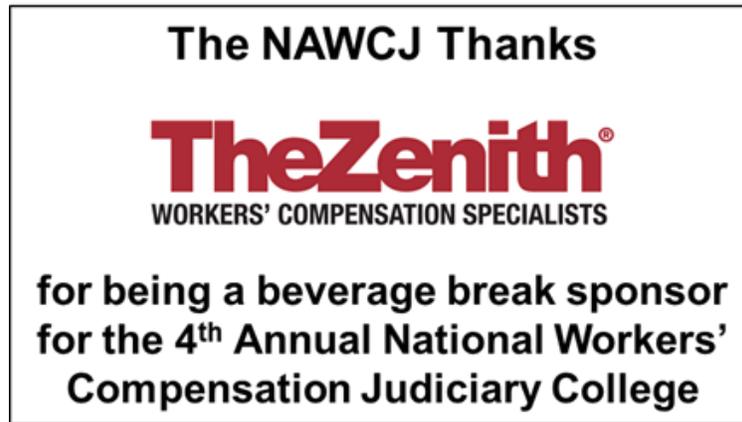


# Fourth Annual NAWCJ Judiciary College

August 20-23, 2012



- I. Judicial Writing and Editing, Professor Terrel
- II. Comparative Law Panel
- III. Credibility of Medical Evidence, Professor McCluskey
- IV. Evidence
  - a. Electronic Evidence, Professor Ehrhardt
  - b. Evidence for Adjudicators, Ehrhardt
- V. Live Surgery, Biographies
- VI. To Tell the Truth, Ms. Constantine
- VII. Keeping the Case on Track, Judge Jones
- VIII. Social Networking, Rissman Wieland
- IX. Technology
  - a. Technology, Judge Rosen
  - b. Technology, I phone Article
- X. Appellate Roundtable
  - a. Appellate Roundtable, Alvey
  - b. Appellate Roundtable, Jones

## Keven Moore on Insurance: Smart phones a sign of ever-changing world in many ways

As new technologies are introduced to an ever-changing world, I am amazed at how swiftly smart phones have taken over our everyday lives.

I still remember visiting my grandparents not too far before the turn of the Century. If you wanted to use my grandparents' rotary phone, you had to wait your turn because it was a party phone shared with all their neighbors. Out of courtesy, you were expected to hang up instead of listening to a neighbor's juicy gossip. Back then, most of us could recite nearly 100-plus different numbers, and if you didn't remember the number while you were out you were hunting down a phonebook and hoping that number wasn't unlisted. Today, if you are like me, you can barely remember the top five phone numbers of your immediate family because it's all kept up in the cloud. Yep, I bet some of you are thinking "what cloud?"



Smart phones have changed the way we all do things. For instance, when was the last time you pulled open a phonebook to look up a person or a place of business? When was the last time you pulled out a folded up map of your city or town? If you are like most people, I suspect that you walked those maps and phone books straight from the mailbox to the recycling bin.

It's hard to imagine having to spin a rotary dial or fumble for a quarter for the pay phone, both staples of my generation. With an estimated five billion mobile phones in the world today, not to mention the emerging number of tablet computers and other on-the-go connectivity gadgets, mobile technology is here to stay and moving at the speed of light, altering the way we live. Today, just about every adult, child and domestic animal seems to have a phone and many carry both a personal and a business phone.

The built-in technologies and smart phone apps mean it also serves as a compass, calculator, camera, video recorder, video-gaming device, a portable music player, a laptop, a flashlight, mirror, dog whistle, newspaper, library, turn-by-turn talking map/GPS device, personal assistant, etc. There was a time in the not-so-distant past when if you wanted to have all of these things, you would have spent thousands of dollars and needed a couple of large suitcases with wheels to carry it all along with you. Now it's all in the palm of your hand.

These devices can also be used to track rebellious teenagers by GPS (guilty as charged), comparison shop by scanning barcodes, check flight arrivals, watch YouTube or favorite movies, check in with your social networking friends, or even fake a call to get yourself out of that awkward situation or blind date that is going horribly wrong.

In the insurance world, smart phones are also changing how consumers and business owners are interacting with insurance agencies and carriers. As the phone continues to evolve, consumers should someday soon begin considering purchasing an insurance plan that comes with access to insurance smart phone apps, as they make it simpler to deal with one's insurance provider.

As newer technologies are introduced, insurance companies must adapt or die. For instance, my employer has always tried to stay ahead of the curve as it relates to new technologies. We were one of the first Independent insurance agencies in our region to convert to paperless and use dual monitors to increase our efficiency.

We recently added a mobile link on our website to allow our clients to report claims immediately. We know that when a consumer purchases insurance for their business, vehicle or home, they want to know that they will be protected financially from the cost of an accident or injury. So when an accident occurs and it is time to file an insurance claim, no consumer wants to find out that his or her insurance provider offers poor customer service and is not available to report a claim.

As insurance carriers shift to smart phone apps, there will be a number of conveniences for savvy consumers to take advantage of. For example, these new apps will allow individuals to look at their policies to review specific coverages any time or place one has reception and will allow the consumer to make payments conveniently.

From what I have read, some future innovative car insurance smart phone apps will allow consumers to view their car repairs in real-time, with photos of a vehicle's repair process that will be accessible on a smart phone's screen. Then, if the consumer has a question about their repair, the application will allow them to contact their repair shop immediately.

Once an accident has occurred, car insurance smart phone apps help a consumer submit a claim for broken glass and vehicle damage on the spot. The individual will be able to view and file claims no matter where they are and have access to 24-hour insurance customer service. These applications will also divulge the nearest car repair shop and towing service so that you are not left stranded somewhere.

More importantly, with the mobile smart phones today you can use that device to document and record accidents. Everybody now is carrying a camera and video camera so why not use them? It's amazing how accidents, admissions of guilt and stories change after the event, especially once attorneys get involved. So to help defend you or your employer, I tell clients to utilize the tools at hand and document every detail of that accident as you just don't know how insignificant that collected evidence may be. Create your very own Accident Report for your insurance adjuster, making your smart phone the single best defense tool you could possibly own in assisting to help deny a claim that you shouldn't have to pay for.

Writing from my very own mobile device, it's hard to imagine what new mobile technology may be coming. I can still remember the story my grandfather told about talking on a telephone for the very first time. Today while on vacation in Europe someone can actually check their heartbeat (electrocardiogram) with their phone and with the push of a button, send it off to their doctor back across the pond to have it analyzed. If the world continues to change at the pace I have witnessed, I now believe I just may live long enough to see the day when George Jetson arrives to work in the cubical down the hall.



*Keven Moore is director of Risk Management Services for Roeding Insurance ([www.roedinginsurance.com](http://www.roedinginsurance.com)). He has a bachelor's degree from University of Kentucky, a master's from Eastern Kentucky University and 25-plus years of experience in the safety and insurance profession. He lives in Lexington*

*with his family and works out of both the Lexington and Northern Kentucky offices. Keven can be reached at [kmoore@roeding.com](mailto:kmoore@roeding.com).*