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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: New Year Party January 22, 2021**  
See below for details

**PSAA Virtual New Year Extravaganza ~ Welcome 2021**  
**Friday, January 22, 2021 @ 1:00pm**

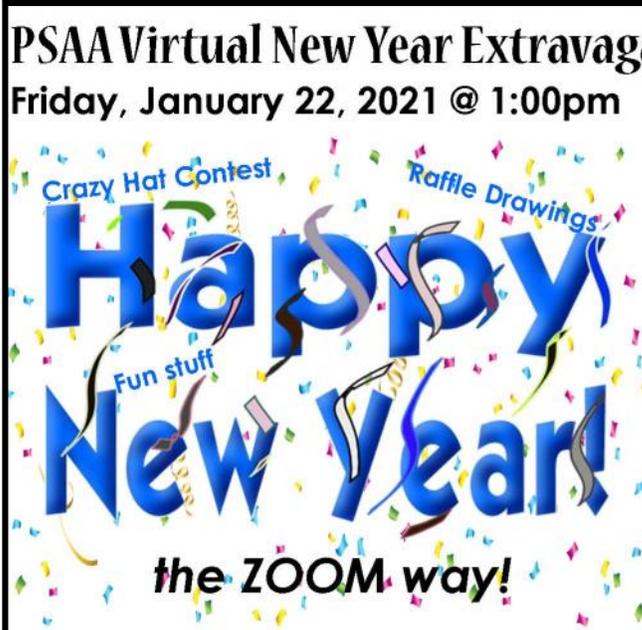
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### Claims Conversation

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

2021 shows a lot of promise ... other than the unprecedented attack on the United States Capitol, record-breaking daily Corona virus infections and fatalities, rampant economic devastation and small business failures, tens of millions of jobs lost, and the most prolonged and widespread cabin fever in history.

"How do I cancel my subscription to 2021? I tried the 7-day free trial — not into it."

I turned 18 just when the United States lowered the minimum voting age from 21, and since then I have

cast my vote every single election, whether national, statewide, or municipal. A candidate for City Council once knocked on our door to personally solicit our vote because her records showed that I never missed a single election in the past many decades.

I do not vote for any one political party. I mark my ballot for specific candidates. I study the issues, read the language of each levy and referendum, and carefully weigh the pros and cons. My vote is my voice and my power, and that responsibility really means something to me. Do not EVER mess with my vote!!

I consider myself well informed, and I am especially mindful of Mark Twain's admonition that "if

*(Continued on page 2)*



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

you don't read the newspapers you are uninformed, but if you do read the newspapers you are misinformed". I work hard to ensure that I am neither uninformed nor misinformed, so I glean information and commentary from left and right leaning sources, moderate, progressive, and even some radical (left AND right) viewpoints, and varying perspectives (urban, rural, gender, racial, religious, ethnic, sexual orientation, working class, academics, etc.). I acknowledge that I am influenced by my own biases, some obvious and others obscured ("fish don't know they're in water"), but I do my best to think objectively.

The bulk of my daily information on world and national events comes from the Wall Street Journal, New York Times, and Washington Post. I get my local news from the Seattle Times. Although, I admit to entertaining myself by perusing the comments section online for each of these publications wherein the vitriol of these idiotic echo chambers inflames without informing.

My friendships run the political gamut from far right to far left. This was not so noticeable when our conversations centered around sports, movies, and work, but these past four years have been a litmus test for mutually exclusive world views.

One friend complains that if Donald Trump walked across Lake Washington the Seattle Times headline would read, "Donald trump can't swim", and another friend complains that the Republicans post-impeachment plea for political unity is analogous to a child who murders their parents and then throws themselves on the mercy of the court because they are now an orphan.

I have no problem agreeing with both of those observations.

Civil disobedience is not a license to physically harm another person, damage property, or disrupt critical services. Firearms are not an appropriate fashion accessory at public gatherings. (You should also know that Kevlar makes you look fat.) Arson, assault, theft, and intimidation are not legitimate forms of protest, and anyone who commits these

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acts is morally, ethically, and intellectually bankrupt. Whether you are a left wing radical or a right wing racist — burning, breaking, and/or beating on people and property is an ineffective way to get your point across.

81,000,000 is a larger number than 74,000,000. Invalidating 81,000,000 votes based on specious allegations would end badly. Amidst the other 74,000,000 voters there are probably some worthwhile ideas about how our government can perform better. 155,000,000+ citizens braved a deadly pandemic to make their voices heard... the least we can do is (respectfully) listen to one another.

Polarization is intellectually lazy and emotionally exhausting. Life is not a series of binary choices.

- )] We can navigate the Corona virus without resorting to tribal warfare over mask mandates.
- )] Black Lives Matter is not the antithesis of Blue Lives Matter, and just because All Lives Matter does not preclude someone from rightfully proclaiming that Black Lives Matter.
- )] Economic, educational, and environmental stewardship can be an inclusive, cooperative effort.
- )] Assigning blame is not the same as solving problems, so those who say something cannot be done need to get out of the way of those who are getting it done.

I could go on and on, but hopefully you get my point. Insurance claims professionals know all about polarization because we confront it every day. Conventional wisdom assumes that all insurance companies lowball claims settlements and all policyholders inflate their claims demands which makes settlement negotiations an unnecessarily adversarial process.

Plaintiff attorneys broadcast slick advertisements about unscrupulous insurance companies taking unfair advantage of vulnerable claimants, while SIU experts solicit insurance companies with narratives about the deluge of fraudulent insurance claims. Trust is in short supply when we rely on diametrically opposed information sources. President Ronald Reagan said it best, "Trust, but verify."

We all need to open our information ecosystem, practice empathy and understanding, and give one another a break. Happy 2021 ...! ❖

**Mark Your Calendars!** We are so excited to have a joint Zoom meeting with members of the Oregon Claims Adjusters Association (OCAA) next month on February 12, 2021 [date and time is tentative as of this printing, and remember dues will need to be paid to attend this session]. Our guest speaker will be **Timothy D. Christ, MBA, of Claimatics**. He is a Forensic Engineer and Management Consultant that has investigated several thousand complex claims on multiple continents over 20 years, and has a deep passion to identify root causes of problems and provide solutions. Mr. Christ has published a book, as well as several articles published by PC360, such as:

- )] The Fundamental Flaw in Insurance Technology & Professional Services: <https://bit.ly/3aRrxzT>
- )] Embracing Claims Technology to Improve Insurer Profit: <https://bit.ly/3rAJZCN>
- )] 3 Trends Affecting Claims Investigations: <https://bit.ly/3b1pv0d> [see a reprint of this article on page 10 of this newsletter]
- )] Why Insurance claim get contentious: <https://bit.ly/37Z2JDX>

The time for this meeting will be announced in future emails and the next newsletter (likely to be 1pm). There may even be some give-a-ways and prizes at this meeting, so plan to participate. ❖

## Next Meeting...



- Meeting Date:** February 12, 2021
- Time:** 1:00pm
- Location:** **Joint Zoom Meeting w/OCAA**  
Join us from your own location!
- Presentation:** **Special Guest Speaker Timothy D. Christ of Claimatics** (for more details see above)
- Sponsored by:** **To be a sponsor contact Keely Abbas**
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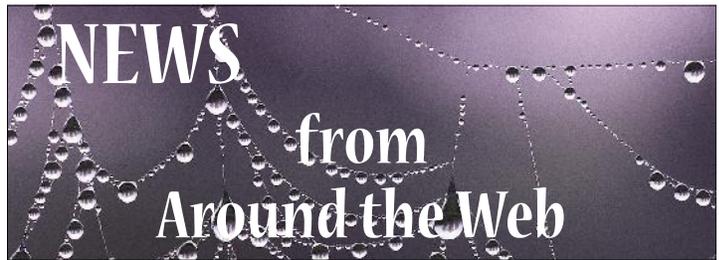
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**Automakers add important crash prevention technology ahead of schedule** — On December 17 the Insurance Institute for Highway Safety (IIHS) and Consumer Reports announced that 10 auto-makers—Audi, Mercedes-Benz, Volvo, Tesla, BMW, Hyundai, Mazda, Subaru, Toyota and Volkswagen—completed a voluntary commitment to equip almost all their new light vehicles produced for the U.S. market with automatic emergency braking (AEB), a promise that was fulfilled earlier than expected. The companies installed the AEB in over 95 percent of their vehicles produced between September 1, 2019, and August 31, 2020, ahead of the target timeframe of 2022 to 2023. This move is anticipated to prevent approximately 42,000 crashes resulting in 20,000 injuries by 2025. Twenty automakers signed on to add the safety feature in a deal originated in 2015 by the IIHS and the National Highway Traffic Safety Administration. From Forbes 12/21/20.



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**FAA issues rules for commercial drones** — The Federal Aviation Administration has issued two final rules that establish industry-wide requirements for remote identification of drones and provide new guidelines for flights over populated areas and at night. The rules, issued on December 28, are intended to eventually open the way for the widespread home delivery of packages via drones and other purposes that pilotless vehicles could serve. The new rules replace the stringent protections that now prohibit nearly all options for home deliveries and become effective in March, although some requirements will likely take longer to implement. From The Wall Street Journal 12/29/2020.



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**FEMA announces the riskiest counties in the US** — Where does your county rank? In this interview Triple-I Vice President and Senior Economist Dr. Michel Léonard says that the Federal Emergency Management Agency's (FEMA) new National Risk Index provides for the first time a standard country-wide benchmark for understanding a variety of risks that are relevant to resilience. The index ranks communities by risks to 18 natural hazards, including hurricanes, wildfires and earthquakes. Léonard explains that resilience and extreme weather events are local, and that these national rankings can be used as "information shortcuts" for help in understanding the overall risk profile of a particular community. Said Léonard, "It also expresses loss not only in terms



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of money, the insurance component, property/casualty, but also in terms of the social impact and community resilience." From WGN (Chicago) 01/05/2021.

**COVID-19 vaccines move back-to-the-office plans closer to reality** — Here are some key challenges for 2021. This article reports that employers are contemplating how to deal with bringing employees back into the office in the wake of the coronavirus pandemic. An April survey of 1,214 office workers in the U.S. revealed that 84 percent felt working from home was harming their mental health and increasing their stress, with 28 percent reporting positive mental health, compared with 62 percent pre-pandemic. Additionally, the job satisfaction rate fell to 32 percent, from 57 percent before pandemic, and job motivation dropped to 36 percent from 56 percent. An Aon survey found that more than 88 percent of companies said they plan to enhance emotional and mental health programs. From Chicago Tribune 01/04/2021.

**Car thefts** — This article reports technology that formerly made stealing cars almost impossible is now playing a role in an alarming increase in auto theft in some American cities because of drivers' carelessness with key fobs. After having declined for many years, auto thefts are once again surging throughout U.S. cities and suburbs. Car theft dropped dramatically in the late 1990s when new cars became equipped with engine immobilizers that could be unlocked only by a microchip in the key fob. Police now say that forgotten fobs and keyless technology are significant factors in the escalation of stolen vehicles, a problem that the article discusses in detail. From The New York Times. ❖

**Top 10 Bizarre Insurance Claims**

By Denny Jacob  
 Reprinted from [www.propertycasualty360.com](http://www.propertycasualty360.com)  
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**10. Burglary mishaps** | Few people would get homeowners insurance with the notion to protect them from mental anguish after a burglar failed to escape. While on vacation, a burglar robbed a home and ended up locking himself in the homeowner's garage. After being trapped for a week and escaping when the family came home, the burglar filed an insurance claim against the owner for mental anguish. He was awarded \$1 million.

**9. Twins** | If you conceive more than the one baby you planned, Lloyds of London can help with Multiple Birth Insurance, which covers the financial impact of more than one baby. One couple collected after having




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twins, purchased the insurance again and ended up having another set of twins.

**8. Unusual assets** | The rules sometimes don't apply when you're famous. In the case of Jennifer Lopez, social norms don't apply since she has an insurance policy in the amount of \$27 million dollars for her rear.

**7. Promotional coverage** | Having coverage for events and promotions can certainly be necessary for a number of reasons. One jewelry company in North Carolina offered to refund \$500,000 in sales if the city got more than three inches of snow on Christmas Day. Their insurance helped out as Wilmington, N.C., saw eight inches.

**6. Gone with the wind** | If you believe in aliens and fear being abducted, Alien Abduction insurance can be purchased from the St. Lawrence Agency in Florida. In the event of an alien abduction, if you can prove you've been abducted, the company will pay you \$1/year until death or for 1 million years.

**5. Lost at sea** | Travel insurance is very helpful if you lose baggage while traveling, but what about for dentures? One man filed a lost baggage claim to his travel insurers over lost dentures, which fell out while vomiting over the side of a cruise ship while on vacation. His insurer complied.

**4. Expensive taste** | Since his taste buds are crucial to his livelihood, food critic Egon Ronay decided to insure them for \$393,000.

**3. A hairy situation** | Most people don't think their chest hair has any particular value. Singer Tom Jones does, however, to the tune of \$7,000,000, which Lloyds of London agreed to issue an insurance policy for.

**2. Heads up!** | Because falling coconuts kill 150 people worldwide a year, the Travel Agency Club Direct decided to include injuries by falling coconuts in their insurance policies. While there are no reports that anyone has filed a claim through Club Direct related to coconut injuries, a police officer was awarded \$39,000 after being struck in the head by a falling coconut.

**1. Find my iPhone** | A livestock farmer in the United Kingdom filed an insurance claim on his iPhone, which he lost one night helping one of his livestock give birth. He claimed the phone disappeared in the cow, and the insurance company paid out the claim in full. ❖



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## Deep Fake Losses to Challenge Cyber Insurers, CyberCube Warns

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

What do Ulysses and his Trojan Horse, the pick-pocket Fagan in Charles Dickens' *Oliver Twist* and a video of Facebook's Mark Zuckerberg touting how his company "owns" its customers have in common?

They are old and new forms of deception that hoodwink targets into believing that an interaction is something that it is not. Today, these interactions are increasingly in cyberspace as technology takes social engineering and mimicking techniques to new levels of sophistication.

Cyber analytics specialist CyberCube is warning that the use of deep fake video and audio technologies could become a major cyber threat to businesses and cyber insurers within the next two years.

Cyber criminals are well-equipped to create fake images of real business leaders like the one made of Zuckerberg or of politicians and other public figures.

In its new report, *Social Engineering: Blurring reality and fake*, CyberCube says the ability to create realistic audio and video fakes using artificial intelligence and machine learning has grown steadily. In addition, recent technological advances and the increased dependence of businesses on video-based communication have accelerated developments.

Because of the increasing number of video and audio samples of business people now accessible online – in part due to the pandemic – cyber criminals have a large supply of data from which to build photo-realistic simulations of individuals, which can then be used to influence and manipulate people.

In addition, a technology known as "mouth mapping" that was created by the University of Washington can be used to mimic the movement of the human mouth during speech with extreme accuracy. This complements existing deep fake video and audio technologies.

The report's author, Darren Thomson, is California-based CyberCube's head of cyber security strategy. He says that as the availability of personal information increases online, criminals are investing in technology to exploit this trend. "New and emerging social engineering techniques like deep fake video and audio will fundamentally change the cyber threat landscape and are becoming both tech-



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nically feasible and economically viable for criminal organizations of all sizes," he warns.

In reality, in March 2019, cyber criminals used AI-based software to impersonate a chief executive's voice to demand the fraudulent transfer of \$243,000, the report notes. Reports of actual cases like this are thus far rare but it's not hard to imagine the picture changing quickly.

Thomson offered a few hypotheticals. "Imagine a scenario in which a video of Elon Musk giving insider trading tips goes viral – only it's not the real Elon Musk. Or a politician announces a new policy in a video clip, but once again, it's not real. We've already seen these deep fake videos used in political campaigns; it's only a matter of time before criminals apply the same technique to businesses and wealthy private individuals. It could be as simple as a faked voicemail from a senior manager instructing staff to make a fraudulent payment or move funds to an account set up by a hacker."

The CyberCube report also examines the growing use of traditional social engineering techniques – exploiting human vulnerabilities to gain access to personal information and protection systems. One facet of this is social profiling, which involved the assembling the information necessary to create a fake identity based on information available online or from physical sources such as refuse or stolen medical records.

According to the report, the blurring of domestic and business information technology systems created by the pandemic combined with the growing use of online platforms are making social engineering easier for criminals. In addition, AI technology is making it possible to create social profiles at scale.

"Historically, a criminal leveraging social engineering techniques would have had to imitate a close relation or colleague in the physical world. Now, the spoofing of an email address or the creation of a fake social media account may be sufficient," says the report.

CyberCube's Software-as-a-Service platform helps insurance companies underwrite cyber risk and manage cyber risk aggregation. Its enterprise intelligence provides insights on millions of companies globally and includes modelling on thousands of points of technology failure.

The report warns insurers that there is little they can do to combat the development of deep fake technologies but stresses that risk selection will become increasingly important for cyber underwriters.



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"There is no silver bullet that will translate into zero losses," says Thomson. "However, underwriters should still try to understand how a given risk stacks up to information security frameworks. Training employees to be prepared for deep fake attacks will also be important."

He said insurers should also consider the potential of deep fake technology to create large losses as it could be used in an attempt to destabilize a political system or a financial market. ❖

### 3 Trends Affecting Claims Investigations

By Timothy D. Christ  
 Reprinted from [www.propertycasualty360.com](http://www.propertycasualty360.com)

**An increased focus on technology is changing how claims are examined and resolved, allowing insurers to provide expedited service to policyholders.**

Many claims professionals are wondering about the future of the claims investigation business and how it will affect them. They want to know what is around the corner?

Three trends that will impact almost everyone include cloud computing, investigational tools and processes, and mergers and acquisitions.

#### Moving to the cloud

Cloud spending by businesses is six times the spending on traditional IT services through this year, and 77% of organizations now have at least one application or a portion of their enterprise in the cloud. The most important benefits of going to the cloud are processing speed and connectivity.

As Tim the "Tool Man" Taylor used to say on "Home Improvement," the popular '90s TV show, "more power!" There is now an unlimited supply of processing power. The game-changer regarding connectivity is connecting disparate systems together. This enables machine learning capabilities and the opportunity to automate previously manual, repetitive tasks.

#### A new toolbox

When it comes to investigational tools and processes, from 2000-2010, technology was clunky. Remember Blackberry phones and email servers crashing? Many adjusters and engineers carried a phone, camera, measuring tape, clipboard and a laptop. From 2010-2020, there were massive advances in cell phones, tablets and the applications

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that were developed. Now all of those tools previously carried separately are available within a single device.

There is the expectation that 2020-2030 will see incredible leaps forward in how everyday claims investigation work is handled. Imagine arriving at a claim, using a tablet to record a video interview with the policyholder, make a digital drawing, take pictures of the damage, label the digital drawing, use the measuring app to show the extent of the damaged area, and have all that data pre-populate a templated report that has codes and links directly to the claims management system.

A draft claim report is immediately reviewed by an internal supervisor and then a payment is processed via EFT, and a deposit confirmation via text message to the insured before the adjuster ever leaves the home. How's that for a delightful customer experience?

### Private investment opportunities

On the insurance vendor side, you have seen a tremendous uptick in merger and acquisition activity in the last decade. These vendors are always looking for ways to improve speed and net profit. However, it becomes very difficult to look at your own busi-



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ness objectively when you have been intimately involved in building it for 20+ years. Management consultants use the phrase “being in the fire every day” has limited their ability to see a bigger picture.” Here is what the private equity world saw when it looked at the insurance vendor space:

- ⌋ There are a few hundred small firms (\$10 million to \$100 million in annual revenue).
- ⌋ Many are “founder run” companies, meaning these firms haven’t transitioned to secondary ownership yet or do not have a succession plan in place.
- ⌋ As is typical with many smaller businesses, they have limited resources and struggle with “core business management functions,” including:
  1. Strategic planning
  2. Operating budgets/financial forecasting
  3. Marketing/business development
- ⌋ Significant upside opportunity, meaning the firm could grow, serve more clients, and be more profitable within just a few tweaks.

Those four realities mean it has been a target-rich environment for outside investment. One benefit of private equity investment into this space is that with their investment comes help with this business side, including the items mentioned earlier. The downside is that many private equity firms simply buy a number of firms to put under one umbrella but fail to execute successful integration of those multiple firms into a single, unified organization.

The success of the consolidations over the last decade has yet to be determined. Will some stay the same size and capitalize on the multi-discipline offerings available or will a number of smaller entities break off and choose to grow independently?

Many vendors lose sight of the three key drivers related to insurance claims: faster, better, cheaper. Insurers have a combined loss ratio that is the primary driver of their net profitability. They simply cannot afford to increase costs without an equal reduction somewhere else. Insurers love to identify opportunities to reduce their combined ratio by 2-5 percentage points because those net savings drop immediately to the bottom line. However, many vendors are unprepared to have this strategic cost offset conversation with their clients and many have not even documented their own results on past projects.

Emerging technology, both internally and externally, as well as the ‘larger, well-funded competition’ reality, will continue to shape the claims investigation business over the next 10 years. As in every business situation, some will see a large challenge and be frustrated, while others will see opportunity. What do you see? ❖



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## Most Home Fires Result from Five General Causes

— By Marty Ahrens  
Reprinted from [www.nfpa.org](http://www.nfpa.org)

It may be hard to believe, but NFPA's latest report on Home Structure Fires shows that during the years 2014-2018, five general fire causes accounted for 86% of reported home fires, 95% of home fire deaths, and 83% of home fire injuries.

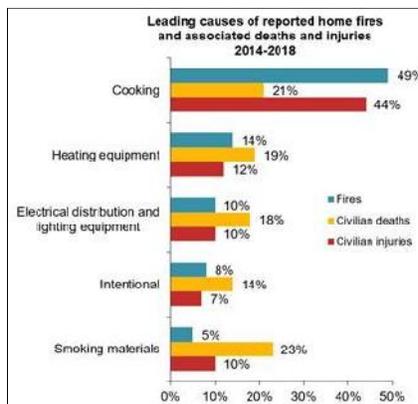
Cooking was, by far, the leading cause of home fires and fire injuries, and was the second leading cause of home fire deaths. Because cooking is such a routine part of our lives, it's easy to forget the high temperatures and dangers involved.

Heating equipment is the second leading cause of home fires and the third leading cause of home fire deaths. Creosote build-up in chimneys was the most common cause of these fires, while fires involving fixed and portable space heaters caused most of the heating fire deaths.

Electrical distribution or lighting equipment was the third leading cause of home fires and the fourth leading cause of home fire deaths. Conditions that make these fires possible can occur long before a fire presents – largely as a result of wiring being installed or repaired incorrectly, or when receptacles, power strips or cords are overloaded, etc.

Intentional fire-setting was the fourth leading cause of home fires and the fifth highest reason for home fire deaths. According to death certificate data from all intentional fire deaths (not just home fires), nearly two-thirds of intentional fire deaths were suicides.

Although smoking materials ranked fifth in terms of home fires, they caused the most amount of home fire deaths during this time period. According to the Centers for Disease Control and Prevention (CDC), only 17 percent of adults smoked combustible tobacco products in 2017.

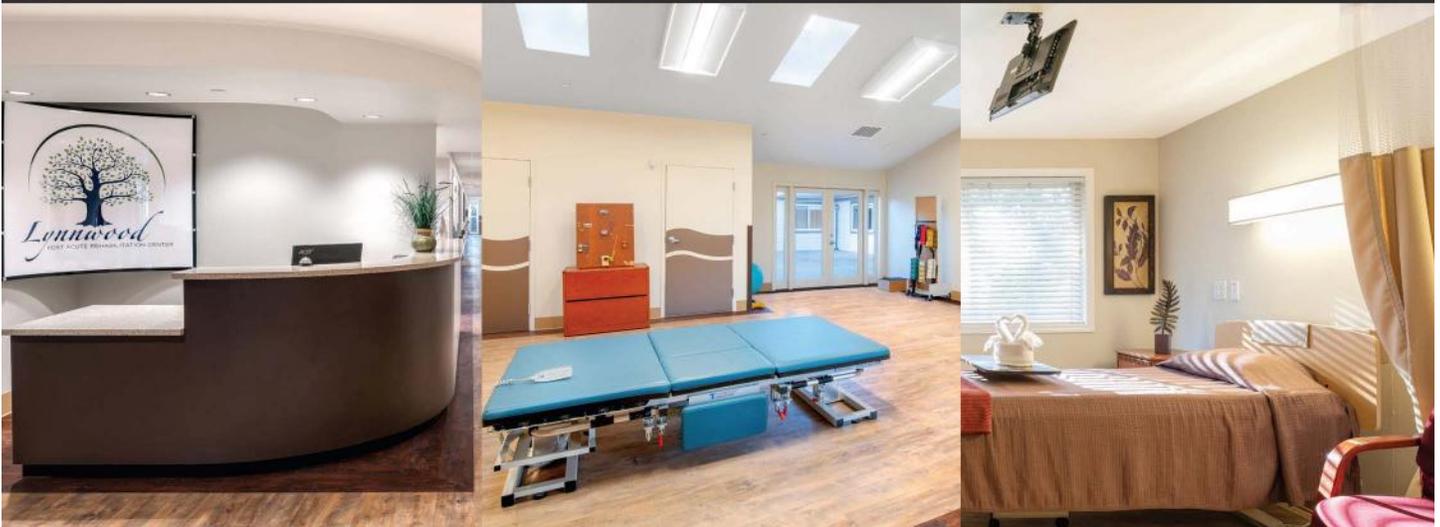


We know what causes fires. We know how to prevent most of them. We have made progress. Reported home fires and home fire deaths have been cut roughly in half since 1980. The 2019 rate of 8.4



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home fire deaths per million population was 63 percent lower than the 22.9 deaths per million population in 1980. Even so, home fires still kill approximately 2,600 people per year. That's an average of seven people dying in home fires every day! Far too many by all accounts.

While almost all homes have at least one smoke alarm, roughly three out of five home fire deaths in 2014-2018 resulted from fires in homes which lacked any smoke alarms (41 percent) or that featured at least one alarm that was inoperable (16 percent). Ensuring that every home has working smoke alarms is critical – a message that NFPA has been sharing far and wide for years.

Furthermore, fire sprinklers were present in only 7 percent of reported home fires. Home fire sprinklers can control well before the fire department gets there, as communicated by the NFPA Fire Sprinkler Initiative which offers a wide array of re-source materials to support local sprinkler advocacy efforts. ❖

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