



### ~ 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."*

**Hope to see you in September for our first in-person meeting in a long time! See page 2 for details.**



## Claims Conversation

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

"I love humanity. It's the people I can't stand."  
— Snoopy from the Peanuts comic strip

My superpower throughout my (almost) 45 years in claims has been my ability to respectfully consider other perspectives. I learned a long time ago that I cannot make myself understood until I first understand the other person's reality. A co-worker once observed that people only care what you know so long as they know that you care.

Empathy is a critical skillset in dispute resolution, but that empathy must be genuine. Cynics think you can fake empathy just like you can fake sincerity. Manipulative "empathy" is transparent and ineffective. Effective negotiation requires active listening, not each party just waiting their turn to talk.

The political polarization of the past 5 years has seriously compromised my empathetic nature, and the past 18 months of politization of the Coronavirus pandemic has only exacerbated the decline.

I did not experience the Coronavirus as a significant disruption. I never missed a day of work, and I was out of my office only during the first month of the forced lockdown. My gym was closed, but the swimming pool was open... which makes no sense. For several months I reveled in empty roads and free parking with the only challenge being a lack of open bathroom facilities between here and Oregon. I quickly acclimated to strict take-out rituals as all our favorite restaurants adapted to the new normal.

Little by little, gyms, restaurants, and public restrooms reopened with incremental access. Traffic



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steadily increased, downtown parking was no longer wide open, more people were showing up at the office, and the promised reopening seemed to be advancing with increasing velocity.

We eagerly anticipated a return to life as we knew it before COVID-19. My wife laminated our COVID vaccination cards with additional proof of our double vaccination saved on our smartphones. However, we still mask whenever specifically requested and otherwise we defer to the majority's mask protocol.

Obnoxious people (Barb Tyler won't let me say "a-hole") are my Kryptonite, regardless of their politics or masking preference. Two recent examples:

- ⌋ I was on the elevator at work and offered to hold it for someone. She was masked, I was not. She glared at me as if I were an ignorant cretin, and snarled, "I don't THINK so."
- ⌋ Our local grocer requires masking regardless of vaccination status, so some guy was

(See **Claims Conversation...** continued on page 6)



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**PSAA Next Luncheon Mtg**

Next Meeting: **September 17, 2021**

Time: 11:30am to 1:30pm

Location: **Renaissance Seattle Hotel**

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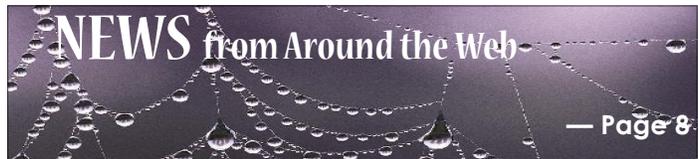
Presentations: **To be determined**

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**Why Snow, Hail and...** — Page 10

**Four Ways Coronavirus Will...** — Page 12

**Digital Claims, Evolving Risks...** — Page 15



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# PSAA Bowling



**Bowlero South Seattle ~ Friday, October 15**

100 Andover Park West, Tukwila, WA 98188

**Lunch 12:00pm ~ Bowling 1:00pm to 3:00pm**

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

loudly declaring his Constitutional right to NOT wear a mask, challenging the store manager to call the police, and yelling “baaaaaaaaaa” at all the masked “sheep” witnessing this confrontation.

I don't care if you are a Republican or a Democrat, red state or blue, MAGA or BLM, progressive or moderate, vaccinated or anti-vax, masked or unmasked... the loudmouth louts have hijacked rational, reasonable debate. We talk AT one another, not WITH one another.

I confess that I have been sucked in by the proliferation of “conflict entrepreneurs”: those pundits, politicians, activists, journalists, and media personalities who profit from the promotion of a weaponized toxicity. The old axiom in news reporting, “If it bleeds, it leads.” is replaced (depending on your political leanings) by “Watch us own the Libs.” or “Look at the stupid, racist MAGA.”

The proliferation of intentionally inflammatory rhetoric is crippling my listening for contrary viewpoints. If you go out of your way to offend me or disrespect my values, then you never wanted my understanding in the first place. I contribute to this polarization by closing my mind to people whose mind I consider closed. Combating their willful ignorance with my own willful ignorance leads to a dead end.

In the interim, consider David Brooks' positive perspective on the post-pandemic recovery:

*In 1982, the economist Mancur Olson set out to explain a paradox. West Germany and Japan endured widespread devastation during World War II, yet in the years after the war both countries experienced miraculous economic growth. Britain, on the other hand, emerged victorious from the war, with its institutions more intact, and yet it immediately entered a period of slow economic growth that left it lagging other European democracies. What happened?*

*In his book “The Rise and Decline of Nations,” Olson concluded that Germany and Japan enjoyed explosive growth precisely because their old arrangements had been disrupted. The devastation itself, and the forces of American occupation and reconstruction, dislodged the interest groups that had held back innovation. The old patterns that stifled experimentation were swept away. The disruption opened space for something new.*

*Something similar may be happening today. Covid-19 has disrupted daily American life in a way few emergencies have before. But it has also shaken*




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things up and cleared the way for an economic boom and social revival.

Millions of Americans endured grievous loss and anxiety during this pandemic, but many also used this time as a preparation period, so they could burst out of the gate when things opened up. After decades of slowing entrepreneurial dynamism, 4.4 million new businesses were started in 2020, by far a modern record. A report from Udemy, an online course provider, says that 38 percent of workers took some additional training during 2020, up from only 14 percent in 2019.

The biggest shifts, though, may be mental. People have been reminded that life is short. For over a year, many experienced daily routines that were slower paced, more rooted, more domestic. Millions of Americans seem ready to change their lives to be more in touch with their values.

The economy has already taken off. Global economic growth is expected to be north of 6 percent this year, and strong growth is expected to last at least through 2022. In late April, Tom Gimbel, who runs the recruiting and staffing firm LaSalle Network, told *The Times*: "It's the best job market I've seen in 25 years. We have 50 percent more openings now than we did pre-Covid." Investors are pouring money into new ventures. During the first quarter of this year U.S. start-ups raised \$69 billion, 41 percent more than the previous record, set in 2018.

Already, this era of new creation seems to be rebalancing society in at least three ways:

First, power has begun shifting from employers to workers. In March, U.S. manufacturing, for example, expanded at the fastest pace in nearly four decades. Companies are desperate for new workers.

Between April 2020 and March 2021, the number of unemployed people per opening plummeted to 1.2 from 5.

Workers are in the driver's seat, for now, and they know it. The "quit rate" — the number of workers who quit their jobs because they are confident they can get a better one — is at the highest in two decades. Employers are raising wages and benefits to try to lure workers back.

Bottom line, there is no better time to rethink your job, your profession, your career, and/or your business. What better way to kick off your new beginning than at the PSAA Meeting on Friday, September 17, 2021.




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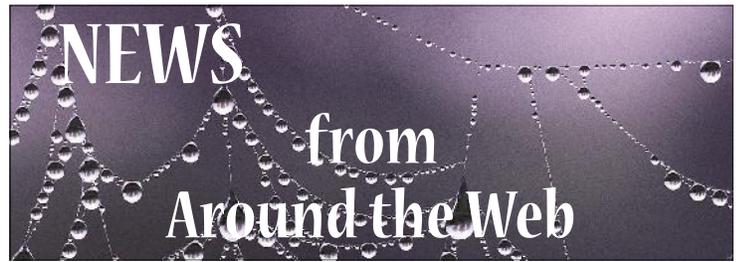
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**Global supply chains buckle as virus variant and disasters strike.** A new worldwide wave of COVID-19, catastrophic flooding in China and Germany, a cyberattack targeting key South African ports and other events have driven global supply chains toward a breaking point, threatening the fragile flow of raw materials and consumer goods, according to companies, economists, and shipping specialists. The coronavirus Delta variant has devastated parts of Asia and prompted many nations to cut off land access for sailors. That has left captains unable to rotate weary crews and about 100,000 seafarers stranded at sea beyond their stints. Given ships transport around 90 percent of the world's trade, the crew crisis is disrupting the supply of everything from oil and iron ore to food and electronics. (Claims Journal 07/28/2021) ❖



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**How to keep your car from getting stolen.** According to the National Insurance Crime Bureau (NICB) car thefts increased 9.2 percent last year, with economic pressure because of the pandemic creating a void in social and public safety resources. The article recommends tips to prevent auto theft and save on car insurance, including smart parking and never leaving unattended vehicles unlocked or running. Certain insurance companies offer up to 15 percent discounts for comprehensive coverage for cars with anti-theft devices. The discount can vary based on where you live and the insurer, said Loretta Worters, vice president at the Triple-I. Worters says outfitting your vehicle with an alarm, GPS tracking, and a hidden ignition kill switch that prevents the car from starting, even with a key, can often qualify you for a discount (Consumer Reports 07/28/2021) ❖



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**Inflationary surge to increase claims severity in property lines: Swiss Re.** By Matt Sheehan. Strong recovery from last year's recession and supply-chain shortages is driving a surge in inflation, and will cause an increase in claims severity for property lines in the short term, according to Swiss Re. The latest Economic Insights report from Swiss Re forecasts a temporary 10% gain in home construction prices, as well as a medium-term rise in medical and wage inflation that could push casualty claims higher. At the same time, the reinsurer expects social inflation to continue to push up liability claims. On the property side, homeowners and commercial property claims severity is set to rise on the back of the current supply-demand



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imbalance, which is triggering price rises in building materials and also a shortage of labour in the construction sector. All told, however, Swiss Re expects that the surge in construction-related prices will be temporary and will fade again in 2022. And on the casualty side, social inflation is expected to continue unabated post-pandemic, further eroding insurers' prior-year claims reserve buffers and also pushing claims costs higher. Swiss Re noted that the US has been in the midst of a new episode of social inflation since around 2015, with liability claims growth trending higher, while CPI inflation has remained low. This is driven by factors such as the trial bar increasingly using psychology-based strategies, data analytics, digital media advertising and litigation funding. Other factors relate to jurors' attitudes to issues like social injustice, rising inequality and negative sentiment toward corporations. Overall, analysts believe the trend of social inflation and higher liability claims will continue over the next couple of years, notot least as the COVID-19 crisis is likely to amplify rather than alleviate the societal factors in play, such as economic, educational and health inequality. (Reinsurance News 08/02/2021) ❖

**Triple-I: Rating-Factor Variety Drives Accuracy of Auto Insurance Pricing.** Lower-risk drivers should pay less for auto insurance, and premiums have closely tracked broader U.S. economic trends for decades, Triple-I told the U.S. Treasury Department's Federal Insurance Office (FIO) this week. In a letter responding to a federal Request for Information, Triple-I said U.S. auto insurers accurately price their policies by using a wide variety of rating factors. All these factors must conform to the laws and regulations of the state in which the auto insurance policies are sold. 'There is no credible evidence that insurers charge more than they should, either across the broad market or in specific subsegments, such as neighborhood, race, income, education or occupation,' the Triple-I stated. The letter also said the rating factors U.S. auto insurers use to price their policies not only serve their purpose but are constantly retested to ensure their accuracy and reliability. (Insurance Information Institute 08/02/2021) ❖

**Building a digital defense against rental car scams.** The summer of 2021 is a much different – and hopefully better – place for you and your family than the summer of 2020. States are lifting restrictions, and you are finally able to travel again! That tropical beach – or the mountains – or even that big city across the country is calling, and there is nothing more that you want to do than hop on a plane and go. What you may find when you get there, though, is that renting a car is very difficult and expensive. According to our friends at the Federal Trade Commission (FTC), rental car availability is at an all-time



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low and prices are sky high. That, of course, gives scammers a prime opportunity. The FTC says scammers are posing as rental car companies, setting up their own websites, and advertising fake customer service phone numbers. The goal is to convince you that they're legit. You should consider it a big red flag if you are asked to pay with a gift card or pre-paid debit card. Other ways to protect yourself include: Research the rental car company by searching for the name of the company and words like "scam," "complaint," or "review" to check if other people have had a bad experience. Verify deals with the company directly. If you need customer support, look for contact info on the company's official website. Don't use a search engine result. Scammers can pay to place sponsored ads in search results, so they show up at the top or in the sponsored ad section. Pay with a credit card if possible. You can dispute credit card charges, but gift cards and prepaid debit cards can disappear like cash. Once you give the number and PIN to a scammer, the money is gone. If you are the victim of any online fraud, you should also report the incident to the FBI's Internet Crime Complaint Center at [www.ic3.gov](http://www.ic3.gov) or call your FBI local office. (Oregon FBI Tech Tuesday. 07/27/2021) ❖

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## Why Snow, Hail and Wildfire Are Expensive for Insurance Industry

By Leslie Kaufman

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

If you're having trouble wrapping your mind around the spree of natural catastrophes currently plaguing the world—from deadly July floods in Germany and China to the wildfires still burning in Greece, California and Siberia—you may be interested to know the professional risk calculators are too.

Climate change is exacerbating extreme and freak weather events so rapidly that even the insurance industry is struggling to keep up.

Late last week, reinsurance giant Swiss Re AG released its mid-year insurance losses and the figures were the second-highest on record. Insurers had to cover \$40 billion in losses caused by natural catastrophes. The previous ten-year average for the first half of the year is \$33 billion.

The insurance losses increased despite the fact that total economic losses from the natural disasters that they were based on actually decreased to \$74 billion, which is down 31% from the year earlier.

Martin Bertogg, head of catastrophic perils at Swiss Re, said that the industry had been challenged by



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what is known as "secondary perils." That is, while the insurance industry has historically done a good job of modeling relatively rare but potentially devastating events such as earthquakes and hurricanes, it's battling to keep up with risks posed by snow storms, hail, tornadoes and wildfires. Those used to cause relatively minor damage but are increasingly morphing into something more costly. And that is a problem for companies, since many Americans have coverage for such events.

Winter Storm Uri, which pounded Texas in February with snow and subfreezing temperatures, is a good example. Uri caused \$15 billion in losses, making it the largest loss from a winter event in U.S. history, Swiss Re said.

While the jury is still out on whether climate change is to blame directly for Uri—the idea that warming makes the polar vortex unstable is not conclusive—the safest bet when the climate's changing is that weird things are going to happen a lot more. Severe weather including hail and tornados in Central Europe in June accounted for about \$4.5 billion in losses and have been linked to climate change.

Swiss Re thinks that this type of event is a trend they need to get on top of. "The insurance industry needs to upscale its risk assessment capabilities for these lesser monitored perils to maintain and ex-



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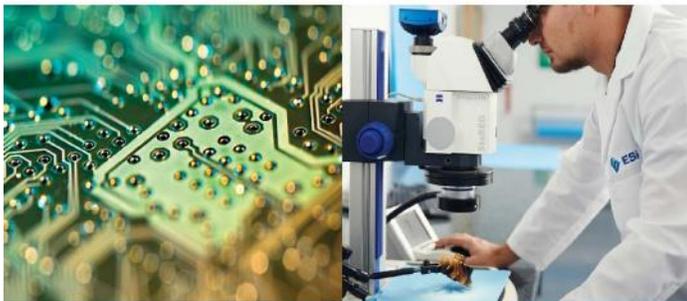
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pand its contribution to financial resilience,” Bertogg said in its report on the losses.

Of course, that’s easier said than done, said Erdem Karaca, who oversees catastrophic perils in the Americas for Swiss Re. “Models are less mature for secondary perils,” he said, “a peril like wildfire is also impacted by humans. Ninety percent of ignitions are caused by humans so it is difficult to quantify through models.”

Still, the industry is determined to get better. Over recent years modelers have gotten much more sophisticated at predicting flood risk, Karaca said. In the U.S., more sophisticated flood modeling has caused the Federal Emergency Management Agency, which handles 95% of residential flood insurance, to initiate its first new flood rate model in 50 years. Private insurance companies are also racing to deploying better models for fire prediction out West. For many people, better information will translate into higher premiums.

In the meantime, catastrophic weather keeps happening. Those losses from Germany’s floods aren’t counted in this recent report, which covered January through June. They could be as much as \$6.5 billion, Swiss Re estimated. And hurricane season has hardly hit its peak; in the Northern hemisphere that comes in the third quarter of the year. Tropical Storm Fred, which is passing over the Florida Panhandle, is expected to do comparatively little damage. But Grace and other storms are on their way, and losses are sure to mount. ❖



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**Four Ways Coronavirus Will Continue to Change the Way Americans Work**

*Reprinted from [hesterinc.net](http://hesterinc.net).*

**It will be decades (or more) before we will have a real grasp on all of the ways coronavirus has affected us.**

But, as many of us are adjusting to our “new normal,” we’re already beginning to see how COVID-19 is changing the way we work. We’re reimagining DE&I (diversity, equity and inclusion); reshaping what a workplace looks like in terms of office space; and reigniting conversations about workplace safety and the dignity of work. And so much more.

**Below are four ways coronavirus will continue to change the way Americans work.**

1. **‘The Great Resignation’:** Businesses and offices have started to reopen, and because of that, employees have a choice to make. Will they stay or will they go? Across the country, we are seeing a record number of employees who are leaving or thinking about leaving their current jobs. Anthony Klotz, an associate professor at Texas A&M University, refers to



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this movement as 'The Great Resignation'. Klotz, in an article with the Boston Globe, explained that people have adjusted to post-pandemic work-life and asking them to change is going to be difficult. But, he explained this isn't just about employees preferring work-from-home (WFH) over being in the office. "Even the people who really want to go back to their office are thinking, 'Will my office be the same? Will my coworkers be there? Will there be masks or social distancing.?" he said. His solution: give your employees a sense of meaning and purpose. Give them a reason to stay!

2. **Diversity, Equity and Inclusion:** According to the Center for American Progress, nearly 850,000 women dropped out of the labor force in September 2020. This was predominantly due to the child care and school crisis that occurred because of coronavirus. Infection rates were higher in urban areas. Those with lower socioeconomic status have less access to testing and vaccines. These are just some of the reasons why employers are beginning to reimagine what DE&I in the workplace means. Across the country we saw an increase in DE&I education as well as policy changes. These efforts will continue to grow as we continue working post-coronavirus.

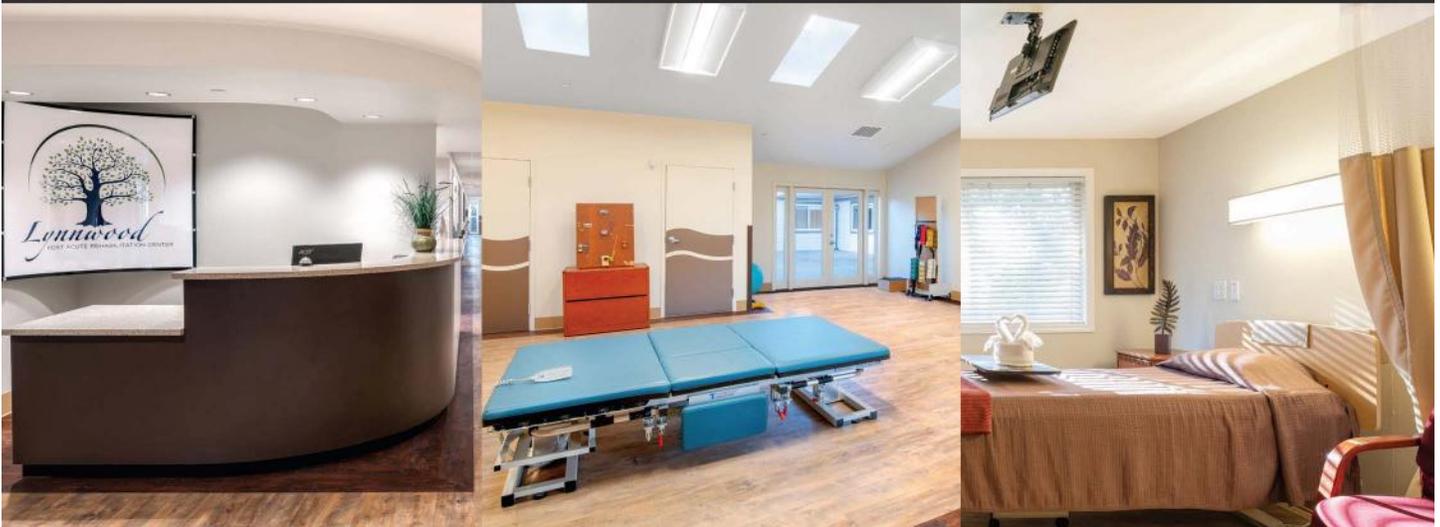
3. **Mental Health:** Wellness has been a buzzword for several years – but the pandemic heightened it to a whole new level. The virus took a mental toll on all of us, whether we recognize it yet or not. Joseph Fuller, a professor at Harvard Business School, said that many businesses are getting a "real wake-up call" when it comes to the mental health of their employees. He said that employers were able to see the complexities their staff members had to navigate through and the mental stress and anguish it caused. Because of this, employers are questioning the way they design job roles, communicate with their staff and more.

4. **Office Space:** It's no secret that coronavirus reshaped what office space looks like to us. Most Americans, especially in our industry, shifted to remotely working when the pandemic hit. For some, this was a fantastic opportunity to have a better work-life balance. For some, it was a nightmare. Coronavirus showed us how differently employees of all ages and demographics work. It showed us that, for some (typically younger employees), an office space can be anywhere their laptop is. While, for others (typically older employees), an office space is in a building, at a desk, behind a desktop computer. For more statistics and other information on this, check out the study by Pew Research Center. ❖



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## Digital claims, evolving risks: Fighting fraud with tech innovation

**Insurance fraud is a \$30 billion a year problem, and most insurers believe scams are on the rise.**

By Richard Della Rocca

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

The property & casualty insurance industry is undergoing digital transformation at an unprecedented pace. Challenged by the disruption of the pandemic, insurers were compelled to accelerate automation initiatives — especially from a claims perspective. Now, insurers are pressing forward with investments in AI, big data and robotic processing automation to streamline operations.

With rising customer expectations, delivering fast settlements is essential now more than ever. But as insurers chase ever-faster claims, they may be leaving their businesses vulnerable to fraud — a \$30 billion a year problem, according to the Insurance Information Institute. The criminals are adopting high-tech tactics, and two-thirds of insurers believe fraud is rising, according to the Coalition Against Insurance Fraud. While anti-fraud technology has evolved significantly, are insurers adopting new tech at the scale necessary to minimize losses?

### Detecting fraud in digital loss images

The rise in remote claims inspections has been one of the biggest changes in the past year, driven by necessity after stay-at-home orders swept across the nation. No-contact claims processing kept adjusters and policyholders safe when COVID-19 transmission concerns were high. But, with fewer onsite visits to inspect damage, fraudsters saw an opportunity to profit from 'the new normal.'

Since insurers rely on customer photos for virtual inspections, a claimant can easily send a photo from a prior loss — with a low chance of detection if it was processed by a different carrier. Digital-savvy fraudsters can doctor photos with editing apps or simply submit property damage photos they found online.

This is where advanced anti-fraud technology with digital forensic capabilities is invaluable. Imagine an insured submits a photo of an asphalt shingle roof damaged by hail. The photo-based estimate values the loss at over \$5,000. But image forensics technology discovers the photo was lifted from the internet.

A recent Verisk analysis of 768,000 images from one carrier found 1,967 duplicates, including one photo used 44 different times. Without anti-fraud technology in place, the duplicates went undetected. The



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impact was \$5.3 million indemnity paid out across 1,475 claims.

High-tech image analysis can analyze the image's metadata and determine whether the photo's date and location correspond with the loss. Image forensics can also uncover whether or not a photo has been manipulated. As photo-based estimates become the norm, this technology is critical to preventing fraudulent payouts.

### Fake IDs, real costs

As more insurance processes go digital, another scam is brewing: synthetic identities. In this scheme, common in the banking sector, fraudsters might use one person's social security number, another's phone number, and a third's address to form a new identity. In 2020, one synthetic ID fraud ring obtained more than \$1 million in loans and credit. Now McKinsey estimates synthetic ID fraud is the fastest-growing financial crime in the U.S.

After establishing credit histories for these fake people, criminals are turning to insurers for more ill-gotten gains. The synthetic IDs apply for policies and later submit false claims. Synthetic IDs are notoriously difficult to detect because each data point "checks out." Fortunately, carriers can now flag synthetic identities in the industry's only all-claims database — and more solutions will be launched soon that can provide the deep analysis of diverse data sets to detect these fake identities within claims.

### Preventing medical provider fraud

Medical provider fraud, waste, and abuse are among the most common and costly types of claims fraud. Like synthetic IDs, these scams are challenging to insurers because questionable billing is often hidden among complex medical bills and lengthy treatment plans with numerous diagnostic codes. Fraudulent/abusive billing only adds to the overall rise in medical treatment costs. According to The Institutes, injury claims expenses have outpaced the rate of inflation.

Insurers have historically taken a reactive approach to medical provider fraud — paying claims first then trying to recoup fraudulent losses through investigation. But that strategy takes a lot of time and resources and, frankly, misses a large portion of fraudulent billing costs. This is where predictive analytics is making a difference. Proactive analytic solutions that detect suspicious medical bills before payments go out are now available.

For example, when an insurer receives a medical bill, analytic systems can detect whether the treatment codes correspond to the services provided. And a developing technology will benchmark providers' billing history against their peers to assign a risk score based on past behavior. If the score is high, insurers can further evaluate the claim based on the system's insights and avoid paying for inflated or false charges.

### Keeping pace with evolving risks

As insurers ride the wave of digital transformation and enable faster claims processes with less friction, it's important to consider the vulnerabilities these automated processes can create. Relying on traditional fraud checks and intuition isn't sufficient to stem the fraud seeping into a digital claims environment.

By making advanced fraud detection technology a critical part of digital initiatives, insurers can ensure they have a strong perimeter defense to arm themselves against evolving fraud schemes. ❖

## The most common work-from-home injuries — An ounce of ergonomics goes a long way in preventing employees from being injured at home.

By Steve Hallo

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

The most common types of job-related injuries for remote and hybrid workers are in the lower and upper back, shoulders, hands and wrists, according to Lisa Orr, ergonomics expert and senior human factors consultant for Sedgwick.

Many of these injuries are because of improper home office accommodations, she says. This can include chairs that were not designed with support in mind or without height adjustments. Additionally, makeshift work surfaces such as dining tables and kitchen counters are often too high.

If a workstation is too high, an employee will lean forward and sit on the edge of their chair, Orr says. These positions leave the back unsupported as the

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worker holds that posture throughout the day. Employees in low chairs that can't be adjusted tend to reach up to their keyboards. This can lead to upper back injuries if held for prolonged times.

Another issue is that monitors were an afterthought during the move to remote working when the pandemic started. In a rush, many workers simply grabbed their laptops. The screen is set too low when laptop keyboards are set at elbow height. This can lead a worker to hunch over. However, when the screen is set at a good viewing height then the keyboard is too high. This causes workers to reach up to type, which can lead to hand and wrist injury.

**Supporting workers**

Orr has seen several approaches to make sure employees' home workstations are correctly set up. These range from directly providing equipment for remote workers and giving stipends to be used for home office furniture to extending company discounts on office furniture to employees. If leaving the decision up to the employee, Orr says providing a list of "smart purchases" can help guide the process in the right direction.

"Other employers have a policy that they don't provide furniture for employees at home, but they still provide evaluation services. In those cases, I'll help the employee work with what they have and how to pick something that will fit their budget if they need a new chair, for instance," she says.

During her evaluations, Orr discusses any issues or pain the employee might be having, takes measurements and reviews the current workstation.

When employees return to the office is the perfect time to check how they are doing and address any issues.

"If they have been working in an awkward setup for the past year and a half, they could have some issues," Orr says. "Communication is key. Let people be free to discuss any symptoms. Reporting early is always better because you can treat them easier." ❖



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