



~ 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."

Have a GREAT Summer! See you in September!



Claims Conversation

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

PSAA goes on summer hiatus after the June 18th PSAA Golf Tournament. This may seem redundant since this summer's PSAA hiatus immediately follows PSAA's 2020-2021 in-person pandemic hiatus.

PSAA in-person meetings reconvene at the Seattle Renaissance Hotel (515 Madison Street, Seattle, WA 98104) on Friday, September 17, 2021 @ 11:30am... exactly 20 months since our last meeting there on January 17, 2020.

In the 20-month interim, PSAA scheduled monthly Zoom meetings with guest speakers and vendor sponsors. The topics were not as weirdly compelling as the binge-worthy Netflix documentary series, "Tiger King: Murder, Mayhem and Madness", but several dozen PSAA members invested their time and attention to keep abreast of new developments, challenges, and opportunities within the insurance claims profession... quite surprising how much change happens even when it feels like the world has stopped.

The 20-month gap between monthly PSAA meetings notwithstanding, only 12 months separates last year's PSAA Golf Tournament from this year's Friday, June 18th event (read all about it elsewhere in this month's newsletter), but the 12 months of 2020-2021 imposed upon us a lifetime of shifting realities.

The 2020 PSAA Golf Tournament was a cautious, controversial undertaking amidst conflicting, contradictory CDC information and governmental guidance (or lack thereof) ...

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 is 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 19th. 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 do not 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 are 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

(Continued on page 3)



**PSAA Golf
Tournament
June 18, 2021
Northshore
Golf Club**

Have a great time!!!



**2020-21
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Frontier Adjusters

PSAA Next Luncheon Mtg

Next Meeting: **September 17, 2021**

Time: 11:30am to 1:30pm

Location: **Renaissance Seattle Hotel**

515 Madison Street
Seattle, WA
206/583-0300 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)
Parking \$12

Presentations: **To be determined**

Sponsors: **To sponsor this meeting see below**



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So You Want to Get Your CPCU



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(Continued from front page)

many of those 60,600+ people thought they were at risk for catching the virus.

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 judgement, 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.

We came, we golfed, we partied, and then we parted. Who knows when next we will do it again?

We ARE doing it again. 12 months later, 12 months wiser. We are doing it better, healthier, with more confidence and certainty. The June 18th PSAA Golf Tournament is our celebration of a return to pre-pandemic normalcy. We are embracing the end of sheltering in place, so this year's tournament theme is travel - each vendor partner will be decorating their spon-

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sored hole as a specific travel destination (no two holes can feature the same destination). Golfers will judge the winners.

We are expecting a huge attendance, and we are looking to make this our best attended event ever. The tournament golf teams may already be filled, but you can still show up (so long as you sign up) for the post-tournament celebration. It is inevitable that some of us adjusters and service providers will take a call or last-minute assignment that precludes our attendance, so chances are good that you can get on a team even if you are not already committed or assigned to one.

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So You Want to Get Your CPCU?

What to Know About the Designation

The Chartered Property Casualty Underwriter designation is seen as the gold standard of insurance designations. But is it worth the time and effort?

By Autumn Demberger

Reprinted from www.riskandinsurance.com

So you want to further your insurance education.

The drive to gain knowledge and understanding of the industry you work in is an inevitability, especially for the savvy professional looking to grow their career opportunities. But the task of more schooling can be daunting at first. There's the question of what to learn, where to learn it, how much to budget for this opportunity — all with the fear: Is it really worth it?

For many in insurance, seeking out the Chartered Property Casualty Underwriter designation is worth the time, money and effort they put into it.

With an array of subjects spanning risk management, underwriting and more, it's become somewhat of the "gold standard" in insurance designations for many.

"People have said to me that it is like the 'master's degree' in risk management and insurance," said Chris Hampshire, VP of carrier practice sales at Gallagher Bassett, and the 2022 president-elect of the CPCU Society. "I always knew it was something that I wanted to take on."

CPCU: The Master's of Insurance?

A sentiment that designees almost universally share is that the CPCU designation is like having a master's degree in the industry.

It's no wonder, either. The program is designed to cover a number of key industry topics, from risk management, insurance law and risk financing all the way to concentrations in commercial or personal lines. Cyber risk management, data analytics, claims and underwriting, and reinsurance round out areas of study.

"There's choice designed within the CPCU program. Candidates have options to choose from in order to meet the areas of expertise that are most specific or most relevant to their goals," said Adam Carmichael, president of the ProKnowledge group at The Institutes, which runs the CPCU program and is also the parent company of this magazine.

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The CPCU program can be taken online, completely virtually, and is broken down into small, digestible pieces.

"If you have 15 minutes today and 20 tomorrow, then you'll be able to make progress each day," Carmichael explained. "There's a lot of flexibility due to the self-study structure of the designation."

Each course is capped with a 65-minute exam with 50 multiple choice questions. But the multiple choice goes far beyond memory recall; application of the lessons learned is a fundamental component of the CPCU.

"It's beyond rote memorization or even just theory," said 2012 CPCU candidate Matthew Struck, co-founder of broker agency Treadstone Risk Management. "It's practical utilization that you are then able to deploy in your day-to-day tasks."

For Struck, the biggest gain the CPCU has given him as a broker is the ability to explain action items and policy details with clients on demand: "I got a clear understanding of how the industry operates. I can now better frame a submission before it goes to an underwriter so that it looks better, because I know what the underwriter will key in on," he said.

Jermaine Washington, a 2021 CPCU candidate and underwriting assistant at TREA Corporation, entered insurance at the age of 18. For him, earning the CPCU was vital to get up-to-speed with the goings-on in the industry.

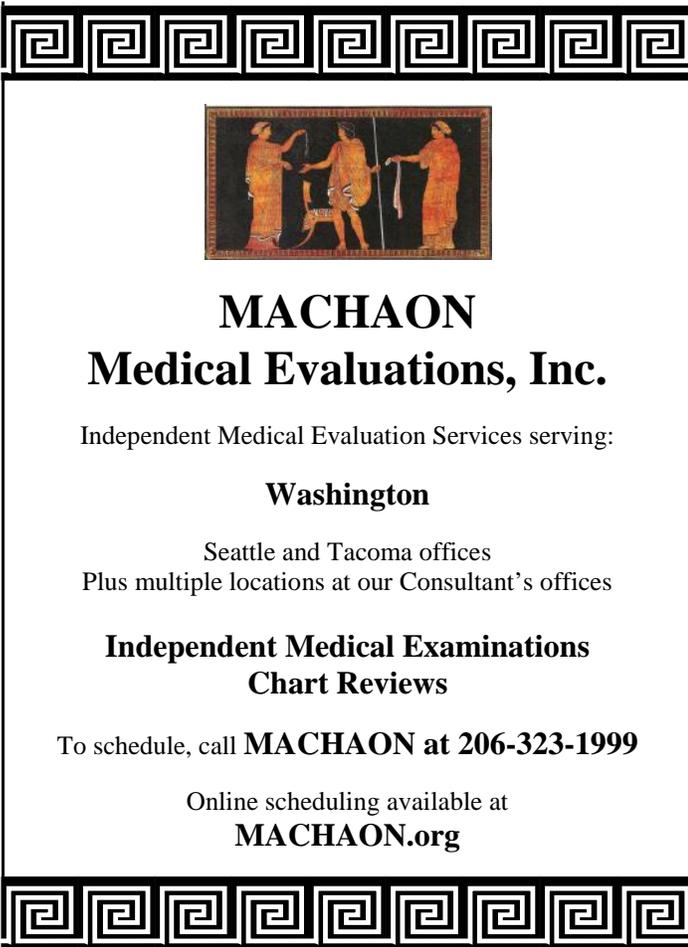
"The CPCU has enormous magnitude as far as its reputation," he said. "I've seen that it really does help you in as far as going into a challenging line of business or going into a challenging role. Being young and inexperienced can be tough, but the CPCU gave me a foundation and the fundamentals I needed to jumpstart my career."

Washington, now 23, said the CPCU has helped him go "toe-to-toe" with others who have worked in the industry for many years and who already have that wealth of knowledge. He's able to speak with his peers and upper management with confidence.

"This was like getting my equivalent master's in insurance and underwriting," Washington said.

Balancing Education, Home and Work

The level of education is invaluable. But while the CPCU can set up an individual with the foundation they need to understand and discuss industry happenings, there's still a level of 'what if' to contend with.





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For instance, what if pursuing the CPCU disrupts home life and the “regular” 40-hour work week?

The good news: Many CPCU candidates agree there's a level of flexibility when it comes to gaining this designation. Part of that comes back to the way the courses are set up: online, self-guided, tests taken quarterly and only if the candidate is ready to take them.

“I definitely had hesitations at first,” Gallagher Bassett's Hampshire said. “Really all related to the amount of work that would be involved on the front end.” Hampshire said he's the kind of person who likes to finish what he starts. For him, though, the value of the CPCU next to his name far outweighed the fear of not finishing.

In fact, Hampshire was able to complete his CPCU courses in just four months.

Though, that speedy route isn't for everyone, and that's okay. The CPCU is designed to meet the needs of the student.

Nicoletta George, global underwriting manager for general liability, AXA XL, earned her CPCU in 2019, setting out on her journey in 2013 after completing her MBA.

“I enjoy learning,” she said, “and I saw the designation as an opportunity to supplement my knowledge and experience in order to further my career opportunities within the industry.”

Fresh out of a 17-month accelerated MBA program, George pursued her CPCU at her own pace out of a passion for learning. She said that she had to determine what was a reasonable timeframe for completing the courses, while simultaneously raising three children and working in a demanding, full-time job.

“I determined that I was only in competition with myself,” she said, and so she spaced her learning over the course of six years.

“I studied for each course to achieve my designation, but taking my time with the material allowed me to more fully grasp the concepts I was learning and apply them to actual business problems. Approaching the courses through this lens was a key differentiator in my journey.”

Contending with Cost

Another area that many balk at when starting a new educational milestone is the cost.

The CPCU does have its fees, from course material to the sitting exams. But because the CPCU is designed

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to be taken at the candidate's pace, budgeting around each isn't a tall task.

Also, as many CPCU candidates pointed out, some employers offer reimbursement.

"A lot of corporations support their employees working on the CPCU, even financially for some. Candidates should talk to their employers about the possibility," said Hampshire. "Not all do, but it doesn't hurt to ask."

Struck's CPCU journey started with his employer. After working in life insurance, he decided it was time for a change, and a headhunter led him to a career in commercial P&C.

"I had my license, but I needed the knowledge base," he said. At the recommendation of his new employer, he started his CPCU journey.

"I negotiated at least the first exam and the study materials be covered," said Struck. Once he passed, Struck continued to advocate for his education.

"Some employers won't, but you have to ask for it anyways. You have to be your own advocate and present a good case for what your employer can gain by funding you."

So, What Are They Gaining?

Yes, the most important question to address: Is it really worth it?

"Consider the professional and educational value that can be gained by going after the industry's most respected designation," Washington said.

"Professionally, the CPCU helped my confidence levels in speaking about the industry. These courses have been evaluated by the American Council of Education. This is an educational accomplishment."

The CPCU shows a level of dedication to employers. It demonstrates their employee has a desire to know the industry, inside and out. For some, a CPCU completion has led to raises as well as promotion.

"I achieved the CPCU in September 2019, and it played a significant role in my promotion from VP to SVP that went in effect April 2020," said George. "While pursuing my CPCU, I was asked to lead an extensive training for a small group of five excess casualty underwriting assistants who expressed interest in becoming underwriters."

A training that proved a huge success for AXA XL and for George's standing: "Three group members were subsequently promoted," she said.



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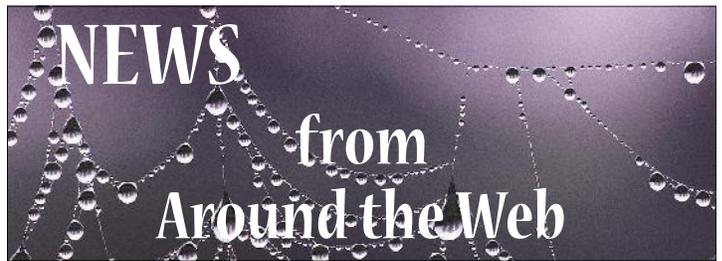
Hampshire further noted that the rewards of the CPCU far outlast personal goals. Becoming a CPCU candidate enables you to join the CPCU Society, which is yet another way to excel.

"It's a great way to get involved in leadership roles outside of your organization and network with all these people with a deep understanding of the industry," he said.

"If you want to be that person who is looked at as a thought leader, as a risk management consultant who's not just transactional, you have to dig into problems. You have to think about the ramifications and understand the nuances of the business," Struck added.

"The CPCU is going to be the foundation all of that is built off of." ♦

— To learn more about the CPCU program, visit The Institutes' website for more details: www.cpcusociety.org.



Building a Digital Defense Against Unwanted Apps

News release from FBI-Oregon

Did you forget your password again? You know you are supposed to create complex and unique passwords for everything, which makes it really difficult to remember what they all are. Luckily, more and more sites are offering you the chance to log in with your Facebook or Google or other digital account. Seems easy, right?

It is definitely easier to collect and become registered on more and more websites and apps if you go this route – but our friends at the FTC have a warning for you. This kind of open access can leave you vulnerable to cyberattacks, phishing, and scams.

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Purge your permissions list. Go to the settings on your social media site and follow the instructions that lead you to the list of sites and apps to which you are granting access. Follow the instructions that tell you how to remove those apps or sites.

Delete all apps from your devices that you are not using.

Keep up the good work! Check your accounts every few months to see what kinds of permissions your programs or apps have.

If you are the victim of an online fraud, you should report the incident to the FBI's Internet Crime Complaint Center at www.ic3.gov or call your FBI local office. ❖

A Mediator's Guide to Claims Reserves in the Insurance Industry

By JAMS
 Reprinted from www.jdsupra.com.

Mediators may encounter a reluctance to settle by one or both parties during the course of a mediation session, but understanding the underlying realities of each party's position may help break log-jams. All stakeholders must understand all the factors that might pose either an opportunity for or an impediment to settlement.

Plaintiffs may overestimate the value of their claims and/or the defendants' liability exposure. Correspondingly, defendants may undervalue the claim and/or their exposure. Due to many courts being closed during the pandemic, plaintiffs and defendants alike may believe that it will take years for their case to reach a jury. The backlog of criminal cases, along with the substantial backlog of civil cases already set for trial but continued for the past year or more, is compelling evidence that civil jury trials may be significantly delayed. Plaintiffs' counsel may believe that defendants want to delay, and the pandemic is serving to facilitate this obstruction to settlement.

To understand this mindset, it is important for the neutral, and for counsel as well, to ascertain what can facilitate settlement. One example is the function of reserve accounts on the claims side of liability insurance. Broadly speaking, liability insurance

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provides protection against claims resulting from injuries and damage to people and/or property. It also covers legal costs and payouts for which the insured party is liable. Among the various types of liability insurance, general liability insurance helps cover costly claims that can arise during normal business operations.

An example of a costly claim is third-party bodily injury: If a customer gets hurt after slipping and falling in a store, he or she can sue the business. An insurance policy generally includes bodily injury liability coverage to help pay for medical bills. Third-party property damage coverage may help cover repair or replacement costs if a business damages someone else's chattel/personal property. Similarly, in the motor vehicle accident context, liability coverage may cover the cost of bodily injury and/or property damage that an insured causes to others when the insured is at fault. Uninsured and underinsured motorist coverage provides first-party coverage to the insured for bodily injury as well. In any case, insurance carriers are required to maintain a reserve of money, often called a "claims reserve," to account for claims asserted against their insureds.

Generally, a claims reserve is money that is set aside for the future payment of incurred claims that have



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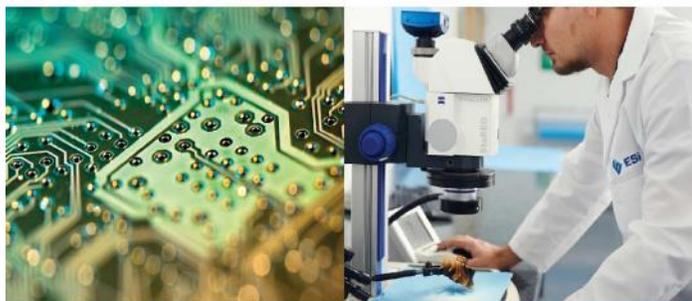
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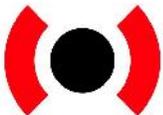
not yet been settled. These requirements apply to first- and third-party claims. A claims reserve is earmarked for policyholders who have filed or are expected to file legitimate claims on their policies; this includes third-party claims made against insureds that fall within the various policy coverages. Typically, insurance companies process claims that are filed against the policies that they sell. For example, an auto insurance policyholder who has an accident will usually file a claim with his or her insurance provider to pay for any damage to his or her car. Some claims, such as property losses due to fire, may be easily estimated and quickly settled. Others, such as product liability claims, complex automobile accident claims or construction defect claims, may be settled long after the policy has expired.

Here are some facts about claims reserves:

-)] An outstanding claims reserve is an actuarial estimate because the amount liable on any given claim is not known until settlement or final judgment.
-)] A claims reserve is generated from a portion of a policyholder's premium payments over the course of the insurance contract.
-)] Any outstanding claims reserve is recorded as a liability on a company's balance sheet.

A balance sheet reserve is a liability. Upon entering an insurance contract with a customer, an insurance company accepts any liability in the event that an adverse occurrence damages the item that is insured. Accepting liability means making a payment to the insured person when he or she files a legitimate first-party claim (e.g., an auto insurance policyholder's claim for medical coverage after an accident or a homeowner's claim for damage caused by a covered loss) or paying a settlement in a third-party case, such as an injured driver seeking to recover for damages caused by an auto accident.

As stated previously, a claims reserve is money set aside by the insurer for a claim that has been reported but not yet settled or incurred but not reported. An insurance company will assign a claims reserve to each file that fits one of those descriptions, reflecting its best estimate of the eventual settlement amount. The claims adjuster is responsible for estimating the payable amount. Defense counsel often assist in evaluating the case; as discovery progresses, the case's value may be adjusted, along with the reserve. The monetary amount of the claims reserve can be calculated subjectively, using the claims handler's judgment, or statistically, by evaluating past data to project future losses. Actuarial estimates of the amounts that will be paid on outstanding claims must be evaluated so that the insurer can calculate its profits.

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Again, an outstanding claims reserve is an accounting provision that is recorded as a liability on a company's balance sheet. It is classified as a liability because it must be settled at a future date (e.g., settlement or final judgment). In other words, it is a potential financial obligation. Insurance companies have to be prudent not to over-reserve. This can have an adverse impact on a company's profitability, as it then will have fewer resources available to deploy on investments. Conversely, under-reserving can free up more funds with which to invest. However, regulators monitor insurance companies' reserves to ensure that they are adequate. Carriers have an incentive to get those liabilities off their balance sheets and free up these monies for other, more lucrative purposes. The mediator, as well as counsel, can use that incentive to push for settlement, even when there is a perceived countervailing incentive to delay resolution of a claim. ❖

Hundreds of Covid Insurance Suits Tossed in Washington State

Reprinted from news.bloomberglaw.com

Travelers Casualty Insurance Co. of America and several other major insurers defeated Covid-19 coverage challenges from hundreds of businesses, after a federal judge in Washington state found that the pandemic didn't cause the physical property damage required for their policies to apply.

Judge Barbara J. Rothstein's May 28 dismissal of the 10 consolidated cases is in line with the majority of courts that have issued rulings siding with insurance companies in their refusal to pay claims related to pandemic-spurred shutdowns.

Since March 2020, struggling businesses have filed at least 1,787 similar cases in state or federal court, according to the University of Pennsylvania Covid Coverage Litigation Tracker. Most decisions have found that all-risk policies covering direct physical loss of or damage to property don't cover economic losses from pandemic restrictions.

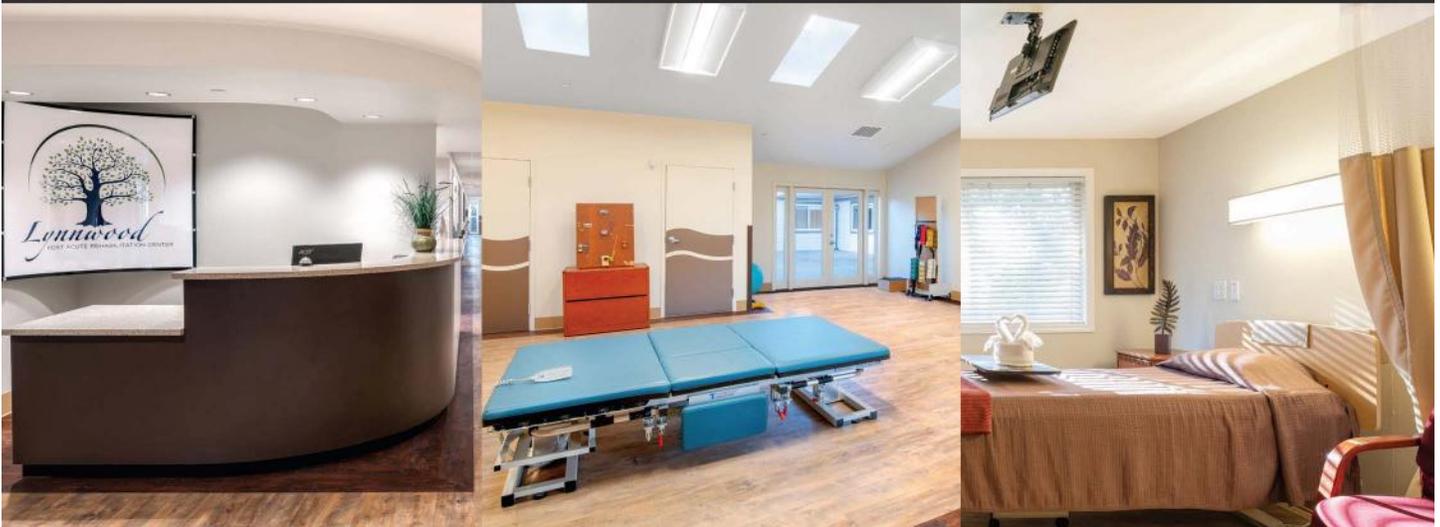
Rothstein's ruling involves hundreds of businesses—ranging from law firms to dentists' offices to the Seattle Symphony Orchestra—that initially filed individual lawsuits in the U.S. District Court in the Western District of Washington. After a hearing in November 2020, the court consolidated the cases into 10, based on the insurance company named as a defendant.

In her opinion, Rothstein cited "the overwhelming consensus that has formed" that "COVID-19 hurts people, not property." Therefore, insurers don't need to cover economic losses from temporary closures or limitations resulting from threat of the virus, she said.



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The judge rejected the idea that “loss” includes loss of the use of property, a successful argument in some cases. Instead, “loss” means that “the alleged peril must set in motion events which cause the inability to physically own or manipulate the property, such as theft or total destruction,” Rothstein said.

In addition to Travelers, the insurers involved in the consolidated cases included the Hartford Financial Services Group, Liberty Mutual Holding Co. Inc., CNA Financial Corp., Affiliated FM Insurance Co., Aspen American Insurance Co., Fireman’s Fund Insurance Co., The Hanover Insurance Group Inc., the Dentists Insurance Co. Inc., and the Tri-State Insurance Co. of Minnesota.

Keller Rohrback LLP represented the businesses. Bullivant Houser Bailey represented the insurance companies.

The case is *Nguyen v. Travelers Cas. Ins. Co. of Am.*, 2021 BL 200603, W.D. Wash., 2:20-cv-00597, 5/28/21. ❖

Despite Less Driving During 2020 Pandemic, Traffic Deaths Were Highest in 13 Years

Reprinted from www.insurancejournal.com

Even though Americans drove less in 2020 due to the pandemic, early estimates of crash fatalities from the U.S. Department of Transportation’s National Highway Traffic Safety Administration released Thursday reveal the largest projected number of deaths since 2007.

According to NHSTA, an estimated 38,680 people died in motor vehicle traffic crashes last year, representing an increase of about 7.2 percent as compared to the 36,096 fatalities reported in 2019.

Preliminary data from the Federal Highway Administration (FHWA) shows vehicle miles traveled (VMT) in 2020 fell by about 430.2 billion miles—a 13.2 percent decrease.

The fatality rate for 2020 was 1.37 fatalities per 100 million VMT, up from 1.11 fatalities per 100 million VMT in 2019.

NHTSA’s analysis shows that the main behaviors that drove this increase include: impaired driving, speeding and failure to wear a seat belt.

While passenger vehicle occupants had the largest number of fatalities, accounting for 23,395 of the 38,680 (up 5 percent), motorcyclists saw the biggest increase in crash deaths, rising 9 percent to 5,015.

Deaths among bike riders also increased, rising 5 percent to 846, while pedestrian deaths were esti-



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mated at about the same levels in 2020 and 2019.

NHSTA said crashes involving a large truck were among the few areas where the agency projects a declining number of deaths in 2020, but the drop was only 2 percent. Crash fatalities among people aged 65 fell by about 9 percent.

Crash factors reviewed by NHTSA that showed the largest increases in 2020 as compared to 2019 included:

- ⌋ Occupant ejection, up 20 percent.
- ⌋ Unrestrained occupants of passenger vehicles, up 15 percent.
- ⌋ Crashes on urban interstates, up 15 percent
- ⌋ Crashes on urban local/collector roads, up 12 percent;
- ⌋ Speeding-related crashes, up 11 percent

Nighttime driving produced an 11 percent jump in crash deaths, and deaths from weekend crashes rose 9 percent.

Demographically, non-Hispanic Black drivers were the most impacted, with crash deaths rising 23 percent.

Auto Insurers

The NHTSA data is consistent with reports from auto insurers that cited a reduction in the number of claims during 2020 but an increase in the severity of claims due to fatalities. Many insurers returned premiums and lowered rates to reflect the reduction in

claims. Still, many personal auto insurers reported healthy profits in 2020.

Fitch Rating reported that the premiums returned and rebated, while substantial, "did not fully offset loss cost benefits derived from lower frequency."

Auto claims statistics from Allstate, Progressive and GEICO show that frequency dropped by 27-30 percent in 2020 for physical damage claims, and by 25-30 for bodily injury. In contrast, in 2019, the frequency declines for these coverages were in the 0-4 percent range.

Still, Fitch noted, declines in frequency were partly offset by jumps in claims severity last year: 8-10 percent for physical damage and 12-13 percent for bodily injury. Accidents occurring at higher speeds in less crowded traffic conditions and distracted driving are thought to be contributors to the severity trends.

Mark Sektnan, vice president of the American Property Casualty Insurance Association, said insurers "took immediate action" when driving was reduced in 2020, and that auto insurers voluntarily provided more than \$14 billion in refunds and credits to policyholders for reduced driving during the pandemic.

Some contend that insurers should have done more to account for the drop in driving and crashes.

Class action lawsuits have been filed in Nevada against 10 major auto insurance companies, contending that the companies charged excessive insurance premiums during the pandemic.

The industry has pushed back against critics.

"The 2020 increase in road fatalities suggests that despite improved automobile technologies and auto safety laws, driver behavior is deteriorating at a rapid pace," said Stef Zielezienski, executive vice president and chief legal officer for the American Property Casualty Insurance Association. "Trends in reckless driving could prove even more fatal as traffic volume starts to return to pre-pandemic levels. These dangerous trends, combined with increasing litigation, medical, and auto repair costs impact the marketplace." ❖

Building a Digital Defense Against Elder Fraud

News release from FBI-Oregon

Sweepstakes scams may make you think you are a big winner when, in fact, you could end up losing everything. The FBI's Internet Crime Complaint Center says that more than 3,700 senior victims reported losses of \$38 million to this kind of scam in 2020.

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Here's how it works: the bad guy convinces the senior that she has won money in a sweepstakes or foreign lottery. The fraudsters often claim to be an attorney, customs official, or lottery representative. They make an effort to appear official and reputable. The scammer tells the victim that she has to pay some kind of fee before receiving a prize... a fee for shipping or insurance costs, customs duties or taxes.

Through the course of this scam, the criminal will often find and use personal information about the victim in an effort to gain her trust. The scammer knows that older victims are more likely to be polite, trusting and willing to believe those in a position of authority.

The second kind of elder fraud we are talking about today involves telemarketing scams... scams where the bad guy convinces the victim he can make money fast or avoid some legal or tax problem.

These kinds of scams have been around forever, but evolving technology makes them even harder to spot. Criminals buy and sell marketing lists and personal information so they can have as many details as possible about their victims before they make contact. In some cases, they take the time to build a relationship with the senior so the senior is less likely to look for outside guidance before sending money to the scammer.

Here's how you can protect yourself and family members:

- ⌋ Do not give out personal info by phone, mail, or the internet unless you initiate the contact.
- ⌋ Always use publicly available sources to confirm you are using legitimate contact numbers and addresses for a business or agency.
- ⌋ Do not pay for fees or services with a gift card. Legitimate services will not request payment like this.
- ⌋ Be wary if someone tells you that you have to pay immediately or the offer will disappear.
- ⌋ Be wary if you have to pay any fee or provide bank account information for a "free" gift, vacation or prize. ❖



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