the Health Insurance Portability and Accounting Act (HIPAA) and other privacy laws and regulations.

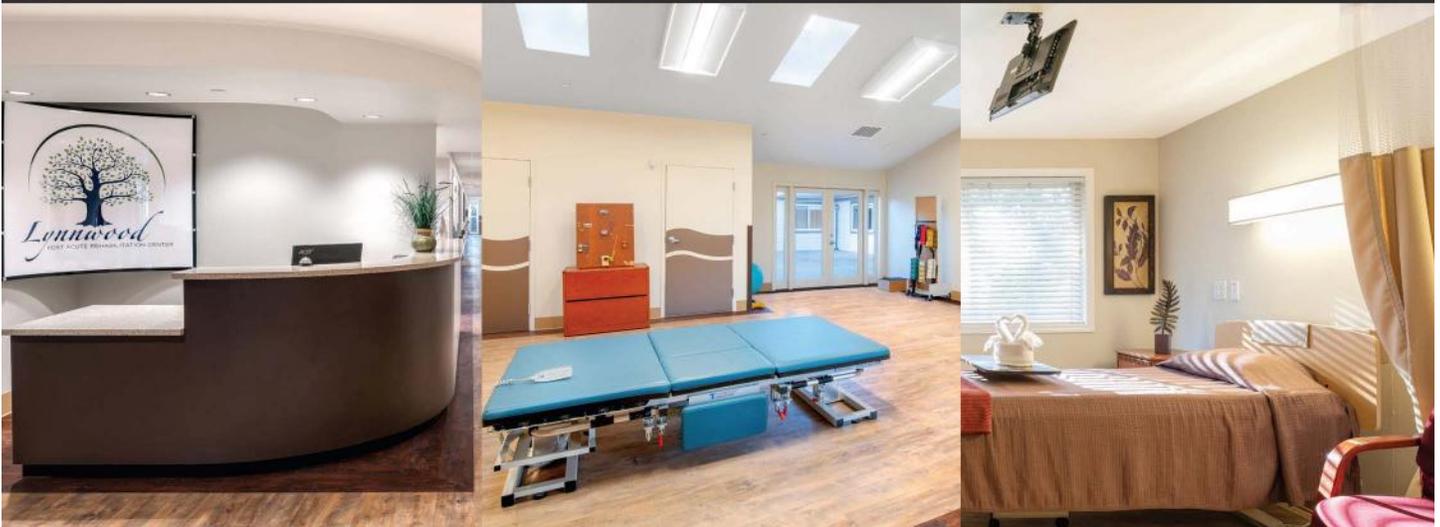
Other than the security of a particular platform, a number of important ethical concerns are raised when parties mediate disputes online. Confidentiality and mediator neutrality, for instance, are core principles in mediation. Video conferencing platforms have numerous settings that must be programmed to protect information from unwarranted disclosure. Each mediation must be carefully managed for the same reason: to avoid disclosing information intended to be kept confidential. Mediators have an ethical obligation to competently operate all technologies that facilitate settlement discussions. In addition, mediation is intended to serve the interests of the parties, and to that end, the mediator is responsible for helping the parties make informed choices about which technologies to use. For these reasons, users should be wary of mediators who do not understand or will not manage these technologies.

Rather than take the time to understand video-conferencing technology, some mediators allow one of the participating law firms to manage the platform and “host” the session, which gives that firm complete control over the platform. Alterna-



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tively, some mediators will hire (at the parties' expense) a fourth party, such as a deposition transcription company, to control the platform's settings and manage the mediation. In either situation, the participants and mediator, alone or in combination, sow the seeds for problems: they lose control over confidentiality; they create a forum that is not neutral or may not appear neutral to the parties; and they prohibit the parties' ability to decide for themselves what technologies will be used in the mediation. The lawyers in these circumstances have not, however, shed themselves of the non-dischargeable responsibility to maintain client confidences. A number of security and ethical concerns warrant consideration before scheduling and engaging in an online mediation session.

Exposing confidential information, intentionally or by accident, is a cardinal sin of a mediator. At the outset, from our view, the question advocates should ask themselves is, "Who should control the platform and its security settings?" Where trust between litigating parties is non-existent or in very short supply, why would anyone give control of the platform to their opponent, even assuming the risks were fully explained?

On the surface, hosting an online mediation may appear to be the same as hosting an in-person me-

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diation. But there are critical differences. Most video-conferencing platforms permit recording, chat messaging, screen sharing, and other forms of communication that need to be disabled or managed by the mediator, not someone else who cannot assume the mediator's obligations to maintain confidentiality and neutrality. Under "normal" circumstances, you would not want your mediator to assign those obligations to your opponent or anyone else, especially a non-mediator who is unaware of ethical issues in mediation. From a practical perspective, you would not expect to hire a fourth party at an in-person mediation to manage the "waiting room" or the breakout rooms, reassign people to different caucus discussions, or assist the parties with drafting a term sheet. Again, who should be able to perform these functions?

Party participants should not regard the online mediation forum as anything other than neutral. They also have roles and responsibilities in managing the security of the platform. Mediators should develop and circulate protocols that explain the importance of information security and confidentiality, and they should set forth standards of acceptable online behavior. The participants can and should take an active role in revising the protocols to best suit their mediation needs.

Most importantly, the mediator must have all participants agree in advance not to share the meeting number or password with anyone else; not to record anything on their smartphones; and acknowledge that no one else is physically present in the room with them or can overhear their conversations during the mediation. The mediator's concern for confidentiality is no different than counsel's concern for inadvertent waivers of privilege caused by unmuted audio equipment or the presence of non-clients. These assurances are easily obtained. If your mediator is not doing this, then who is?

Public-health concerns need not impede access to a secure and ethical mediation. New developments bring new challenges and responsibilities. Most law practices already understand the need to maintain robust internal information security protocols as part of their firm's office-management practices. The mediation process that is ancillary to trial practice is no different; the same expectations should apply to mediation practice. Mediators, like law firms, should be expected to keep up with the changing times while maintaining competency, confidentiality, neutrality, and party self-determination regardless of where and how they practice. ❖



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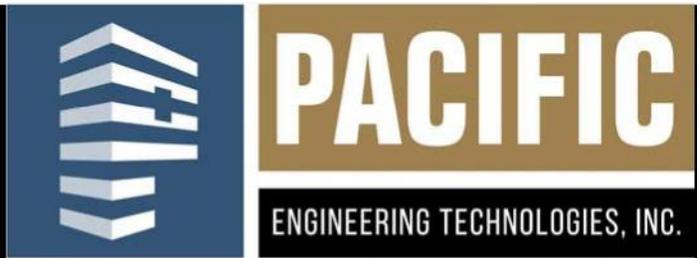
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- 2005-06 Lizzy Adkins
- 2006-07 Julie Benedict
- 2007-08 Gail Tuomi
- 2008-09 James Gomez
- 2009-10 Dean West
- 2010-11 Jim Peterson



**TCAA Past Presidents  
 1989 to 2011**

- 1989-90 Jim Davis
- 1990-91 Elaine Taffe (Mercereau)
- 1991-92 Susan Noyes
- 1992-93 Wendy Edmond
- 1993-94 Nadine Mar
- 1994-95 Chris Cohen
- 1996-97 Liz Conner
- 1997-98 Dana Mar
- 1998-99 Debbie Monnett
- 1999-00 Liz Laherty
- 2000-01 Taylor Stott
- 2001-02 Jim Davis
- 2002-03 Brenda Ferguson
- 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
- 2016-17 Heather Schiller
- 2017-18 John Walker Jr.
- 2018-19 Jason Runyon

2019-20 Deanna Boras