

THOMPSON'S WORLD INSURANCE NEWS

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Commonwell announces more relief measures

THE COMMONWELL Mutual Insurance Group is providing \$100 to each of its member policyholders as part of its COVID-19 member response plan.

The Lindsay, Ont.-based mutual said it wants to help members ease their personal financial pressures or allow them to pay it forward by donating to others in need in their community.

"As a community insurer, we are stepping forward to help our communities in a time of challenge that is affecting all of us," said Tim Shauf, president and CEO.

"Our 'Pay it Forward' initiative stems from the fact that we have been able to carry on business as an essential service while others have not. It recognizes that while we can't fix all problems, each of us, through individual decisions and individual actions, can make a difference. The payment will be mailed to members in the next

four weeks."

The Commonwell Mutual Insurance Group team had already provided several relief measures for members as part of its COVID-19 Member Response Plan, including creating flexibility for individual members and facilitating policy changes for members who need to reduce their monthly premium due to changed circumstances.

"This pandemic is a generational-impacting event that we will see effects from for years to come," Mr. Shauf said.

"As a mutual insurance company, we are rooted in our communities and we believe this unprecedented time calls for unprecedented and innovative measures."

Commonwell also provides staff members with an annual allocation of \$100 which can be contributed to charitable organizations supporting health, children or safety initiatives.

Seminar explores 'black box' technology

UNPRECEDENTED amounts of information are being collected by modern vehicles that can help piece together the details of exactly what happened before, during and after an accident, according to a forensic engineer.

Vehicles are loaded with different computer systems that work together and are controlled by a controller area network, that's similar to a person's central nervous system, Kenneth Cowie said during an online seminar hosted by the Insurance Institute of Manitoba.

'Black boxes' are part of most vehicles these days, which record the details of what happened from about five seconds before an incident.

The data can then be interpreted to determine what happened and whether the recorded events match the reported events, Mr. Cowie said during the advanced automobile forensics seminar.

Reconstructing the events of an accident can be

an important part of deciding on the validity of a claim, and that process involves re-creating the sequence of events leading up to and following a collision, Mr. Cowie said.

Part of that involves examining the vehicle and the site for physical evidence and taking statements, but computer technology within the car can also provide valuable information.

Black boxes record information about elements such as the speed the vehicle was travelling right before, during and after the collision, and whether the gas or brake pedals were engaged.

He said forensic engineers are able to analyze the data that these systems collect and should get involved in a situation where there is a conflicting information between involved parties, there are any red flags in the claim for possible fraud, or where catastrophic collisions where severe injuries or fatalities could inhibit available evidence.

Reform recommendations expected next month

► *Continued from front page*

The Alberta NDP also called for a blanket 25% auto insurance premium reduction for March, April and May payments.

Most auto insurers have offered various rate relief measures that depend on many factors.

The province's rate regulator has approved double-digit rate increases this year as auto insurers looked to recoup heavy losses incurred over the past few years. The situation was exacerbated by a 5% cap on rate increases that was in place from 2017 until this past August.

Late last year the Alberta government appointed an expert advisory committee to lead reform of the province's troubled auto insurance system. It is now reviewing the results of a survey conducted in

late February and early March of the views of residents and auto industry stakeholders on the rising insurance costs.

The committee is expected to deliver reform recommendations to government next month.

The Insurance Brokers Association of Alberta has called for the province to move to a no-fault system in order to rein in the escalating costs.

That was one of several proposals the IBAA put forth in March in a paper prepared by its auto advisory committee (*Thompson's*, March 16).

It also proposed to allow for the application of a deductible for both fire and theft claims and recommended integrating and co-ordinating ongoing medical treatment under the accident benefits portion of the auto policy.

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