



~ Our Mission ~

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

Next Regular Meeting: TBD

— See page 2 for other events



← **Team 1B took the honors of "Worst Team"...**

Pictured are Crystal Ediger from Grange Insurance and her mom Linda Everts. They played along with Jeremiah Conner and Chris Pressey from Envista Forensics.

Team 15A took 1st Place... →

Missy & Pat Culver of RSG Abatement, Mitch Eaden of Evergreen Adjustment, and John Niederreger of McBride



Find more photos & winners inside!



**Annual PSAA Golf Tournament
July 17, 2020
HIGHLIGHTS**



↑ **Team 5A took 2nd Place...**

Bryan Close and Brandon McConnell of All American Restoration, Bryce Surber of RSG Abatement, and Job Isaacson



\$1200 was raised from the sale of raffle tickets at the tournament! There were some great prizes won thanks to several vendors who donated. President Deanna Boras has declared **Hand in Hand** to be the recipient of these proceeds. [Light My Fire is no longer in existence.]

This charity was the first of its kind to provide a safe shelter for foster kids when they have had to be removed from their own homes. It used to be, a foster kid would stay with the social worker in their vehicles and offices until a foster care home was available. With **Hand in Hand**, they have a safe place to go until their foster home is available. Deanna says, "I was a foster parent for 10 years and this is near and dear to my heart. I have asked that the funds go directly to their **Safe Place** program to assist kids with shelter." **You can find out more at their website: www.handinhandkids.org/safe-place.**



**2019-20
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- Jason Runyon** Immediate Past President
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More Winners...

ServiceMaster of Tacoma Women's Long Drive Hole #18: Holly Nelson, Propel Insurance

ServiceMaster of Tacoma Men's Long Drive Hole #18: Aaron Morales

McBride Construction Women's Long Drive Hole #9: Holly Nelson, Propel Insurance

McBride Construction Men's Long Drive Hole #9: Tye Panzone, MaxCare

24 Res Tech Women's KP Hole #4: Leslie Lemm Baldrige, Servpro of Edmonds

24 Res Tech Men's KP Hole #4: Fred Roesch, MaxCare

PSAA 2019-20 Committee Liaisons

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Legal Update Presenter:
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Claims Conversation

with **Roger Howson** — Page 8



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Claims Conversation

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

The day before the PSAA Golf Tournament we had clear blue skies with temperatures into the low eighties. The day after the PSAA Golf Tournament we had clear blue skies with temperatures into the high eighties. So of course, it poured heavy rain on the morning of the PSAA Golf Tournament (but by the time of the 9:00am shotgun start there was barely a mist falling and by midday the weather was pleasantly warm). If you are ever in a drought, just schedule a golf tournament to ensure ample rainfall.

We came, we golfed, we partied, and then we parted. Most of us masked, we socially distanced as best we could, we bumped elbows instead of shaking hands or hugging, and we did all of this after first signing Lizzy's release of liability form (she told us to keep the sanitized pen). We are hoping this golf tournament will not metastasize into a COVID 19 super spreader event, but we are also hoping it's a super spreader of networking throughout the Pacific Northwest for the insurance claims community.

As a cultural anthropologist I am intrigued with how our personal pandemic protocol evolves, and this idiosyncratic evolution was especially evident at the Northshore Golf Course on Friday, July 17th. Most of us can agree that the Coronavirus is a medical/scientific phenomenon (and I acknowledge those of us who see this pandemic as nothing more than a political hoax), but our response to the threat of infection is less than scientific and/or medically sound.

The scientific and medical community agree that the combination of wearing a mask, socially distancing, and regularly washing our hands greatly diminishes the spread of COVID 19. Our masks don't protect us, they protect everyone else. Wearing a mask is a civic responsibility and a social courtesy. This is not too much to ask, and it is NOT a violation of our Constitutional rights. We have a Constitutional right to be selfish, inconsiderate jerks, and we may know that we're not at all contagious, but Public Health professionals are asking us ALL to wear a mask so that no one unknowingly or inadvertently infects someone else and then they, in turn, unknowingly or inadvertently infect others. Yesterday 69,600+ Americans tested positive for the Coronavirus on that one day, and I suspect that not very many of those 69,600+ people thought they were at risk for catching the virus.



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We start off the morning of the PSAA Golf Tournament mindfully masked and appropriately distanced, and by the sinking of the final putt on the last hole we are closely clustered with masks a muted memory. We calculate our relative immunity according to proximity and familiarity. Pierce County is in Phase Two of the pandemic protocol wherein gatherings are limited to five or less individuals, but our event is exempt because the Northshore Golf Course is on Tribal land. Within an hour, we consider ourselves protected by herd immunity. Any coworkers, fellow professionals, longtime friends, close acquaintances, and/or family members are a protected set of our COVID community. After a while longer, anyone we know, have ever met, and/or recognize by reputation is included in our exclusive Coronavirus tribe.

Apparently, alcohol is also a deterrent to infection. Absent any alcohol we are cautious about exposing ourselves to anyone outside our bubble. After a drink or two our bubble expands. With enough alcohol our bubble becomes all-inclusive. In fact, after a few drinks we cannot even accurately pronounce Coronavirus and we cannot mention COVID-19 without giggling uncontrollably. However, we will also solemnly (albeit drunkenly) pontificate at length about the failure of the scientific community and medical establishment to provide a coherent, consistent, and consensus plan of action for combating this crisis.

This is a gross and inaccurate generalization of what happened.

PSAA members, vendors, associates, and guests gathered for a long-anticipated golf tournament. This was our first public gathering since February, so we were all anxious to get out of lockdown and check in with our friends. Some of us weathered the sheltering in place less well than others, and we all lied about how great everyone looks. We were careful and considerate, and a lot of us were a little less careful (but no less considerate) as the day wore on. Our calculation of social distancing ebbed and flowed. Masks came and went and were quickly pulled back over our face when we realized they were still pulled down. We did our best. Some more diligently than others. No harm was meant. No offense was taken.

We are all professionals in a career that requires us to exercise our best judgment, evaluate facts and circumstances, and make difficult decisions every moment of every day. We are not blue or red or conservative or liberal, we are a community of individuals in a demanding profession. We take in the information, and we make decisions accordingly. ❖



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The Insurance Information Institute and The Institutes Announce Plan to Affiliate

The Two Organizations to Unify Their Voices and Modernize Their Capabilities

NEW YORK, June 25, 2020 –The Insurance Information Institute’s (Triple-I) Board of Directors approved plans this month to have the Triple-I enter into an affiliation with The Institutes, and The Institutes’ Board yesterday agreed to the affiliation. The terms will be finalized next month.

"With 60 years of quality work serving as the trusted voice of objective insurance information, the Insurance Information Institute’s brand is invaluable to us. Combining their assets with ours will allow both organizations to turn the page on the next chapter of their operations and sets both of us up for continued long-term success," said Peter Miller, CPCU, president and CEO of The Institutes, a global provider of risk management and insurance education and research. "Together, we will be better empowered to serve those interested in risk management and insurance."

"This forward-looking decision is the culmination of several years of strategic dialogue both internally at the Triple-I and with The Institutes. Taking this next step will further unify our collective efforts when it is needed most, grant both the Triple-I and The Institutes greater access to a deeper bench of resources and expertise, and improve value for Triple-I's member companies across the country," said Sean Kevelighan, CEO, Triple-I, a trusted source of unique, data-driven insights on insurance.

The affiliation, which will bring the Triple-I brand into the Malvern, Pennsylvania-based The Institutes structure, reflects the changing landscape of the broader industry and the economy. Moreover, it will unify two trusted data-driven organizations and continues The Institutes' strategy in recent years to leverage the synergies of like-minded organizations.

For Triple-I, this evolution is the next step in the organization's pursuit of a modern, transparent, and team-oriented structure that reflects the diversity and breadth of their membership.

Additional details will be announced publicly as the deal is finalized in July. ❖

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The Urgent Need for Empathy in Insurance Today

Reprinted from www.rgare.com

We are all in this together, a common expression of solidarity, has never been more applicable than it is right now.

COVID-19 has disrupted modern life, from the day-to-day interactions of our personal lives to the established practices of entire industries. As the world battles the coronavirus, people's mental health, physical health, and financial health are all at stake, and insurers play an important role in the response and recovery.

When shared challenges such as the COVID-19 pandemic arise, it's crucial to look beyond ourselves and increase our empathy toward others – and this certainly applies to all parties in the insurance policy life cycle. Empathy makes people feel heard, helps resolve challenges, and improves customer satisfaction.

People buy insurance for peace of mind, and there are steps insurers can take to help further ease customers' minds during this difficult time. It starts with being a good listener, especially during the claims process. Claims analysts can foster empathy by engaging the claimant in real conversation, showing genuine interest, and responding appropriately. During a crisis or anxious state, asking simple but caring questions to gain a deeper understanding of the insureds' unique experience can go a long way toward producing positive outcomes for all parties:

- ⌋ Are you safe?
- ⌋ Do you need me to contact anyone on your behalf?
- ⌋ Is there anything else you wish to share with me?

The recently released e-book, "Using Empathy to Build Trust and Improve Claim Outcomes," published by SALT Associates, an RGAX company, provides useful guidance on how to use empathy in the claims management process and offers strategies for claimant interviews and trust building.

From an underwriting perspective, it's important to always bear in mind that we ultimately serve people, not policies. This has become particularly important during the COVID-19 crisis. Stay-at-home orders and physical distancing have had a major impact on traditional practices and led underwriters to rely more heavily on digital channels and alternative evidence resources versus face-to-face interactions and fluid testing. While digital solutions have enabled underwriters to carry on with their work in new



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ways, it can be easy to forget that beyond the data points seen on the screen, there are people, all going through something difficult that's not necessarily reflected in raw data. When possible, underwriters should try to dig deeper in borderline cases and look for further evidence.

But empathy goes both ways. The Coalition Against Insurance Fraud estimates that U.S. insurers lose \$80 billion annually to fraud, across all lines of business. The digital shift provides more opportunity for applicants to withhold information on applications, and therefore insurers may have to take up more risk. And more risk means increased costs for the policyholder and others. So how do insurers foster empathy in applicants and policyholders? One word: education. Transparency from the insurer's point of view and educating people on the true costs of fraud are essential. When people learn that the real victims of insurance fraud are in fact other people, they may be less likely to commit fraud – empathy at work.

Summary

Empathy, understanding, and proactive assistance are vital during challenging times, especially when human touchpoints in established processes are limited. Insurance professionals honing these skills can make a big difference both for insurance companies looking to navigate the current industry environment and for people seeking financial security in uncertain times. ❖

Vegans' Suit Over Impossible Burger Lacks Class Action Ingredients, Judge Rules

Reprinted from www.insurancejournal.com

A federal judge has dismissed a lawsuit accusing Burger King of deceiving vegan, vegetarian and other customers into thinking it cooked the plant-based patties for its "Impossible Whopper" on different grills than those used to cook beef and chicken.

In a decision on Monday, U.S. District Judge Raag Singhal in Fort Lauderdale, Florida said the seven plaintiffs failed to show that reasonable consumers were deceived into paying higher prices because of Burger King's actual cooking methods.

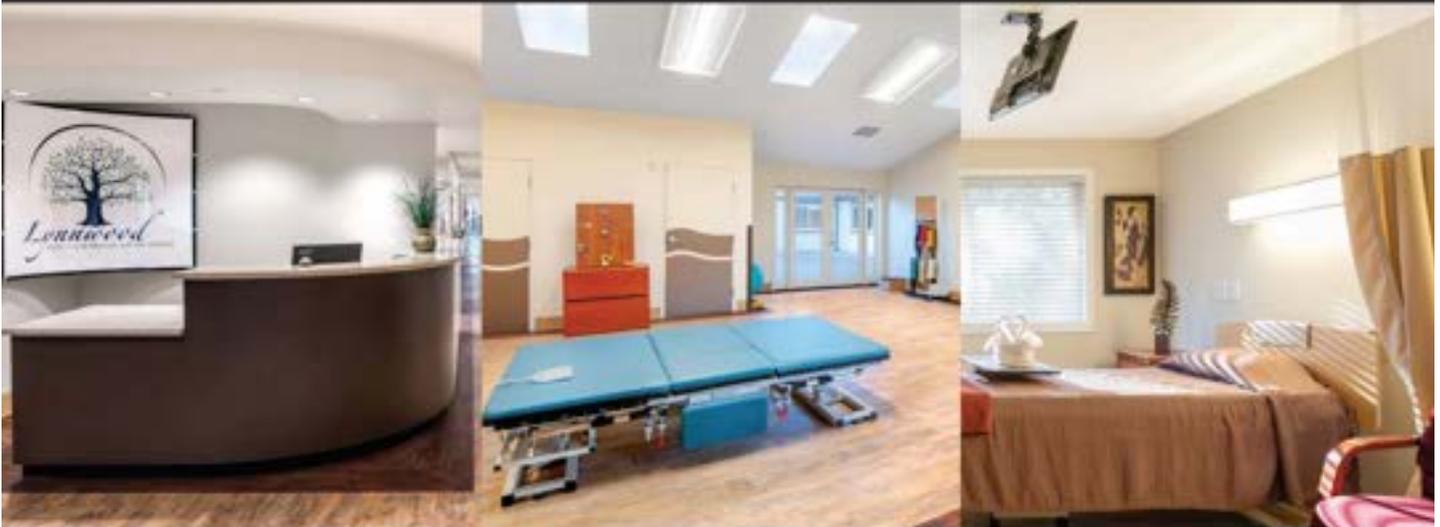
He said the plaintiffs did not ask about Burger King's cooking method or request an alternative to satisfy their dietary requirements, and that the company's advertising did not promise cooking on a different surface.

"Burger King promised a non-meat patty and delivered," Singhal wrote. The judge also found the plaintiffs' claims "too individualized" to justify a class action.



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Lawyers for the plaintiffs did not immediately respond on Tuesday to requests for comment. The plaintiffs can amend most of their claims if they wish.

Burger King is a unit of Toronto-based Restaurant Brands International Inc.

Impossible Foods Inc., which helped create the Impossible Whopper, has said it was designed for meat eaters who want to consume less animal protein, not for vegans or vegetarians.

The case is *Williams v Burger King Corp.*, U.S. District Court, Southern District of Florida, No. 19-24755. ❖

Inside the Mind of a Fraudster

By Michael Skiba
Reprinted from www.propertycasualty360.com

Consider these disturbing facts: 1) Fraud costs an average of \$82 billion per year, 2) Twenty-five percent of the public believes it is acceptable to commit fraud, 3) There were 17 billion connected devices in 2018 and 50 billion devices today. These facts should raise a flag that fraud and technology should be on the strategic radar as immense losses result from suspicious claims.

Technology is all around us, from self-driving cars and personable wearables, smart appliances and connected cities. All of these platforms push data into circulation — data that causes a shift in our psyche. This shift in psychology is also evident in the fraudster, and companies will need to adjust their strategies to face this new type of criminal effectively.

Technology has incredible advantages in the insurance world, but it also increases the disconnect a customer has with their insurance company. Studies in criminology reveal that when an individual does not identify or “feel” their victim, then a crime is more likely to ensue. With claims automation and advancements occurring in the insurance space, this also creates more detachment with customers, which translates into making it easier for them to commit fraud on a psychological level as there is no identifiable victim.

From a purely psychological perspective, technology will breed more fraud as this detachment will make fraudsters feel “ok” about committing these suspicious acts. Carriers are also at a disadvantage when we consider how technology itself will result in increased fraud. Fraudsters can leverage technology and take advantage of the immense data in

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circulation by altering their tactics; they often choose to engage in low-dollar claims but in higher frequency to remain off the radar of most companies' claims handling thresholds for fast track and no-touch handling. Another example rests in video verification; many companies use remote video to verify damage, such as allowing an insured to Face-Time property or vehicle damage and then fast-track the payment. This format has incredible potential for fraud as there are few or no touch points with the company.

Leveraging technology

But all is not gloom and doom as carriers can meet the challenge and leverage the technology tools available to them. The most successful and effective carriers are utilizing technology platforms to thwart efforts and are doing a very good job at it! What specifically can carriers do? Here are some of my top tips based on examining dozens of highly effective companies.

 Companies can become significantly more efficient by using technology platforms for fraud detection, whether they utilize advanced machine learning (ML)/artificial intelligence (AI) technology or other more simplistic approaches. These tools can filter and screen an incredible amount of data very quickly, a task that would be impossible to accomplish manually.

 Many platforms have multiple capabilities, such as optimizing processes in a low-touch environment and scanning for fraudulent claims. This is a beautiful strategic pairing as carriers accomplish plugging the holes of the leaky fraud faucet and take care of honest customers (by fast-tracking) at the same time.

 Get back to basics and perform training! Believe it or not, this approach helps to keep fraud fresh in the minds of the employees and helps to create a strong front line defense. This is not a tech solution, but adding this to the counter-fraud arsenal will yield results.

 Leverage technology platforms to predict future incidents that have not occurred using ML/AI functionality. In this manner, carriers can avoid risk before it occurs, which is the most desirable from a profitability standpoint.

 Leverage technology to look for outliers in the data. In the counter-fraud banking world, fraud detection is based on developing a customer profile and then alerting the bank of any activity outside of the norm. This same approach can be used in the insurance industry; imagine if a certain sales agent

wrote more policies on average than those in similar regions (actual case) and a technology platform helped to identify this “outlier” behavior. This would be a strong indicator to investigate further.

Technology is changing every aspect of our lives on a daily basis, and the fraudster’s mind is not insulated from this; their approaches and tactics will change to leverage technology to their advantage. But carriers can also fight a fair fight by also utilizing technology to level the playing field. ❖

Tech Plays Vital Role in Adjusting Commercial Property Losses

By Bethan Moorcraft

Reprinted from www.insurancebusinessmag.com

Claims technology plays a vital role in effectively adjusting commercial property losses. Today, remote inspection and estimation capabilities are more important than ever, given the social distancing requirements of the COVID-19 pandemic and the challenges of accessing policyholders’ facilities in the wake of severe weather events and large-scale natural catastrophes.

In recognition of this, Liberty Mutual Insurance has invested in new technology, infrastructure and processes that have enabled its claims team to work remotely while maintaining the high levels of service and responsiveness needed to assess and manage property claims. In May, the commercial property claims unit rolled out two new technologies that enable claims to be inspected and estimated virtually.

The first tool enables customers to stream video from a damaged property to Liberty Mutual’s commercial property claims specialists, allowing them to quickly assess the damage remotely. The second, which is a Liberty Mutual app, lets customers send images of any damages from a smart phone or tablet, which claims managers can then use to measure the impacted area, thus speeding up claims estimating and adjustment.

“Both of these tools allow us to collaborate with our customers while remaining socially distant,” commented Taylor Archambault (pictured), manager of commercial property claims at Liberty Mutual. “One is more of a collaboration tool around communication. It allows for the sharing of video so we can have that face-to-face experience with the customer without being face-to-face in person. Internally, we’ve been using video meetings for a while now, and we feel like it adds another dimension to our meetings. To use video when we connect with customers exter-



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nally seemed like a great opportunity, so one of the tools is enabling that.

“The second tool assists our adjusters with the task of estimating structural damages in a more dynamic way. It allows the customer, through our web-based app, to take photos and videos of damages, which the software then stitches together to create a CAD (computer-aided design) model, complete with measurements, room dimensions and so on. It gets the same results as if an adjuster were physically on site and walking from room to room taking photos and measurements.”

These aren't the first technological investments the Liberty Mutual commercial property claims unit has made, and they certainly won't be the last. For example, the insurer regularly uses aerial photography to understand the size and location of property losses. Following natural catastrophes, this aerial imagery enables claims adjusters to quickly evaluate damage to commercial property policyholders across an affected area without having to physically enter danger zones.

However, there are times when in-person damage evaluation is the best approach to helping a policyholder quickly rebound from a loss, according to Archambault. He told Insurance Business: “When I think about a future where the public health crisis has receded, there are customer considerations, especially in the large commercial property context (where my claims team operates), where customers are paying very large premiums on an annual basis. Some customers are more than happy to use technology to speed up the claims process, get a check in hand and restore their business as soon as possible, but others like to meet the person who is working their claim and have the opportunity to talk about their business and how the claim is impacting them.

“Some customers want the confidence you can get from an in-person meeting and the trust that can be built from that. I think the coronavirus has accelerated how we use technology [...] and we've seen good results through doing that. However, in the



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large commercial space, we certainly would never say 'no' to a customer that wants to meet with us in person, and we will continue to carry out in-person inspections once conditions enable us to do that in a way that's safe for both our customers and for our employees."

The view at Liberty Mutual – and one that is shared by many commercial property claims specialists – is that technology is an enabler that will let an adjuster focus on the value-added work of damage assessment and estimation, as opposed to the process work of physically taking measurements and building CAD drawings that enable estimation.

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Archambault elaborated: "At Liberty Mutual, we believe that technology is going to be a disruptor both for us and our clients' organizations, but we also believe that the best claims organizations in the future, or the ones that will win, are those who are able to identify, organize and integrate data better than anyone else. They'll focus humans where humans add unique value, and look to automate the things where there isn't a human value-add.

"We need to continuously reinvent our processes to integrate AI-driven insights and create a culture that empowers people to solve problems using their judgment and their technical expertise as well as the available technologies. And then at the end of the day, empathy is key. Whether we're talking about claims 50-years-ago, claims today, or claims 50-years in the future, I think the one thing that we can be certain of is that empathy will remain paramount." ❖



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