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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 Regular Meeting: September 20, 2019**

Renaissance Hotel, Seattle

— See page 2 for details



*8th annual psaa*

***Golf Tournament***

***Friday, June 21, 2019***

Player Registration: 8am

Tee Time: 9am

**Northshore Golf Course**

4101 North Shore Blvd NE, Tacoma, WA

[www.northshoregc.net](http://www.northshoregc.net)

**Alexa, Why Was a Lawsuit Filed Against You?**

— Page 5



**Claims Conversation**

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

The June 21st PSAA Golf Tournament at the North Shore Golf Course @ 4101 Northshore Blvd NE in Tacoma, WA closes out our 2018-2019 PSAA schedule of events, so this will be our last chance to acknowledge outgoing PSAA President Jason Runyon for his four years (actually five or six years... Lizzy's been working him hard for a loong time) selflessly serving the unending needs of our long surviving organization. By the way, PSAA's motto should be updated to, "Serving the Pacific Northwest claims community since 1938... and we look our age."

When I say that Jason Runyon is "outgoing" I mean that he is handing over his presidential duties to the very capable Deanna Boras of Frontier Adjusters (you can read more about Deanna in next month's Claims Conversations...).

However, those of us who know him best know that Jason is anything BUT "outgoing". Jason Runyon is a quiet, humble, hardworking helper of people in need. Jason may not take bows, but he certainly takes charge; logistics are handled, technology is tamed, and whatever needs doing gets done. Seriously, there is nothing that this magical master of the impossible is incapable of doing. He is silently efficient, unapologetically effective, and invisibly extraordinary.

Some of our PSAA membership will be wondering why we're saying goodbye to Jason Runyon when they can't remember ever saying hello to him. That's because Jason speaks through his unrelenting actions and accomplishments. Jason's leadership comes from the back of the room, not the front. He is the contributing force behind every

*(Continued on page 3)*



**2018-19  
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Frontier Adjusters

**PSAA 2018-19 Committee Liaisons**

**Holiday Party:** Jason Runyon, Chair  
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**Bowling:** Joel Mattes, Chair  
jmattes@frontieradjusters.com

**Symposium:** Deanna Boras, Chair  
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**Symposium Vendor Fair:** Lizzy Adkins, Chair  
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**Golf:** Lizzy Adkins, Chair  
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**Legal Update Presenter:**  
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**PSAA Next Luncheon Mtg**

**Next Meeting: September 20, 2019**

**Time: 11:30am to 1:30pm**

**Location: Renaissance Seattle Hotel**

515 Madison Street  
Seattle, WA  
206/583-0300 [www.marriott.com/Seattle](http://www.marriott.com/Seattle)

**Cost:** Claims Personnel—Active Member Status  
No charge for lunch or parking

Vendors & Non-Members  
\$35 if paid in advance (\$50 @ door)  
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**Presentations:** To be announced

**Sponsors:** To sponsor a meeting contact Keely Abbas.



To RSVP or to stay in touch with PSAA use our social media tools listed below!

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**Additional Meeting Information**

Please keep in mind that we'd like to start and end promptly during our monthly meetings. Here is the timeline for each meeting:

- 11:30 a.m. Registration
- 11:45 a.m. Buffet
- 12:00 p.m. Meeting Called to Order
- 1:30 p.m. End of Meeting

Please arrive on time and have your cash or check (payable to PSAA) ready, or provide your online payment receipt. We appreciate your cooperation and assistance.



**President's Choice Charity  
for 2018-19  
Permission To Start Dreaming**

To submit an article to this publication contact  
Barb Tyler at [npassist@msn.com](mailto:npassist@msn.com)

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

monthly meeting, special event (Holiday parties, bowling, the Spring Symposium, golf, etc.), and administrative necessity. When we've asked him to say a few words to the gathered PSAA membership, Jason discloses that he doesn't know what to say, but he's NEVER at a loss for what to DO. We can't hear what he's saying because all the work he's doing drowns out his words.

Jason Runyon is the very best extension of Lizzy Adkins that we've seen in a very, very long time. Lizzy does not easily or carelessly trust her PSAA duties to very many people, so it is a really big deal that for these past four, five, or six years she's been able to team with Jason when she's been suddenly called out of town to some distant, God-forsaken metropolis to manage an especially contentious or complex claims mediation. She offers to be available by phone if there's a problem, but Jason will chew jagged glass before he fails to seamlessly cover any and all PSAA logistics on behalf of his friend and mentor.

Jason Runyon will be missed as a PSAA President. We're all hoping that he sticks around, because we're not prepared to find out what we'd do without him. If during the 2019-2020 PSAA schedule you show up to an event and there's no food or the sound system is not working or there aren't enough chairs and tables or the lights are off and the room is empty... you will want to remember the many contributions of PSAA past president Jason Runyon. You may not remember what he looks like or how his voice sounds, but as you're sitting there alone in the dark at what you thought was a regularly scheduled PSAA meeting you will think to yourself, "Oh yeah, THAT guy..."

We look forward to seeing every one of you at the annual PSAA Golf Tournament on Friday, June 21st. ❖



*Outgoing PSAA President Jason Runyon with OCAA President Nancy Greenidge, and Past PSAA President Roger Howson*



## Introducing Our New Secretary for 2019-20

**Nicole Porter** is a Claims Adjuster who works at Grange Insurance Association handling property claims across the Pacific Northwest. She attended the University

of Hawaii at Manoa where she obtained a BA in Political Science and Economics. She started as a technical clerk at Nationwide Insurance nine years ago, and quickly moved to handling Personal Injury Protection claims in the mid-Atlantic region. From there she has worked at Seattle Specialty Insurance and now Grange Insurance Association. She has handled a wide range of claims, from personal injury protection to commercial auto to mortgage and now property. Nicole is passionate about her job, because she enjoys helping people through difficult times.

Nicole's father was in the Air Force, and his work took her to many interesting places. She grew up in South Korea, England and northern Idaho. Nicole enjoys reading, playing tabletop games and cabin camping. She is married to Nathan Porter, and together they are the proud parents of two dogs and two cats.



*Incoming PSAA President Deanna Boras with OCAA President Nancy Greenidge who attended our May meeting*

## Incoming President Announces "President's Choice Charity" for 2019-20



Incoming President Deanna Boras has already determined her choice of charity for 2019-20. After attending a fundraising event, hearing the moving stories and seeing what the money goes for, she felt Light My Fire would be a good fit for our association again this year. It was the President's Choice Charity in 2015-16. Stay tuned for more...!

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## Alexa, Why Was a Lawsuit Filed Against You?

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

If Big Brother isn't watching, maybe his little sister is listening.

An international law firm has filed a federal lawsuit against Amazon.com Inc., alleging that the company's Alexa virtual assistant product violated privacy laws in Massachusetts and seven other states by making permanent recordings of children's voices without their consent.

The lawsuit seeks class-action status on behalf of all persons who lived in a home with an operating Alexa device — which they didn't set up — while a minor in Florida, Illinois, Maryland, Massachusetts, Michigan, New Hampshire, Pennsylvania and Washington. The suit names "C.O.," described as the 10-year-old daughter of Massachusetts resident Alison Hall-O'Neil, as the lead plaintiff.

The suit says Amazon violated Massachusetts' wire-tap statute and similar laws in the other states by creating "persistent recordings" of C.O. and intentionally intercepting and using oral communications without the consent of the all parties.

Consumer organizations have also charged that Amazon is violating children's privacy rights, in violation of federal law. The lawsuit takes another approach, citing state privacy laws.

"Amazon has strong commercial incentives to collect as many Alexa recordings as possible," the suit says. "From the outset, Amazon has been a company built on the relentless acquisition of consumer behavioral data."

Quinn Emanuel Urquhart & Sullivan, a law firm with an office in Seattle and other locations around the globe, filed the suit in the U.S. District Court for Western Washington. The suit asks the court to award un-



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specified damages and litigation costs, order Amazon to delete all recordings of the class members' voices, and issue a declaration that Amazon violated state privacy laws.

Amazon said in a statement that it has strict measures and protocols in place to protect its customers' privacy.

"Customers set up their Echo devices and we give them easy-to-use tools to manage them, including the ability to review and delete the voice recordings associated with their account," a company spokeswoman said in an email. "We also offer FreeTime on Alexa, a free service that provides parental controls and ways for families to learn and have fun together."

Amazon's website says that Alexa records only after the device is given its wake word. A blue light indicates that the device is recording. Users can hear and delete voice recordings by using Alexa's privacy settings. Users can also delete by voice by saying, "Alexa, delete everything I said today."

But the lawsuit describes a deliberate effort by Amazon to record voices as a means of refining the natural language understanding of the Alexa product. Many recordings are individually reviewed by Amazon employees and part-time contractors "in locations as far flung as Costa Rica, India, and Romania," the suit says.

If the wake word is recognized, the Alexa device records the ensuing communication and—unlike some other smart devices—transmits the recording to Amazon's servers for interpretation and processing before receiving the relevant data back in response. Once Alexa has responded to a recording sent by an Alexa device, Amazon indefinitely stores a copy of that recording on its own servers for later use and analysis, the suit alleges.

"It takes no great leap of imagination to be concerned that Amazon is developing voiceprints for millions of children that could allow the company (and potentially governments) to track a child's use of Alexa-enabled devices in multiple locations and match those uses with a vast level of detail about the child's life, ranging from private questions they have asked Alexa to the products they have used in their home," the suit says.

According to the suit, Amazon doesn't have to make permanent recordings. Audio interactions could be processed locally on the device, which could send a digital query, rather than a voice recording, to Amazon's servers.



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The suit says Apple Inc.'s Siri product, unlike Alexa, stores recordings only for a short amount of time. Likewise, the automobile manufacturer Mercedes has developed a virtual assistant that likewise does not store recorded communications.

"The collection of Alexa Device recordings is a natural extension of Amazon's modus operandi: collect as much consumer data as possible through any means possible, streamline the process so that consumers cannot or will not stop the collection, and use Amazon's massive size to leverage that data more effectively than any of its competitors," the suit says.

It's not just plaintiff's attorneys who have privacy concerns about virtual assistants like Alexa. The New York Times reported last week that a group of researchers at Stanford University has received a \$3 million grant from the National Science Foundation to develop an voice assistant technology that will allow consumers to avoid surrendering personal information with technology companies.

"A monopoly assistant platform has access to data in all our different accounts. They will have more knowledge than Amazon, Facebook and Google combined," the team leader, Dr. Monica Lam, told the Times in an interview.

The Stanford team is working to development an alternative technology, called Almond, which they hope to make freely available to consumers and manufacturers. The Almond virtual assistant software is decentralized so consumers can choose where their information is stored and how it is stored, the Times reported.

Several consumer advocacy organizations, led by the Campaign for a Commercial Free Childhood, have filed a complaint asking the federal Trade Commission to investigate and sanction Amazon for infringing on children's privacy through its Echo Dot Kids Edition. The organization said the product collects sensitive personal information from children, including viewing, reading, listening and pur-

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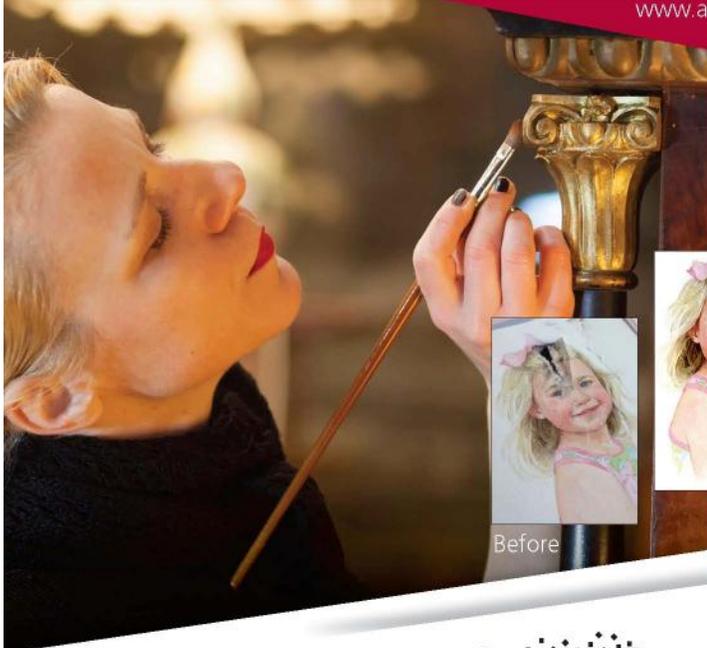


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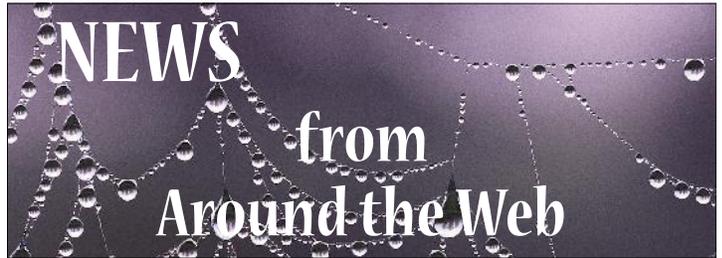
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chasing habits. The complaint says the collection of the data violates the federal Children's Online Privacy Protection Act, or COPPA.

"Amazon markets Echo Dot Kids as a device to educate and entertain kids, but the real purpose is to amass a treasure trove of sensitive data that it refuses to relinquish even when directed to by parents," said Josh Golin, the CCFC's executive director. "COPPA makes clear that parents are the ones with the final say about what happens to their children's data, not Jeff Bezos. The FTC must hold Amazon accountable for blatantly violating children's privacy law and putting kids at risk." ❖



### E-Scooter Injuries on the Rise; Researchers Urge Helmet Laws

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

Facial and head injuries from riding electric scooters have tripled over the past decade, according to a Rutgers study.

Electric scooter use has been increasing in popularity as an alternative to gas vehicles. However, state helmet laws vary, and the study found that many people are being injured from not wearing appropriate protective equipment.

The researchers found that over the decade studied, emergency departments recorded 990 head or facial injuries sustained from electric scooter use — or 32,000 estimated injuries nationwide. The incidences tripled annually from an estimated 2,325 nationwide in 2008 to an estimated 6,947 in 2017.

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Most of the people injured were men between 19 and 65; 33 percent were children between 6 and 12. "Children use motorized scooters marketed as toys, but in reality, certain models can reach speeds of almost 30 miles per hour," said co-author Amishav Bresler, a resident at Rutgers New Jersey Medical School.

Closed head injuries, such as concussion and bleeding or bruising of the brain, were most frequent, followed by facial cuts or abrasions. The study showed about 5 percent of the injuries were fractures, most frequently in the skull or nose.

In records where helmet use was recorded, 66 percent of those injured were not wearing helmets. The study also found that helmet use increased with age, from about 19 percent in toddlers to about 67 percent in senior riders.

Bresler noted a significant variation in state laws regarding motorized scooters. For example, the District of Columbia classifies motorized scooters as "personal mobility devices" that are not subject to inspection or helmet laws while a new law in New Jersey regulates electric scooters in the same way as a traditional bicycles, requiring helmets in only those under 17.

"The United States should standardize electric scooter laws and license requirements should be considered to decrease the risky behaviors associated with motorized scooter use," said Bresler, who cited the success of such legislation in other countries. "In 2000, Italy implemented a law mandating helmet use for all types of recreational scooter drivers — legislation that reduced head trauma in scooter riders from about 27 out of 10,000 people before the law passed to about 9 out of 10,000 people afterward."

The Rutgers study, published in the American Journal of Otolaryngology, analyzed records in the Consumer Product Safety Commission's National Electronic Injury Surveillance system between 2008 and 2017 to determine the types and frequency of head and facial injuries resulting from motorized scooters. The system collates data from about 100 participating hospitals, which is then extrapolated to provide national estimates on injuries related to consumer products.

Boris Paskhover, assistant professor at Rutgers New Jersey Medical School's Department of Otolaryngology, was a study co-author.

Source: Rutgers University-New Brunswick ❖

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## How Insurers Are Digitizing Claims with Apps, Photos, Videos, E-Payments & More

By Jim Sams

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

The digital transformation of the insurance industry isn't just for insurtech startups any more.

At Allstate, 60 percent of claims are now filed with a cell phone application that allows policyholders to take photos of the damage, Chief Claims Officer Ken Rosen said.

Farmers Insurance is beta testing a product that uses high-resolution photos to create "a shell" of a repair estimate that can be fine-tuned by a claims adjuster, Senior Vice President Frank Carni said.

And CSAA Insurance has penned a deal with Owl Cameras Inc. that will allow it to place video cameras in policyholders' vehicles to record crashes and jump start the claims process.

Consumers are demanding this movement toward high-speed claims resolution and improved customer service, said Andreas Kleiner, chief executive officer and president of American Modern Insurance Group during the opening day of Insurance Nexus' Connected Claims USA Summit in Chicago recently.

"It's right here, right now," Kleiner said during his opening keynote address. "Amazon has changed the rules. The entire insurance value chain will be disrupted. What was truly advanced three years ago has become table stakes."

One of the latest advances comes to the industry through Owlcam, the product of a Silicon Valley startup that sells smart video cameras for cars. When a crash or break-in occurs, Owlcam instantly sends a video clip to the driver's cell phone, which can be shared with the insurer and police. The Owlcam app also allows the policyholder to file a first notice of loss that includes the videoclip.

Owl Cameras was launched in Palo Alto, California in March 2018, according to a press release from CSAA. In 2019, the company added new features and began selling the product through major retailers and through business-to-business fleet sales.

During the conference, Cal Hankins, CSAA's vice president of claims, showed a video of 17-year-old driver named Ana who collided with a minivan when the other vehicle cut into her lane and abruptly stopped. Hankins said without an Owlcam in the car, Ana would likely have been found responsible for the accident because of her inexperience.



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ence as a driver and the lack of evidence proving that the other vehicle darted in front of her car.

Another video displayed a thief stealing a Porsche. The owner of the car used the Owlcam app to take a high-resolution videotape the criminal, which he shared with police. The car was recovered within hours, according to the video.

Hankins said video cameras are becoming ubiquitous in automobiles. Tesla puts six cameras in its vehicles. Volvo is experimenting with a video system to deter drunken driving.

“It means we are going to get a mountain of crash videos real soon,” Hankins said. “We are already getting some, but it’s going to become much more prevalent. The good news is that our customers love videos. They love to show us their side of the story.”

Carni, the Farmers executive, said while automation of the industry will reduce the number of workers needed to handle claims, it will also allow those workers to focus on work that isn’t repetitive and requires critical thought.

Carni, as did other speakers at the conference, emphasized that the “human touch” will always be required in the claims process.

“Employees want to do high-value work,” Carni said. “They want to be rewarded for critical thought.”

Carni said video-estimating technology has enabled Farmers to adjudicate claims using only photos in 95% of total-loss auto claims. The carrier is now hoping to expand its photo-estimating capabilities in property claims through a system undergoing testing.

Allstate has also moved most of its claims adjusting in the auto space to a virtual process, said Rosen, the chief claims officer. He said initial photo estimates often require a supplemental report once an auto body shop starts repairs, but in those cases Allstate uses a “virtual assist” system that refers supplemental reports to the next available claims adjuster. No time is spent playing telephone tag, he said.

There seems to be a place for technology at every point in the claims process. Daniel Regan, vice president of financial services for SAP Ariba, pitched his company’s ability to automate interactions with vendors. Regan said SAP’s network allows insurers to monitor the work done by vendors to ensure quality and “digitize payments” to reduce tensions.

Deva Annamalai, an innovation strategist for FIServ,

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told insurers not to forget about payments. He said his company has developed a solution that can send electronic payments through consumer's debit cards.

"Having to mail checks after building these fantastic claims systems, that's going to be a failure at the end of the day," he said. ❖

## Insurance Needs More Women to Step Up and Lead

By Belen Tokarski

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

### **Women make up 60% of the insurance workforce but are scarce in leadership roles.**

Many in the insurance industry are hyping their digital transformation efforts, proudly sharing data points and revenue numbers that result from these initiatives.

However, there is a clear lack of focus and subsequent celebration of success on an equally important topic in the industry: diversity and inclusion.

Why is this? Research shows that companies where men and women are equally paid earn 41% more revenue, and racially diverse teams outperform non-diverse teams by 35%. Clearly there is a business case to make for better representation of women, but it is apparent the case hasn't been made strongly enough in the insurance industry.

As it stands, women make up 60% of the insurance workforce but are scarce in leadership roles. Just 19% of board seats in insurance companies are occupied by women, and make up only 12% of top officer positions. To make matters worse, the support to lead women to higher positions just doesn't seem to be there. Only 8% of insurance companies have a formal program or training to help women advance in their careers.

I realize I am an outlier. I am an executive at an InsurTech company that boasts a nearly 50% female roster, and I broke into the industry with little relevant training in insurance. It took a great deal of hard work, patience, persistence, risk and, most of all, mentor support to defy the odds and become a leader in the insurance industry. This isn't bragging. Instead, it's acknowledging my responsibility to help women in my industry to equalize these statistics and bring a much more diverse group of professionals to leadership tables.

In nearly 20 years of working in the industry, I've



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found some tried-and-true methods to set myself apart, and also identified some areas I believe all businesses could focus on to be more inclusive.

**The ‘desire to always do more’**

My path to insurance was never written in stone. Like many undergrads, I was unsure of exactly where I wanted to land, and concentrated my efforts studying psychology. It wasn’t until I cut my teeth in customer service for a large human resources and benefits consultant that my career in technology as a business enabler and insurance began to take shape.

It was during these years, along with a completion of a Masters Degree in eCommerce and a decade and a half at another global insurance conglomerate, that I learned many valuable lessons about how the industry works and what it would take for me to get noticed and advance.

What follows are the most important things I learned about the industry — and how to stand out — along the way.

**No. 1: Learn constantly**

When I was first hired to work the phones in an insurance and benefits call center, I knew very little about the industry and was little more than a cog in

the machine. What set me apart was my willingness to learn. I took every opportunity to ask questions when appropriate, and made it a point to always say “yes” to opportunities that would allow me to further educate myself about the industry. Before long, I headed up the phone team and was recognized as a subject matter expert. The new role enabled me to build skills in project management, business development and other areas.

Insurance is a very specific knowledge area, and not being well-versed on complex topics like underwriting, actuarial work and the financial underbelly of insurance decision making can be intimidating. However, I harnessed that feeling and overcame it. Any time I found myself on solid ground with a new topic — whether it be tech, operations or other areas critical to keeping the business running — I set out to find another unfamiliar topic to renew my discomfort. Especially in insurance, it is essential to educate yourself to stay ahead of the curve. Even if the subject matter isn’t at all related to your current role, it is bound to be useful in the future. Intellectual curiosity is a must.

**No. 2: Speak up**

I would not have gotten nearly as many learning opportunities or as much recognition for my work had I stayed quiet throughout my career. If you aren’t invited to a meeting where you feel like you

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have a place, ask to be. If you're passed up or talked over when a decision is being made, raise your voice. And, whatever you do, never let a meeting go by without participating — even if it is to offer a perspective that doesn't align with the majority in the room. Meetings are a real time opportunity to demonstrate what you have learned and add value. Ultimately, getting leadership and other team members to recognize the value of my industry knowledge played a big role in my success.

Speaking up also means offering support. Whenever possible, you should make an effort to help other women learn and get recognition. Ask less experienced colleagues at the table to offer their thoughts. Encourage their voices. By acting as a mentor, you can help keep women on the path toward leadership in insurance.

### **No. 3: Take (smart) risks**

Part of growing in any industry is knowing when to stay in your lane, and when to step into another. For the early part of my career, I spent every moment I could with my head down focused on the task at hand, learning and asking questions to get a better understanding of the industry. It took time. However, once I'd really begun to understand the business and where I could create value, it was time to take risks by challenging the status quo. I also took a much more critical look at the underlying metrics and data we used to make decisions.

It is critical women make calculated decisions to step outside their comfort zone. The reality is that insurance remains very much a people business, one where important decisions or strategies are determined in places like golf courses or dinner meetings. Women looking to advance need to smartly evaluate each opportunity and have the confidence to participate when there is a clear business objective. While these interactions may be relics of a different time in business, they aren't likely to go away anytime soon.

### **The insurance industry's responsibility to diversity**

Women have many opportunities to break the glass ceiling in the insurance industry by taking actions of their own, but leadership has its own responsibility to correct gender imbalance. As the conversation surrounding diversity and inclusion evolves, companies should be proactive about examining their own culture. This can mean engaging with a diversity consultant for an audit of current diversity efforts, conducting unconscious bias training or adopting software that helps make candidate evaluation more fair. It also means being far more dedicated to training — the 8% of employers that

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offer programs to help women advance is laughable, and a statistic that is relatively easy and inexpensive to improve.

Additionally, insurers should promote the diversity and inclusion efforts at their own company, even if their track record hasn't been stellar. By simply acknowledging there is progress to be made, and sharing a plan of how the company will become more diverse and inclusive, companies show they are taking the issue seriously.

Climbing the ladder in the insurance industry hasn't been easy — but it has been rewarding. If every woman with a similar experience took some time to mentor and share their experience, we could reach a future where women's share in leadership is far more equitable. And, if companies commit to concrete steps to making the workplace more inclusive for women, we might finally see a real sea change in the industry. ❖

*Belen Tokarski (belen@insureon.com) is the chief administrative officer at Insureon. These opinions are the author's own.*



Personal Interest  
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**A new study finds bacterial growth is way more common than you'd think**

When's the last time you washed your water bottle? Might want to make that right now: A new study from Brazil suggests reusable shaker bottles (and water bottles) might be more gross than you thought.

In the study, researchers asked 30 gym members to hand over their shaker bottles for testing, and compared the results to that of 30, unused (contaminant-free) ones. They discovered bacteria contamination in 83 percent of the used plastic bottles.

Most prevalent were *Staphylococcus aureus* (found in 27 percent of the bottles) and *E. coli* (found in 17 percent).

"We tested in a real-world scenario, by surprise, asking for [bottles of] those who were arriving at the gym at those particular days," study author Gilmar

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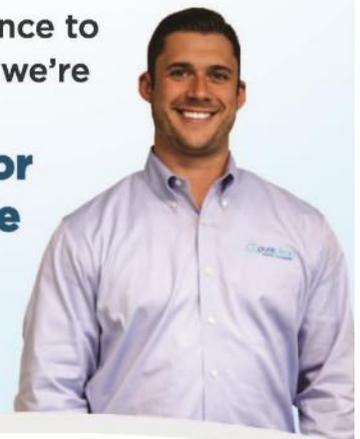
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Weber Senna, Ph.D., professor at the Federal University of State of Rio de Janeiro told Runner's World. "We did this to avoid an intentional over-cleaning."

Now, while the findings sound gross, they are not entirely unexpected, said Philip Tierno, Ph.D., professor of microbiology and pathology at the NYU School of Medicine. For one, staph bacteria is present in the noses of about 30 percent of people, and generally does not cause harm, according to the Centers for Disease Control and Prevention (CDC). Likewise, E. coli is present in healthy GI tracts, but certain strains can cause a diarrheal illness, the CDC says.

So how likely is it that your bottle bugs can make you sick? Well, according to Tierno, that depends on a few factors: the amount and type of bacteria present, and a person's immune system.

The bacteria likely comes from contamination during handling, said Tierno. Since people are handling their bottles to make their recovery drink or just fill it up, bacteria can be transmitted through indirect contact. If you don't wash your hands after going to the bathroom or touching your face, for instance, you can spread any bugs to the bottle.

It's best to properly wash any bottle before each use to lower your risk of getting sick from present bacteria—or from transmitting it to others who may grab your water bottle. One way? Stick it in the dishwasher after each use.

To avoid spreading harmful bacteria to your shaker bottle or water bottle, Tierno suggests making sure that you properly wash your hands before fixing your gym drink to get rid of any residual organisms on your hands, remembering to pay extra-close attention to your nail bed, where germs can hide.

"Wash for 20 seconds. Get soap on the top and bottom of hands and in between digits and under the nail bed," Teirno said. "Run your hands like a claw in the center of the opposite palm to get suds into nail bed, and sing the song 'Happy Birthday' twice to wash hands adequately."

To help keep bacteria from growing, Tierno suggests using steel, metal, or glass bottles when possible, as bacteria can more easily adhere to plastics and other surfaces that are rougher. The smoother surface of steel, metal, glass surfaced are more easily cleaned and prevent a biofilm (where bacteria can grow) from forming.

And keep your bottle as your bottle—don't share water bottles unless they are dishwasher-washed first. ❖

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## Insurance Fraud Cases Result in Two Guilty Pleas, One Diversion Program

Reprinted from [www.insurance.wa.gov](http://www.insurance.wa.gov)

Two insurance fraud suspects pleaded guilty and one suspect entered a diversion program after investigations by Insurance Commissioner Mike Kreidler's Criminal Investigations Unit (CIU).

— Abdikarin A. Mohamed pleaded guilty in King County Superior Court to one count of filing a false insurance claim. The judge sentenced him to 15 days in a King County work crew program and unsupervised probation for 24 months. He was ordered to pay \$500 in court fees. Kreidler's detectives arrested Mohamed in June 2018 after he spent 206 days on Washington state's insurance fraud most wanted list. Officials charged Mohamed in October 2017 in connection with filing a false renter insurance claim for nearly \$9,500 worth of electronics and jewelry that he said were stolen from his vehicle. The investigation showed that Mohamed claimed two items he didn't own—a Movado watch and a Canon camera. Homesite Insurance denied the claim and referred the case to Kreidler's CIU.

— Tristan Stone pleaded guilty in King County Superior Court to one count of filing a false insurance claim. The judge sentenced him to serve six days in jail with five days of community restitution and to pay \$600 in court fees. Additional restitution will be determined at a future hearing date. Officials charged Stone in June 2018 in connection with filing a false renter insurance claim. According to the investigation, Stone, who also uses the name Sjon Paul Laferriere, reported a burglary at his apartment in July 2016. He first reported stolen 11 items valued at \$15,000; he later amended his claim to 76 items valued at \$27,259. The photos he submitted to prove he owned some of the items were taken after the date he reported them stolen. Homesite Insurance denied the claim and referred the case to Kreidler's CIU.

— Tara Tillett entered into a diversion agreement with Yakima County Superior Court for two felony charges of first-degree attempted theft and filing a false insurance claim. If she complies with the terms of the agreement, the charges against her will be dropped in May 2020. Officials charged Tillett in February 2019 in connection with filing a fraudulent auto insurance claim. According to the investigation, Tillett's son caused a two-car collision in April 2018 while driving her 2005 Chevrolet Trailblazer. At the time of the collision, the Trailblazer and two other cars on Tillett's auto policies didn't have collision coverage. Tillett added collision coverage eight minutes after the accident and filed a claim with PEMCO the next day for \$5,368 in damage. PEMCO denied the claim and referred the case to Kreidler's detectives. ❖



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