

From: HOME SYS-MCT-LYNCRARCH [/O=STATEFARM/OU=EXTERNAL
(FYDIBOHF25SPDLT)/CN=RECIPIENTS/CN=A6FB63A0115C428C8D0BAD6604AE1CB1]
Sent: 11/19/2021 12:46:55 AM
To: Tom Moss [tom.moss.c4sg@statefarm.com]; Nicole Manduca [nicole.manduca.lok2@statefarm.com]
BCC: tom.moss.c4sg@statefarm.com; nicole.manduca.lok2@statefarm.com
Subject: SendLyncArchivingDataToHadoop

Transcript for instant messaging (IM) session: Conversation between tom.moss.c4sg@statefarm.com and nicole.manduca.lok2@statefarm.com

tom.moss.c4sg@statefarm.com [2021-11-16 21:50:24 (UTC)]:

looks like we are off the hook today

nicole.manduca.lok2@statefarm.com [2021-11-16 21:51:05 (UTC)]:

We are - just traded notes w/ Dana and confirmed w/ KR that we'll cover in December call.

nicole.manduca.lok2@statefarm.com [2021-11-16 21:51:19 (UTC)]:

I think that time is better as we can show a 'year in review' for Water and Wind/Hail FME

tom.moss.c4sg@statefarm.com [2021-11-16 21:51:21 (UTC)]:

cool beans - we will have more info to share then

nicole.manduca.lok2@statefarm.com [2021-11-16 21:51:31 (UTC)]:

Yep

nicole.manduca.lok2@statefarm.com [2021-11-16 21:51:40 (UTC)]:

When did we introduce FED?

tom.moss.c4sg@statefarm.com [2021-11-16 21:51:44 (UTC)]:

do you have a minute to visit right after this call

tom.moss.c4sg@statefarm.com [2021-11-16 21:51:51 (UTC)]:

q3 2020

nicole.manduca.lok2@statefarm.com [2021-11-16 21:52:00 (UTC)]:

As long as it's before 4p C as have call w/ KR at that time

tom.moss.c4sg@statefarm.com [2021-11-16 21:52:19 (UTC)]:

she is very demanding of your time :)

nicole.manduca.lok2@statefarm.com [2021-11-16 21:52:34 (UTC)]:

Okay - would be interesting to see Q3-Q4 2020 Wind/Hail FED and compare to 2021. Concerned to see the larger % for Wind and Hail is flat.

nicole.manduca.lok2@statefarm.com [2021-11-16 21:53:29 (UTC)]:

I find all of that confusing when seeing the TR to PRR ratio feel similar on Severity trends. We have gotten better, right? Or am I just snowing myself

tom.moss.c4sg@statefarm.com [2021-11-16 21:53:57 (UTC)]:

we have definitely gotten better

nicole.manduca.lok2@statefarm.com [2021-11-16 21:54:12 (UTC)]:

But do the results (that matter) prove that? They have to right?

tom.moss.c4sg@statefarm.com [2021-11-16 21:56:13 (UTC)]:

one of the challenges in comparing q3/4 2020 to this year is that we switched where RIs make the finding for paying for an undamaged roof. It was under SC03 (scoping) in 2020. It is now in CA01 (coverage analysis).

tom.moss.c4sg@statefarm.com [2021-11-16 21:56:26 (UTC)]:

but yes, the results show it

tom.moss.c4sg@statefarm.com [2021-11-16 21:57:03 (UTC)]:

if we look at the reason code % of TR, PRR, and NR - the overall % shows improvement

nicole.manduca.lok2@statefarm.com [2021-11-16 21:57:03 (UTC)]:

EXHIBIT

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Very good point

nicole.manduca.lok2@statefarm.com [2021-11-16 21:57:12 (UTC)]:

Also true

tom.moss.c4sg@statefarm.com [2021-11-16 21:59:55 (UTC)]:

each % point difference is about 5k claim, so if we didn't pay for 1% of claims that did not have damage and were not covered but would have been paid for before based on lack of skill/will, that is 5k claims at \$15,769 avg severity or \$78.8 million

nicole.manduca.lok2@statefarm.com [2021-11-16 22:04:13 (UTC)]:

Our call is pushed to 4:15 if you happen to be available

nicole.manduca.lok2@statefarm.com [2021-11-16 22:04:15 (UTC)]:

No worries if not

tom.moss.c4sg@statefarm.com [2021-11-16 22:11:08 (UTC)]:

So sorry, I stepped in to visit with Harris

tom.moss.c4sg@statefarm.com [2021-11-16 22:12:59 (UTC)]:

BTW, did Eric just tell me not to speak in the Dec meeting?

nicole.manduca.lok2@statefarm.com [2021-11-16 22:14:45 (UTC)]:

He may have - was it a joke?

tom.moss.c4sg@statefarm.com [2021-11-16 22:21:29 (UTC)]:

don

tom.moss.c4sg@statefarm.com [2021-11-16 22:21:35 (UTC)]:

don't think so

nicole.manduca.lok2@statefarm.com [2021-11-16 22:21:41 (UTC)]:

jerk move

tom.moss.c4sg@statefarm.com [2021-11-16 22:22:08 (UTC)]:

He's yelled at me a few times this year - doesn't like some of our direction but it's not his call

nicole.manduca.lok2@statefarm.com [2021-11-16 22:25:21 (UTC)]:

so not cool

tom.moss.c4sg@statefarm.com [2021-11-16 22:26:22 (UTC)]:

it's all good. I've worked with him for 13 years and if he doesn't get his way he bulls through things.