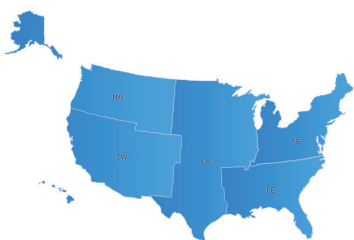


FRYEday Report

A Publication of Frye Claims Consultation & Administration

News Flash

JANUARY 2011



ALMOST 300,000 CLAIMS PEOPLE IN THE USA

According to the United States Bureau of Labor Statistics, it's estimated that there are 273,930 people employed as claim adjusters, examiners, and investigators this year. The Board of Labor Statistics breaks the numbers down a little further to give us a better idea of how the jobs pan out:

- Of the estimated 273,930 claim adjusters in the U.S., 128,440 work for insurance carriers.
- Adjusters in the District of Columbia receive some of the highest salaries for their position.

- It's estimated that 360 claim adjusters, examiners, and investigators are employed by rail transportation companies this year.

Tom Frye Shoots Hoops With LeBron James



Here Tom asks LeBron how about bringing your "talents" to the Warriors and his response was, "How about not!"



There is Tom Frye shooting over LeBronof course his back was turned.

RED FLAGS IN HAIL DAMAGE CLAIMS

In addition to the surge in hail loss claims and hail loss QCs, the ratio of hail loss claims that are referred as "questionable" has risen, from 1.2 in 2006 to 1.7 QCs per 1,000 claims in 2009. This indicates that the increase of QCs is not just because of a higher volume of claims, but rather a response by NCIB members to an overall rise in potentially fraudulent hail loss claim activity. To help insurers stay attuned to potentially fraudulent hail loss claims, the NICB offers the following list of fraud indicators:



- ✓ No other claims in the area when the claimed loss occurred.
- ✓ Paint oxidation, coloration, and the age in the bottom of the dents are consistent with the undamaged areas (shows that damage is not new).
- ✓ Damaged surfaces did not face the oncoming storm (The National Weather Service can provide specific storm information about the direction, strength, reported hail, and so on.)
- ✓ All dents appear to be the same size and depth or exhibit similar markings at the deepest part of the dent.

Additional indicators of fraud can be found in the *ForeCAST* report, which is accessible at nicb.org.

Comedy Corner

SETTLEMENT FOR CALIFORNIA DEATHS

Toyota Motor Corp. reached an out-of-court settlement with relatives of a family killed when the Lexus sedan they were driving sped out of control and crashed. This collision brought national attention to the manufacturer's products liability issue.



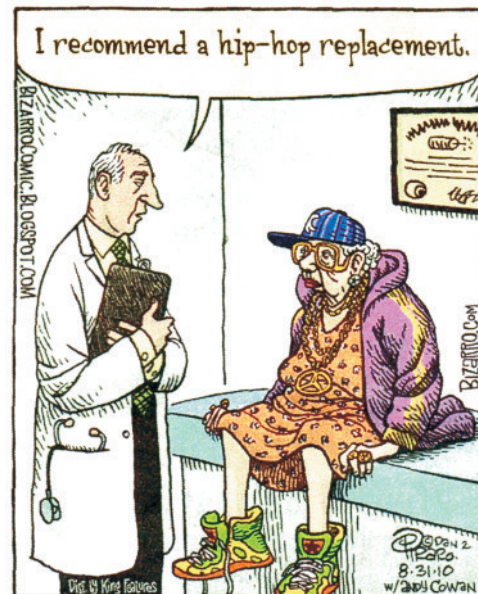
The tragedy also served as a catalyst for a massive recall involving more than 8 million Toyotas. It happened in August 2009 when Mark Saylor, an off-duty Calif. Highway Patrol officer, was driving a 2009 Lexus E350, with his wife, Cleofe, their 13-year-old daughter, Mahala and Cleofe's brother, Chris Lastrella as passengers. Lastrella told the 911 operator that the pedal was struck. The car did not stop, reportedly

moving as fast as 120 mph on a freeway before colliding with another car and then a ravine.

The carmaker faces a deluge of class-action lawsuits filed by Toyota owners and relatives of those who might have perished in other crashes linked to the alleged sudden

acceleration defect. Nevertheless, preliminary findings from the National Highway Traffic Safety Administration (NHTSA) show no evidence that motorists braked during some of the accidents, leading many to believe that drivers erroneously pressed the gas pedal.

Bizarro Dan Piraro



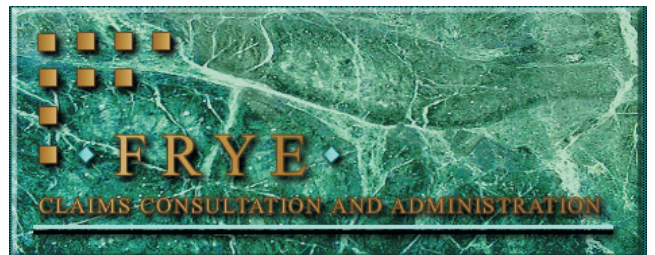
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