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## August 2003

### Reporter's Notebook

[Back to August Table of Contents](#)

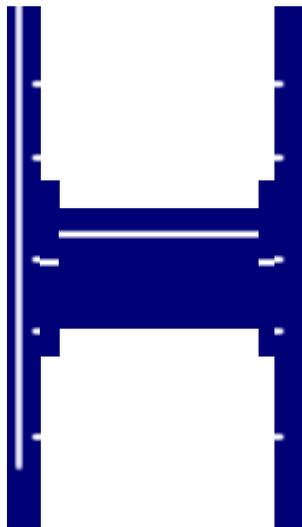
#### Trained Dogs Sniff Out Mold

The Florida Canine Academy, which turns out bomb, drug, money, weapon, termite, and accelerant detection canine teams, has expanded its program to include training mold-sniffing dogs. After becoming aware of the growing problem of mold in homes and businesses, Bill Whitstine, the facility's owner, worked with researchers to investigate the possibility that dogs could be trained to detect mold.

Whitstine looks for dogs who are 10 months to 3 years old, most of whom he obtains from the humane society. After 600 to 800 hours of individual training, a mold dog will recognize at least 18 different kinds of the most common toxic molds, including both active and inactive mold spores. If a dog alerts, there is a mold issue that signals a moisture problem, such as a leaky pipe. Mold dogs receive quarterly testing and annual recertification.

#### Hurricane Prognosticator Seeks Additional Funding

After 20 years of making and verifying hurricane forecasts, the tropical meteorology research group of the Department of Atmospheric Science at Colorado State University is questioning whether funding will be available to allow continuation of its program. In a recent statement, William Gray, professor of atmospheric science at CSU, explained that the federal agencies that are charged with funding this type of research, the National Oceanic and Atmospheric Administration, the Federal Emergency Management



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Administration, and the Office of Naval Research, have declined support. NOAA recently began issuing its own annual Atlantic basin seasonal hurricane forecasts.

In recent years, the majority of the financial backing for the CSU team has come from the research foundations of United Services Automobile Association and State Farm, but the insurers are not continuing their funding. "We will always be grateful for their support," said Gray. "They have given more than their fair share of support for the insurance industry. We must find other funding to continue issuing hurricane forecasts and to undertake the background research necessary to sustain them. It is hoped that other private or government groups who would like to see our hurricane forecast continue provide us with financial help."

#### **Insurer-Funded Group Hunts Iraqi Treasures**

The International Foundation for Art Research, a non-profit educational and research organization, is working to retrieve historic items looted from the Baghdad Museum during the Iraqi war. The group is working through its Art Loss Register, an international archive of stolen art created in the mid-70s following a rash of international art thefts.

Although initial estimates of thefts from the museum were over-exaggerated, approximately 1,000 items are missing. "In the very early days there were rumors of tens, if not hundreds, of thousands of items being looted from the Baghdad museum," said David Shillingford, marketing director for ALR. "It has emerged that a number of items had been taken for safe keeping."

Of the items confirmed stolen, 26 have been placed on the ALR database, while the Interpol web site lists 19 stolen items. Other organizations involved in recovering lost artifacts from Iraq are the Federal Bureau of Investigation and the United Nations Educational, Scientific, and Cultural Organization. ALR is supported, in part, by 18 U.S. insurers, through an annual fee based on fine art premiums and a recovery fee for any art retrieved on which insurers have paid claims.

#### **NICB, FBI Uncover Auto Fraud in Chicago**

Federal Bureau of Investigation and National Insurance Crime Bureau agents devised a sting operation to expose an auto claim fraud ring in Chicago. Following the year-long operation, 45 area residents were indicted for filing false claims for soft tissue injuries and property damage totaling more than \$1 million, according to the NICB.

In Operation Soft Tissue, the organizations created fake law certificates and set up a law office on Chicago's Michigan Avenue. A video camera was hidden in the law office to record incriminating conversations between the "lawyer" and the organizers of the phony auto accidents. NICB member companies donated automobiles and sham insurance policies for use by cooperating fraud ring members and undercover agents. NICB agents also were able to view or participate undercover in several staged accidents.



### Hysteria Fuels Claim Increases

A sharp increase in the media's attention to mold has fed policyholder's mold hysteria over the past few years, according to the Insurance Information Institute. Since 2000, more than 10,000 toxic mold articles have appeared in the U.S. press. Between April 10 and May 17 of last year, Ed McMahon's \$20 million suit against his insurer and mold remediation contractor generated more than 100 articles alone.

1998 1,255

1999 1,505

2000 1,708

2001 2,922

2002 3,282

2003\* 2,838

Source: Insurance Information Institute

Mold peaked as a media issue in 2002. Among the 3,282 mold articles appearing that year were some serious journalistic attempts to explore *Stachybotrys chartarum* and its kin. Other stories, however, seemed to be written as scripts for B movies, bearing lurid titles such as "Haunted by Mold" (New York Times Magazine, August 12, 2001), "Beware: Toxic Mold" (Time, July 2, 2001), and "We've Got Killer Mold" (New York Daily News, September 10, 2001).

[Back to August Table of Contents](#)

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