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Next Regular Meeting: TBD

— See page 2 for other events



Claims Conversation

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

15+ years ago the ex-husband of a friend was fatally shot by a white male homeowner in broad daylight for the sin of being a big black man in a big black pick-up parked in a Renton cul-de-sac where he was not a resident. The homeowner was never convicted (I am not sure if he was even charged) because it was apparently reasonable for an armed private citizen to confront another private citizen for daring to park uninvited in this homeowner's neighborhood.

My family lives in Seattle less than a block from Discovery Park. During the Coronavirus "shelter in place" order Discovery Park was closed to all visitors. The park has since reopened, but for purposes of social distancing there is no parking allowed within the park itself. Consequentially, cars are parked bumper to bumper on every side street for blocks and blocks surrounding the outer perimeter of the park. It is annoying for our quiet neighborhood to be overrun with vehicles from out of the area.

Imagine if I approached a family parking their vehicle on my block demanding to know their business. I do not own a firearm, so imagine that I am wielding a baseball bat. If the police are summoned, who would be seen by the responding officers as the bad actor in this scenario?

I listened to an interview with Walter Jones (or was it Ray Roberts?), a former Seahawk who is enshrined in the NFL Hall of Fame. Walter Jones is beloved in Seattle as a sports icon and hugely entertaining media personality. However, he says that he fears for his son's safety because even though his son is an articulate college graduate with a responsible job, his son is also a 6 foot 8 inch 300+ pound black man who drives a distinctive vehicle with big wide tires on shiny, spinning rims and plays his music really loud.

Walter (or Ray) worries that even though his son is gentle, kind, and mindful of his behavior, he says there are so many potentially fatal things that could go wrong for his son on any given day.

I still remember an anecdote noted in the Seattle Times 30+ years ago about a white woman who pulls up to a stop light at Denny Way and Dexter. She looks over at a vehicle in the next lane over and locks her car door when she sees that a black man is the driver. This was an unconscious response, so she is shocked and chagrined when he looks right at her as he then responds to her by obviously and intentionally locking HIS car door.

Last week I watched a news report about someone driving into a crowd of protesters and then shooting one of the protestors who was attempting to stop the driver from running over other people on the night before the police abandoned their East Precinct and the area was declared CHAZ/CHOP (depending on which day and with whom you are talking).

I complained to my daughter about the (insert any number of derogatory profanities here) who was stupid and hateful enough to exacerbate an already volatile situation wherein 99.9% (okay, let's say 88.8%) of the people on all sides of the protest were endeavoring to be peaceful and cooperative. My daughter then informed me that this (repeating back to me verbatim my derogatory profanities) was the cousin of one of her best friends and a classmate from Ballard High School of both my daughters.

My daughter directed me to the Facebook page of one of the relatives of the driver...

"For those of you sharing the video of Nico from yesterday please make sure you have all of the facts. Here is what I have been told by a family member of his: Niko was driving to work and

(Continued on page 3)



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**Annual PSAA
Golf Tournament
July 17, 2020
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You've Been Hacked — Page 5



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

drove down a street unaware protests were happening on that street. His car was immediately attacked by protesters (probably in fear of their own safety) and the man who was shot in the arm was beating and physically trying to remove Niko from his car (which you can see in the video). If you think a little more about the situation wouldn't you have to wonder if Niko's intent was to cause harm, why would he slow down at all? He had a gun but only used it in self-defense before getting out and finding the police to turn himself in... It was evident there was plenty of opportunity for Nico to hurt someone but that was NEVER his intent. Please think a little further than what the media is trying to feed you. The image of him giving a "thumbs up" has been widely shared. Here is the full video from which that was taken. Nikos family is heartbroken from the way the media is portraying this."

I am highly suspicious of this self-serving narrative, but the 111 Facebook comments to this posting were especially vicious in excoriating her rationalization and defense of her relative. Then I was drawn to another Facebook page of the daughter of someone in our industry who many of us know

well which extolled the shooter's Second Amendment right to defend himself, and this post elicited 40+ comments applauding the shooter for lawfully defending himself from assault. One person even called for a "double tap" of the person who was shot. The consensus on Facebook seems to be that anyone with a dissenting opinion is either an idiot, a jerk, or, more likely, an idiot jerk.

Last week, my wife happened upon a Black Lives Matter march of several hundred students, teachers, and parents from schools in Magnolia. There was passion, purpose, commitment, and not one single black face. Black Lives Matter is a human rights issue upon which we should ALL embrace.

Life is what happens while we are making other plans. We are confronted by a global Coronavirus pandemic that shuts down most commerce, education, and community; and then, amidst the very real need for social distancing, we are compelled to confront a centuries old pandemic of racial, gender, and social injustice. There is no known cure or vaccine for either pandemic, so it is up to every one of us to make the world a safer space. One solution requires a mask. The other solution requires an UN-masking. ❖

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You've Been Hacked! Guarding Your Personal Data — By Chris Tidball

There are many tools available in the market to prevent cyber hacking, and most of them are free.

On a recent visit to my mom's house, she asked why I spent so much time on my phone. Not talking, which is the only use a phone has to her, but doing seemingly everything else. Online banking, changing my auto insurance coverages, ordering food, checking into my flight, ordering the Lyft to take us to dinner. You wouldn't think 26 years between mom and son would make that much of a difference, but in the world of technology, it does.

Consider this: Many of us do virtually everything online. We live in an app-driven economy. My 80-year-old mother has a phone that plugs into a wall, an address book with phone numbers, a Yellow Pages (I honestly didn't even think those still existed), and no ATM card out of fear of having her money stolen. Thinking back, it is pretty much how things were 20 or 30 years ago.

But today, our phones have become permanent appendages. We live in a mobile world where billions of people possess app-driven technology. The app economy deepens customer engagement, improves customer experience, and drives in more and more revenue for a wide variety of goods and services.

However, wherever personal information or business opportunities reside, hackers lurk in the shadows, looking for opportunities to fund their illicit ventures on the dark web. This may go well beyond hackers, who are often perceived as being overseas.

Hacking apps isn't a random thing; it is pretty common and not overly difficult with the right tools. At the highest level, we can recall a 2017 WikiLeaks document dump about the CIA's computer hacking tools, which highlighted the agency's penetra-

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tion of consumer electronics.

According to Security Intelligence, the majority of compromises took just minutes to complete. There are many tools available in the market to support hacking, and many of these tools are free. Mobile apps are easier to hack than centralized web environments as they are on distributed, fragmented and often unregulated ecosystems.

But there are ways to protect yourself from hackers:

1) **Keep your apps up to date.** It seems pretty simple, and we typically do this on our laptops but often are remiss when it comes to apps. Sometimes there are no reminders; other times, it is frustrating because the interface changes. But the most important thing to remember is that most hacks exploit vulnerabilities that have since been patched.

2) **Periodically give your app portfolio a once over.** Take a look at your privacy under your settings. Delete apps you are no longer using. Make sure that the proper level of privacy is in place on your phone, social media and apps.

3) **Be cautious of what you install.** Whenever you download an app, you are granting certain permissions. Are you taking the time to read the user agreement? Don't worry, neither am I, nor most people for that matter. But oftentimes you are giving access to certain capabilities. This becomes especially troublesome when there are lax app vetting processes in place.

4) **Don't make it easy for thieves.** Having a password that is not easy to guess is a start. Facial or thumbprint recognition provides additional security; although, none of the above is perfect. Think about the thief who swipes your purse containing your facial recognition prompted iPhone. Having the ability to use your ID to pull up your picture online, and use your LinkedIn public profile image to unlock the phone, while perhaps a stretch, could be quite problematic.

5) **Auto-login is great...unless you forget to log out.** Using a password manager can minimize this risk, and using different passwords for different accounts lowers your risks even more.

6) **Watch out for public WiFi,** where your usage could potentially be monitored by specialized software. Stick to VPN tools that route traffic through encrypted channels.

7) **Be careful what you post on social media.** Consider that nearly two-thirds of Facebook accounts have limited or no privacy settings, which becomes a

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treasure trove for hackers. Some users will show their actual name, date of birth, city of birth and current residence. There really isn't much more needed to create an alter ego to hack your accounts and set up fake profiles.

Give some thought to investing in smartwatches that can keep track of your phone, and if they lose contact, can provide you with notification if your phone is more than 100 yards away, a possible indication of theft. Even in the absence of a smartwatch, several steps can be taken, such as enabling the "find my phone" functionality or programming your phone to automatically erase after a certain number of login attempts.

The bottom line is that we are all vulnerable unless we decide to forgo all technology. But we have to balance safety and security with convenience and practicality. Perhaps you have tried to give up social media for a New Year's resolution or your smart-phone for Lent. It's tough. Really tough. We have become a truly mobile society where virtual connections with everything from family and friends to banks and consumer products.

We can't live in fear of hackers, but a better understanding of how to prevent them from attacking us will go a long way toward providing some peace of mind. ❖



Washington Insurance Commissioner Wants to Ban Credit Scoring

Reprinted from www.insurancejournal.com

Washington Insurance Commissioner Mike Kreidler is calling on the insurance industry to end its use of credit scoring in auto, property, renters and life insurance, citing the economic impact of the COVID-19 pandemic and the calls to end institutional racial discrimination.

"The use of credit scores in insurance is discriminatory and unjustly targets people of color, those with lower incomes and individuals and businesses struggling during the coronavirus pandemic," Kreidler said in a statement. "The insurance industry claims that people with lower credit scores are more likely to file future insurance claims. I believe it's inherently abhorrent, unfair and unjust. There's plenty of infor-



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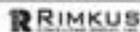
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mation an insurer can use to determine your premium. They don't need to use credit information to build up their profits.

He said that consumers will feel the economic impact of the coronavirus pandemic "for years to come."

"They don't need to be hit even harder by their insurance company," he said. "It will be extremely hard for many people to improve their credit scores or even maintain their current score. They should not be penalized for circumstances that are no fault of their own."

Kreidler is asking the Legislature to amend two state laws that currently allow insurance companies to help determine rates for consumers in Washington. The companies can continue to use other factors to set premiums, including age, gender, where a person lives, marital status and more, he noted

His proposal has early support and will be sponsored by Sen. Mona Das, D- Kent and Rep. Steve Kirby, D-Tacoma.

Mark Sektnan, vice president for state affairs for the American Property Casualty Insurance Association, the largest trade group representing the industry, argued that many states have adopted the National Council of Insurance Legislators' Credit-Based Insurance Scoring Model Act, which includes extraordinary life circumstance exceptions to an insurer's use of credit information.

"Rather than calling for a legislative ban on the of credit-based insurance scores, Commissioner Kreidler should consider adopting the NCOIL model law. The fairest way to determine what people pay for auto insurance is to use a variety of factors that provide insurers with a more complete picture of a consumer's potential for filing a claim or having a loss. Credit-based insurance scores provide most consumers with savings," Sektnan said. "The NCOIL model law can provide important additional consumer protections."

Kreidler has sought a ban on insurer use of credit scoring before, an succeeded in limiting its use. Today, insurers cannot use credit history to deny coverage or cancel a policy and are prohibited from using certain credit factors, such as medical bankruptcy, to determine rates. ❖

Google Chrome Users Targeted in Major Spyware Campaign — By Joseph Menn
Reprinted from www.insurancejournal.com

A newly discovered spyware effort attacked users through 32 million downloads of extensions to



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Google's market-leading Chrome web browser, researchers at Awake Security told Reuters, highlighting the tech industry's failure to protect browsers as they are used more for email, payroll and other sensitive functions.

Alphabet Inc.'s Google said it removed more than 70 of the malicious add-ons from its official Chrome Web Store after being alerted by the researchers last month.

"When we are alerted of extensions in the Web Store that violate our policies, we take action and use those incidents as training material to improve our automated and manual analyzes," Google spokesman Scott Westover told Reuters.

Most of the free extensions purported to warn users about questionable websites or convert files from one format to another. Instead, they siphoned off browsing history and data that provided credentials for access to internal business tools.

Chrome Store

Based on the number of downloads, it was the most far-reaching malicious Chrome store campaign to date, according to Awake co-founder and chief scientist Gary Golomb.

Google declined to discuss how the latest spyware compared with prior campaigns, the breadth of the damage, or why it did not detect and remove the bad extensions on its own despite past promises to supervise offerings more closely.

It is unclear who was behind the effort to distribute the malware. Awake said the developers supplied

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fake contact information when they submitted the extensions to Google.

"Anything that gets you into somebody's browser or email or other sensitive areas would be a target for national espionage as well as organized crime," said former National Security Agency engineer Ben Johnson, who founded security companies Carbon Black and Obsidian Security.

The extensions were designed to avoid detection by antivirus companies or security software that evaluates the reputations of web domains, Golomb said.

If someone used the browser to surf the web on a home computer, it would connect to a series of websites and transmit information, the researchers found. Anyone using a corporate network, which would include security services, would not transmit the sensitive information or even reach the malicious versions of the websites.

"This shows how attackers can use extremely simple methods to hide, in this case, thousands of malicious domains," Golomb said.

All of the domains in question, more than 15,000 linked to each other in total, were purchased from a small registrar in Israel, Galcomm, known formally as CommuniGal Communication Ltd.

Awake said Galcomm should have known what was happening.

In an email exchange, Galcomm owner Moshe Fogel told Reuters that his company had done nothing wrong.

"Galcomm is not involved, and not in complicity with any malicious activity whatsoever," Fogel wrote. "You can say exactly the opposite, we cooperate with law enforcement and security bodies to prevent as much as we can."

Fogel said there was no record of the inquiries Golomb said he made in April and again in May to the company's email address for reporting abusive behavior, and he asked for a list of suspect domains. Reuters sent him that list three times without getting a substantive response.

The Internet Corp for Assigned Names and Numbers, which oversees registrars, said it had received few complaints about Galcomm over the years, and none about malware.

While deceptive extensions have been a problem for years, they are getting worse. They initially spewed unwanted advertisements, and now are

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more likely to install additional malicious programs or track where users are and what they are doing for government or commercial spies.

Malicious developers have been using Google's Chrome Store as a conduit for a long time. After one in 10 submissions was deemed malicious, Google said in 2018 <https://blog.chromium.org/2018/10/trustworthy-chrome-extensions-by-default.html> it would improve security, in part by increasing human review.

But in February, independent researcher Jamila Kaya and Cisco Systems' Duo Security uncovered a similar Chrome campaign that stole data from about 1.7 million users. Google joined the investigation and found 500 fraudulent extensions.

"We do regular sweeps to find extensions using similar techniques, code and behaviors," Google's Westover said, in identical language to what Google gave out after Duo's report. ❖

How Americans Feel About Social Media Content Liability, Moderation — By Elizabeth Culliford
Reprinted from www.insurancejournal.com

Most Americans do not trust social media companies to make the right decisions about what should be allowed on their platforms, but trust the government even less to make those choices, according to a poll released on Tuesday by Gallup and the Knight Foundation.

The debate over online content moderation, already in the spotlight during the COVID-19 pandemic and run-up to the U.S. election, has intensified in recent weeks as Twitter Inc and Facebook Inc diverged on how to handle inflammatory posts by President Donald Trump.

Here are some key poll findings:

What Should Be Allowed?

The new poll found nearly two-thirds of Americans favor letting people express their views on social media, including views that are offensive.

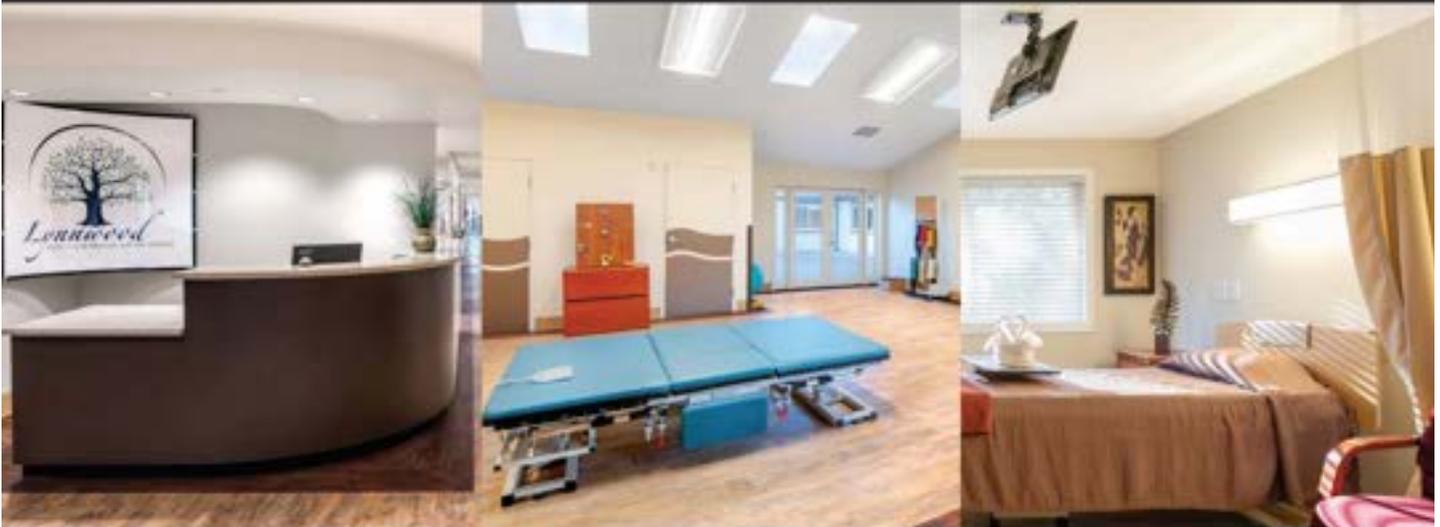
However, 85% of respondents favored removing intentionally false or misleading health information and 81% supported removing intentionally misleading claims about elections or other political issues.

Respondents were more critical of companies doing too little than too much in policing harmful content. Seventy-one percent of Democrats and 54% of independents thought companies were not tough enough, whereas Republicans were more divided.



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Who Should Make The Rules?

Eight in 10 respondents said they do not trust Big Tech to make the right decisions on content. Most preferred companies making these rules over the government, though a slim majority of Democrats favored the government setting content limits or guidance.

Respondents tended to prefer the idea of having independent content oversight boards to govern policies, with 81% saying such boards were a good idea. Facebook is in the process of setting up an oversight board, which will hear a small number of content cases and can make policy recommendations.

Keep Key Internet Law?

Almost two-thirds of respondents said they supported in principle the law that shields major internet companies from liability for users' content, Section 230 of the Communications Decency Act, which Trump and many lawmakers are pushing to pare back. ❖

Insurance Speak: What makes fraudsters tick?

A new podcast takes listeners inside the mind of a fraudster, including how they view insurance fraud and why they think they will succeed. *Reprinted from www.propertycasualty360.com*

Ever wonder what makes a person willing to commit insurance fraud? A new Insurance Speak podcast featuring Michael Skiba, an international expert on economic crime and also known to much of the world as Dr. Fraud, takes us into the mind of a fraudster.

Skiba finds that many swindlers have a higher degree of cognitive thinking and weigh the risks vs. the rewards before committing the crime. For insurers hoping to deter insurance fraud, more risk and less reward are a key way to stop these individuals.

"It's a matter of ethics and honesty," he shares. "Thirty percent of the people are honest, 30% are dishonest, and 40% are situationally honest or dishonest. That means that 70% of the people could commit fraud if given the opportunity."

Technology is making it easier to perpetrate various frauds, but it is also helping to deter or catch swindlers. For example, mobile phone apps are a simple way for individuals to participate in fraudulent activities. "If they don't identify with the victim, it's easier for them to commit the fraud," explains Skiba.

Insurers and adjusters must learn to identify the red flags that can indicate an incidence of fraud and

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be diligent in prosecuting successful fraudsters when they are identified.

Dr. Fraud will be available to answer questions from the audience as part of the virtual America's Claims Executive Leadership Forum & Expo, July 13-15. You can speak with Michael Skiba and the Coalition Against Insurance Fraud's Executive Director, Matthew Smith, on Monday, July 13 from 2:30-3:00 p.m. Registration to the ACE virtual event is free. ❖

IIHS Study: SUVs More Deadly To Pedestrians Than Cars *Reprinted from www.claimspages.com*

SUVs are more likely than passenger cars to injure or kill pedestrians, according to a new U.S. insurance industry study which recommended design changes to improve safety.

Sport utility vehicles "seem to be more deadly to pedestrians than cars are," said Sam Monfort, lead author of a study released Tuesday by the Insurance Institute for Highway Safety.

In a crash with a traditional SUV, "the grille strikes the pedestrian's pelvis or chest," transferring more energy to the pedestrian's body, said the study of 79 crashes in three Michigan cities which did not address vehicle handling.

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“More research will be required to see whether all of the findings hold up in a larger study,” the industry-funded group said, noting the relatively small sample size.

Truck-based SUVs and car-based crossover utility vehicles (CUVs) are generally larger and heavier than passenger cars, stand taller with blunter front ends, and are increasing in number and share of total vehicles on North American roads.

To read the full article go to www.reuters.com. ❖

Top 10 Weirdest Insurance Claims

Reprinted from www.compare.com

Protecting yourself in the event of damage, loss, illness or death is what insurance is for. As an adult, you most likely have several types of insurance: car, life, homeowners, etc. If your house catches on fire or you get into an auto accident, you file a claim to receive compensation for replacing or fixing what you've insured.

However, insurance goes far beyond auto, home and life. When it comes to claims, there have been more than a handful of offbeat occurrences.

Here are the top 10 weirdest insurance claims and policies to date:

1. The farmer who lost his phone in an unlikely place — A livestock farmer in Devon, UK filed an insurance claim on his iPhone, which he lost one dark and stormy night helping one of his livestock give birth. He claimed the phone disappeared in the cow. The insurance company paid out the claim in full.
2. Falling coconuts — Did you know that falling coconuts kill 150 people worldwide a year? That fact was the basis for the Travel Agency Club Direct 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, there was a case dealing with a coconut and payout in Hawaii. A police officer was struck in the head by a falling coconut while removing fronds from a public sidewalk. The officer was awarded \$39,000.
3. A hairy situation — How much do you think your chest hair is worth? If you're singer Tom Jones, the answer is \$7,000,000. Believe it or not, Lloyds of London agreed to issue an insurance policy to cover Tom Jones' chest hair.
4. Can you taste the payout? — If you're a food critic, your taste buds are crucial to your livelihood. Food Critic Egon Ronay decided his taste buds were not to be taken lightly, so he insured them for an incredible \$393,000.



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5. Teeth overboard — Losing your baggage while traveling is not uncommon, which is where Travel Insurance comes in handy. But what exactly do insurance companies consider baggage? One man filed a lost baggage claim to his travel insurers over lost dentures. How did he lose his dentures? They fell out while vomiting over the side of the cruise ship while on vacation. Lucky for him, his insurer complied.

6. In the event of an abduction — Do you believe in aliens? Have a fear of extraterrestrial activity? You're in luck. Alien Abduction Insurance can be purchased from the St. Lawrence Agency in Altamonte Springs, 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.

7. Do you insure your promotions? — Some companies do. A 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. Good thing they got insurance, as Wilmington, N.C. saw eight inches.

8. Insure your assets — If you've got it, flaunt it. If you're famous, get an insurance policy on it. That's what Jennifer Lopez did. J. Lo has an insurance policy in the amount of \$27 million dollars for her butt.

9. Congratulations you're having twins! — In the event that you conceive more than the one baby you planned, Lloyds of London can help you out. It's called Multiple Birth Insurance, and it covers the financial impact of more than one baby. One couple collected after having twins, purchased the insurance again and ended up having another set of twins.

10. Burglary mishaps — Most people have homeowners insurance to cover things like house fires or robberies, but what if your burglar suffers from mental anguish due to a faulty garage door opener? This happened to one couple who went away on vacation for a week. While on vacation a burglar robbed their home and tried escaping through the garage. The burglar ended up locking himself in their garage because the garage door opener wouldn't work. He was trapped there for a week and forced to dine on dog food and soda – the only edible items he could find. The burglar escaped when the family came home and promptly filed an insurance claim against the owner for mental anguish. He was awarded \$1 million.

Some people will file a claim for anything – and sometimes it even works. The world of insurance claims can be weird and wacky. ❖



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NICB Appoints New President and CEO

— By Heather Turner
Reprinted from www.propertycasualty360.com

After 12 years as president and CEO of the National Insurance Crime Bureau (NICB), Joe Wehrle will retire in June, and David Glawe will assume the role of the organization's new president and CEO on June 1.

Previously, Glawe served as under secretary and chief intelligence officer at the Department of Homeland Security (DHS) since 2017 — a position in which he was confirmed for by the U.S. Senate after a nomination from President Trump.

At the DHS, Glawe was the senior executive responsible for intelligence functions, bulk data technical solutions, program management, budget, and strategic oversight to integrate 22 DHS component organizations, including the Cyber Security and Infrastructure Security Agency, the Federal Emergency Management Agency, and more.

"Glawe's extensive background in national security, law enforcement, and management leadership skills made him the right person to lead NICB. Glawe is a proven leader and who has excelled at strategic leadership and execution and is well-positioned to lead NICB's continued transformation," said Mike Capuzzi, NICB board chair, in a statement.

Before his role at the DHS, Glawe served as special assistant to the President of the United States and senior director for homeland security at the White House. Earlier in his career, Glawe was a special agent with the FBI and a supervisory special agent in the counterterrorism division. His law enforcement career also includes positions with the United States Postal Inspection Service and serving as a police officer in Houston, Texas, and Aurora, Colorado.

"I'm honored to lead the organization through the next phase of development as we combat insurance fraud and theft and look forward to engaging with all our members, strategic partners, law enforcement, regulators, and consumers," said Glawe in a release. ❖



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