



The Law Offices of Marc L. Shapiro, P.A.

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720 Goodlette Rd N, Suite 304, Naples, FL 34102 • www.AttorneyShapiro.com

Beware the Robot Uprising How AI Can Undervalue Your Case

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ranslating human pain and suffering into a number for fair compensation is a difficult task, but it's something personal injury attorneys have to do every day. Attorneys have to look at

what our client is going through and their long road ahead to determine what amount we need to fight for in order to best help our clients. Insurance companies have to do this, too, though their primary goal is to pay out as little as possible.

To more quickly calculate settlements, many insurance companies have turned to artificial intelligence (AI) programs. Colossus is a well-known example of this. Colossus is a system Allstate and other insurance companies have been using for years to assess the value of a claim. Unfortunately, in my experience, I've found that rather than assessing every case without bias, AI programs like Colossus are incredibly easy to manipulate to the benefit of the insurance company.

To start, Colossus may give a lower value for serious injuries depending on what order the diagnosis code is fed to a machine. Imagine someone gets in a car crash and suffers from a fractured tibia and a cervical sprain. The fractured tibia is valued more, but if the doctor puts the diagnosis of the cervical sprain in first and the fracture second, the sprain will be covered at 100 percent while the fracture will only get 75 percent. This can be a huge difference in payout, depending on the severity of an injury.

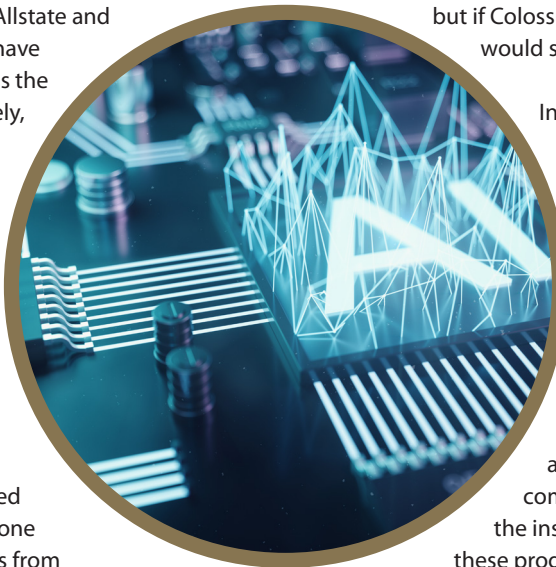


"... AI programs like Colossus are incredibly easy to manipulate ..."

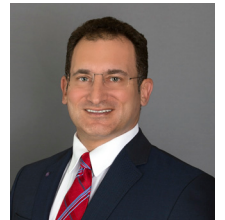
Colossus has also been accused of reducing bills because the program decided that someone's doctor is charging them more than what it considered customary and reasonable for their treatment. This is not an unusual practice, but the problem arose when people began asking how the program determined what is customary and reasonable. Collier County is one of the wealthiest counties in the state of Florida. A doctor bill may be customary and reasonable compared to Collier County standards, but if Colossus is comparing it to the general cost of another area, the bill would seem unreasonable.

In the past, I've discussed the importance of working with a lawyer who's willing to go to trial. Insurance companies often lowball lawyers who never go to trial because they know that attorney will accept anything they give them. The same is true when you're dealing with AI programs. Colossus keeps track of attorney habits and is programmed to offer lower amounts to attorneys who don't go to trial.

Despite being boasted as a reliable way to standardize claims, Programs like Colossus are typically used to undervalue claims and save insurance companies money. If you're in an auto accident and have to rely on a payout from the insurance company, make sure you are working with an attorney who knows the ins and outs of these AI programs. Not all insurance companies use these programs, but most major ones do. If your attorney doesn't know to look out for these tricks, a robot could tell you that your case is worth far less than it actually is.



-Marc Shapiro



Enjoy Your Family Time

By Taking a Break From Your Phone

Setting some time aside to be with family is important, but it can be difficult when everyone is always on their cellphones. Constant cellphone use has become a global problem, and the habit is hard to break because we rely on mobile devices heavily for work, school, and keeping in contact with friends and family. Luckily, there are plenty of apps that can reduce how often you're on your phone and minimize distractions.

Siempo After you install Siempo on your phone, it will ask which apps are likely to distract you. Once you select them, the app will move those apps away from the home screen and place the important ones, such as the messaging, contacts, email, and calendar apps, on the first screen. You can also designate times for specific apps to be used throughout the day.

Stay Focused Stay Focused is like Siempo, but there are some significant differences. You can set times to access certain apps and put the most distracting ones on lock. Stay Focused also has a "strict mode" that prevents you from uninstalling it, so be sure to think carefully before activating the lockdown because you won't have access to those specific apps until the timer runs out.



Forest In the time that Forest takes control of your device for a set time limit, the app starts growing a tree. Once the tree is fully grown, your time is up, and it joins the other trees that were grown during other breaks. If you pick up your phone and try to access an app, Forest will send you a notification asking you if you want to kill your baby tree by giving up. Who says guilt isn't a good motivator?

Besides Apps Aside from using these apps, silencing your phone and putting it in another room, leaving it in your car if you're out at dinner, or keeping it in your purse or back pocket during a social event can also reduce your screen time. Having your phone out of sight and out of reach will keep the temptation of pulling it out at bay.

Spending time with your family is crucial, and with these apps and tips, you'll enjoy each other's company without too many screen distractions.



Are You Running an Illegal Vacation Rental?

The city of Naples, like many beach towns, sees its fair share of tourists. Many property owners in Naples and the greater Collier County are able to take advantage of the tourism through their short-term rentals. Between families getting away for the weekend and snow birds spending a couple months in the Florida sun, short-term rentals have long been part of the local culture. Here's the problem: Many of these rentals have been totally illegal.

In 2008, the city of Naples adopted an ordinance limiting the short-term rental of family homes to three times a year and prohibited advertising



Zucchini Salad

With raw zucchini, toasted hazelnuts, and a robust Parmigiano-Reggiano, this early summer salad is a delight of different textures and flavors that will make a great side at your next cookout.

Ingredients

- 3 small zucchini (3/4 lb.)
- 1/2 tsp lemon zest, grated
- 3 tbsp fresh lemon juice
- 3 tbsp extra-virgin olive oil
- Salt and pepper, to taste
- 1/4 cup toasted hazelnuts, coarsely chopped
- Mint leaves, for garnish
- Parmesan cheese, preferably Parmigiano-Reggiano, for garnish



these rentals, unless the zoning district expressly allowed it. Meanwhile, Collier County took a position that prohibited the rental of any single-family home for less than six months. However, neither the city nor the country had been enforcing the policy, and it was starting to show. In 2017, Collier County Code Enforcement received 44 complaints about short-term rental homes. In 2018, the number of complaints doubled to 90.

The State of Florida passed legislation forbidding counties to regulate short-term rentals in 2011, but the laws in Naples were grandfathered in after the state laws went into effect. Collier County commissioners voted to begin enforcing these laws in late March. However, backlash from property owners who feared their livelihoods were in danger prompted Collier County commissioners to reconsider the issue.

The availability of short-term rentals and services like Airbnb have their pros and cons. Short-term rentals offer a valuable source of revenue for property owners, but their neighbors often don't appreciate living next door to a "hotel." The subject is still under discussion, but it's clear that short-term rentals aren't going away anytime soon. If you are renting your home on a short-term basis, be sure to look into the current regulatory landscape to avoid making costly violations.

With Toasted Hazelnuts



Directions

1. Using a mandolin or very sharp knife, slice zucchini lengthwise into extremely thin, wide ribbons.
2. Arrange zucchini ribbons on a plate, sprinkle with lemon zest, and drizzle with juice.
3. Drizzle oil over zucchini, season with salt and pepper, and toss.
4. Scatter hazelnuts over the top, garnish with mint and cheese, and serve.

How Are We Doing?

A Team You Can Count On

"I am so grateful to Marc Shapiro and his team, especially Gerta, for all their help with my accident case. When the police claimed no fault, I thought my case would simply close, and that would be the end of it. But they fought for me and got my money back and everything. Thank you so much! I definitely recommend this team."

-Meagan K

"I came from Cuba three years ago. It has been challenging to start a new life in this country. I was involved in a car accident where I got injured. I hired Marc Shapiro's office because I was lost and did not know what to do next. Between the medical bills and the insurance company, I was overwhelmed. Gerta S. Toska was wonderful to me and my family. I thank God for having this extraordinary office in town."

-Luisa



Our mission is to help as many people as possible. Feedback from our clients lets us know how we're doing. Please tell us about your experiences by leaving a review on Google or on our Facebook page at [Facebook.com/AttorneyMarcShapiro](https://www.facebook.com/AttorneyMarcShapiro). Your support helps us in our mission to keep moving forward.

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BEACH
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TAN
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Journey Down a River of No Return

The Unspoiled Beauty of Central Idaho

There's more to Idaho than potatoes. Sitting square in the center of the Gem State is one of the largest contiguous areas of protected wilderness in the U.S. While the Frank Church-River of No Return Wilderness Area may not roll off the tongue as easy as Yellowstone or Yosemite, this 2 million-acre swath of mountains, gorges, and alpine lakes offers something for outdoor enthusiasts of all stripes.

River of No What, Now?

The name of the wilderness may sound a little ominous at first — who wants to travel down a river of no return? — but in truth, it's a title from times gone by when canoes and small watercraft could travel down the Middle Fork of the Salmon River swiftly but couldn't fight the current going back up. Today, those same rapids make the Middle Fork a wildly popular whitewater rafting destination, with plenty of local and out-of-state enthusiasts making a return journey every summer.

Rafting Isn't for Me. What Else You Got?

If crashing down 300 Class III rapids isn't your speed, the Frank Church Wilderness has plenty of other ways to enjoy the wild

mountain country. There are several lodges that were grandfathered in to the wilderness area, most of which are only accessible by jet boat, light aircraft, or good old-fashioned hiking. Some, like the Middle Fork Lodge, offer five-star accommodations, located conveniently close to one of the area's many natural hot springs. Those with the right permits will find the rivers and lakes full of fishing opportunities, and the surrounding pine forests are teeming with game.



Lodges? I Just Want to Get Away From It All.

For those looking for a truly unplugged experience, backpacking to the many campsites scattered throughout the region can be an incredible journey. If you spend a night beside the crystal-clear waters of Langer Lake, hundreds of miles away from any light pollution, you'll find peace, quiet, and a sky bursting with stars. If you've ever wanted to experience a truly untamed part of the United States, Idaho is the hidden gem you've been looking for.