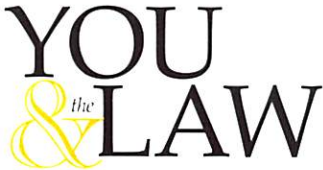


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'Tort costs'

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system. It's a fulfillment of the insurer's contractual obligations with the insured. It is a transfer of funds from the premiums the insurance company collected to the person harmed, and it's what that company agreed to do when it collected payment from its policyholder. It is the protection the purchaser paid the insurer to provide.

When insurance companies do the very thing they are in business to do — pay claims — they point at policyholders and claimants, blame them for the cost of insurance, and claim that the system is a drain on the economy and a burden on taxpayers and individuals.

The report also includes in "tort costs" what insurance companies pay to settle small property-damage claims without a lawsuit being filed. They count those payments as a "tort cost" even though no one sued or went to court and no expenses were incurred.

When injuries are more severe and damages are larger, the insurance company hires lawyers to fight the claim, to avoid paying anything or to get the injured person to settle for less. The report counts the fees for these lawyers as a "tort cost" even though the insurance companies created the cost by refusing to pay a legitimate claim.

The way the report calculates insurance losses also inflates the

numbers. It includes estimated losses as "tort costs."

But in insurance accounting, an "incurred loss" is not what the insurance company actually owes or pays out in claims. It's what the company estimates it might have to pay out at some future date.

The money set aside on this "guesstimate" of future claims is invested, earning interest and value for the insurance company and its shareholders. It is counted as a "loss" even though the money is still sitting in its bank account and may never be paid in claims.

Where are the true "costs" in the liability insurance system? They are in insurance company expenses and record profits.

Avoiding the physical aches and pains of technology use

Using electronic devices has many benefits: getting news and weather, staying in touch with friends and family, shopping, paying bills and watching videos. But too much time spent looking down at your digital device can be a pain in the neck — literally.

Too much texting and typing can lead to pain from repetitive motion of the thumb, fingers and hands. It can wear away cartilage in your joints, worsening any tendency you may have toward osteoarthritis.

Texting with your thumbs can strain or injure tendons, leading to pain in the wrist or forearm. Typing on a laptop or keyboard can increase the pain, tingling and numbness associated with carpal tunnel syndrome.

Looking down for too long at your smartphone, tablet or computer screen strains neck muscles, causing neck pain, headaches and possible changes in the structure of the neck.



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To avoid these discomforts:

- Give your thumbs a break from texting. Use a stylus or other fingers. Try dictating text messages or use voice commands to activate functions on your smartphone or computer tablet.
- When typing, place the laptop or keyboard so your forearms are parallel to the floor; your

wrists are straight and in line with your forearms, and your elbows are at a 90-degree angle at your waist.

- Keep things at eye level. Raise your computer monitor so that your gaze when looking at the screen is parallel to the floor. Hold your smartphone or tablet up, rather than holding your head down to look at the device.
- Practice good posture, keeping your neck and back aligned. Do simple stretches; arch your neck and upper back backward to relieve stress and muscle pain.
- Take regular screen breaks. Stand, move, stretch and take a few deep breaths before returning to the screen. Try to stop every 20 minutes to move and stretch for 20 seconds while focusing on something in the distance at least 20 feet away to alleviate eye strain.

Improve memory and focus at any age

As we age, it is normal to experience minor memory lapses. We may find it difficult to concentrate as well as we did when we were younger. Lack of sleep, stress, anxiety and certain medications can also put a strain on our short-term memory and ability to focus.

There are a few things you can do to lessen the memory and focus issues that are a normal part of aging.

If you have trouble following a conversation, look directly at the person who's talking. Ask the person to speak more slowly or repeat something you missed. To be sure you understood what someone said, repeat it back to the person in your

own words. That helps reinforce your ability to remember the information.

Use lists to keep track of things you need to remember. Lists on paper are handy to carry with you or refer to at a glance. A list on a smartphone allows you to set reminders.

Do one thing at a time. Multitasking is distracting, making it harder for you to focus and to remember what you just did.

Turn off the television and close email or other online notifications when you need to concentrate.

Limiting alcohol, getting more exercise and improving the quality of your sleep can also help improve memory and focus. To get a good night's sleep, keep to a consistent bedtime, and sleep in a cool, dark room.

Avoid using electronic devices for an hour before bedtime.



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