

The Truth about Colossus: Are You Just A Magnetic Image?

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**By Jeanine Steele**

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What is Colossus?

Colossus is software licensed to about twenty-five insurance companies to aid in predicting the settlement value of claims. The insurance industry maintains it is a useful tool because it considers a great many factors, and the settlement values are just a range for use in any way the insurer wishes. The claimants' attorneys, on the other hand, maintain that the software is only so good as the data input, and we never know what the adjuster has input; that it does not consider interference with normal life activities, or other valid indications of pain and suffering normally proved by lay testimony instead of medical testimony (as required by Colossus); and that it is NOT merely a beginning point, but is instead the FINAL WORD ON VALUE that the adjuster has to adhere to, or else risk unfavorable management reviews.

How would you like to know that only a part of all you are suffering will be compensated? Unless data are input, how can a computer quantify your emotional distress, or the loss of enjoyment of life because you no longer can take long walks with your spouse, or the pain and despair you suffer each day because your work hurts you and interferes with your healing? Unless all of your circumstances are included, is it fair to quantify all you have suffered and reduce to a dollar value based upon some factors that may or may not reflect your condition?

That is the essence of the Colossus software. It is an attempt by some insurance companies to value claims with no consideration at all given to whether or not a jury might award you more than the "average" claimant. They plug in such things as damage to the vehicles and expected length of treatment and allowable cost of treatment and many other variables and then come up with a number for the value of the claim. No consideration whatsoever is given to the extent of your actual pain and suffering.

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Nor is any consideration whatsoever given to the fact that you might have a job where your injuries cause continued pain, or which slows your healing (consider, for example a waitress, or a person who has to stand all shift). They do not know, nor do they care, that you cannot hold your baby because of the pain in your neck and back. There is no room in the formula for such information.

But the problem is that in our system, it is the jury that is supposed to be the basis for determining the value of a claim, and juries do tend to listen to and consider many of the factors that Colossus ignores. Juries do make a distinction based upon whether or not they think the plaintiff is believable, or has attributes we value in our society, such as the virtues of honesty, perseverance, humility, or patience, for example.

Colossus has no way to evaluate those positive traits, so if you are possessed of anything positive that is likely to bring you a larger jury verdict, it will not be included in the Colossus valuation. You will have become a magnetic image, no different in regard to your positive characteristics than the magnetic image of any other of thousands of claimants with injuries similar to yours.

The real problem with Colossus is that the adjuster for your claim is just about stuck with the results that come out of the computer. Of course the insurance company will deny this, and will tell the media and the state insurance commissioner that Colossus is nothing more than an evaluation tool. It just gives a starting point, they say, from which the adjuster can move up if the facts of the case merit it. That is not at all true.

The Colossus result is a position that is increasingly locked in, and the adjuster who wishes to vary from it because of the facts of an unusual case, had better be ready to justify it. Furthermore, how many times do you think any adjuster trying to make the cut at an insurance company is going to go to her boss and ask for permission to exceed the Colossus determination of value? Considering that her evaluation and merit pay will be based upon how "efficiently" (read that to mean cheaply, or "hard-line") she settles her cases, do you think she will ever go to her boss to ask for more money than allowed by Colossus? Not very likely.

Colossus is a well-kept secret by the insurance companies that use it, and they will likely not tell you if they have licensed the software. It is the market leader bodily injury claims-handling software used by an increasing number of insurance companies in the world. According to Computer Sciences Corporation, the company which produces Colossus, it is used by more than 50 per cent of the nation's claim adjusters and by more than 300 insurance companies. Out of the top 20 US Property and Casualty Insurers, 13 are using Colossus.

Most claims insurance adjusters use computer software to appraise any insurance claim that you make. CSC claims that Colossus can evaluate more than 600 type of injuries based on 10,000 different rules. This way, adjusters will obtain a figure from Colossus software and then offer it to you to settle your claim. Insurance companies claim that their adjusters are not required to settle within the suggested Colossus calculations, but that is truly nonsense, and should be investigated by the nation's insurance commissioners.

How does it work?

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Neither insurance companies nor CSC will divulge exactly how they determine the Colossus baseline value. Most of Colossus' calculation of your claim is based on insurance data to which you don't have access, and insurance companies certainly do not want former insurance adjusters to tell anything about it either, see the article from the Seattle Post-Intelligencer (

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However we do know that the value of your claim will differ greatly from one region to another and also by the baseline that your insurance company has set. For example, auto insurers using the software select a number of closed, already-settled claims from each region in which they do business to provide the "baseline" settlement value for each type of injury. For example, an insurer might pick 200 back injury cases from a particular region that previously settled for between \$1,000 and \$5,000 and enter them into the Colossus program. Based on this past settlement data, Colossus calculates a settlement range for similar claims. Therefore the baseline value will be different for each insurer.

But who is there to ensure that the closed claims selected truly represent the norm? Wouldn't it be in the interests of the insurance industry to "pad" the research by holding back reports of high value settlements? There is no assurance whatsoever that Colossus represents anything other than what best serves the interests of the insurance industry. No one has certified that the base from which the data are drawn was fairly and objectively constructed.

By using Colossus, most insurance companies will try to lower the value of your claim, and will not take into consideration stress, or emotional trauma, loss of enjoyment of life, loss of consortium (relationship), inability to participate in activities that you used to enjoy, or any number of other things that a jury will consider. These factors are not accounted for by the Colossus software.

### What Should You Do?

The first thing to do is to determine whether or not the company you are dealing with uses Colossus for any purpose in its claims process. Here is a list obtained through the media, of companies that will admit to using Colossus for some purpose in their claims valuation process.

The following companies are known to license COLOSSUS: Aetna Allstate (since 1997) American National Property and Casualty (since 1997 in 38 states) American Family Group of Madison (since 1996) Arrow Claims Management (since 1997) AXA Insurance (based in UK, one of the world's largest insurance group) (2001) Bishopsgate Insurance (since 2000) Explorer Insurance Company (1997) Farmers Insurance Group of Companies (2000) Federated Mutual Insurance Company (1998)

General Casualty Insurance Companies (1998) Grange Mutual Casualty Companies (1998) Great

American Insurance Company (1998) Hartford Financial Services (2000) Keystone Insurance Companies of Philadelphia Metropolitan Group, Rhode Island Norwich Union Motorist Mutual -American Hardware Insurance Group (1998) Ohio Casualty Group of Insurance Companies (1998) State Auto Insurance Companies of Columbus (1996) 20th Century Industries (1997) Travelers/Aetna Property Casualty (1996) United Services Automobile Association (USAA) (1997) Utica Mutual

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Insurance Company (2000) Zurich Personal Insurance (1998)

Therefore, we recommend that you follow carefully our advice on this topic to avoid allowing the insurance company an upper hand in resolution of your claim. How could this valuation software allow them the upper hand? First, as documented above, this is a software program that will produce a result that is in favor of the insurance industry. It does not include factors that may cause real interference with healing, or which may result in many nights of disturbed sleep.

Be it the tortfeasor's company or your own insurance company, if the company that you are going to deal with for a general damages award has licensed Colossus, we recommend that you consider that in your negotiations. For example, since Colossus produces only an "expected" result based upon an "average" from input verdicts and settlements, you would want to call to the attention of the adjuster any facts that put your situation outside of the norm.

Let's say that you are a waitress and you sustained a soft tissue injury to your neck and low back. No matter how good and helpful your medical treatment or no matter how much healing you achieve from a couple of days off of work, your condition will worsen just as soon as you again start carrying those trays full of food or drinks. The weight of that tray on one side or the other will make your injuries worse, and it will be much more difficult for you to obtain healing.

Another example might be a single mother who has to pick up her 11 month old baby frequently. She will suffer continued pain from her accident injuries a lot longer than a person who does not otherwise burden healing tissue. Think of how many times a day she has to pick up that child, and what a strain that puts on her neck and back.

Now do you think there is any way that either of these—or like—situations will be covered or considered in the Colossus result? Of course there isn't. This is the old adage of: "Garbage

In—Garbage Out". Since the computer was not queried or programmed to consider either of these circumstances, then it is your job to provide sufficient information to the adjuster to allow her to modify the result from Colossus by making another set of information inputs to the program.

What you have to do is to think about your situation and come up with some aspect of your case that may be a little different than the norm. Then you will make note of that situation in a letter to the adjuster and ask her to confirm that in her evaluation she will make allowance for your situation notwithstanding the result suggested by Colossus. A good resource to consult to get such a letter would be a website specialized in personal injury claim such as

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If she does not respond, or if she does not agree to make allowance for your particular situation, we suggest you warn her that you will write to the insurance commissioner. Again, consult the

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website (

) as they do provide a sample

demand letter. As a next step, we suggest that you write to your state insurance commissioner and complain about the use of Colossus. Finally, we think that your state Trial Lawyers Association may have some information or suggestions on legislation to curtail the total reliance on Colossus.

Another key to working with an adjuster who is using Colossus is to make sure your medical record documents everything in a way that the software will reward. There are three key elements to this requirement, and you control only one of them: the other two are held by your doctor (who may not wish to make adequate documentation) and the adjuster (who may not cooperate to let you know what format is required for information to be understood by Colossus).

You will need the cooperation of the adjuster to tell you what format would be helpful to him in getting you full value for your claim. Ask him about the quality of your medical records. Which records were most useful, and which records were virtually useless. He should be able to tell you. This person is not an actual enemy; he has a job to do in this mission, and so do you; you need each other to ensure the case is settled fairly and amicably.

Solicit the adjuster's cooperation to let you know the specific injuries and specific complaints used to evaluate the claim. Since each complaint and injury must be documented in a medical report to be considered by Colossus, ask him to help you by telling you which doctor needs to make a supplementary record in this case.

If you don't have a good medical record, you will have to obtain a narrative report from your doctor, or get him to make specific findings that are translatable to input into Colossus.

Additional information such as a letter to the insurance adjuster regarding Colossus, letter to the insurance commissioner, and other Colossus references are available for free on our website at:

Jeanine Steele is a senior editor with

We are professionals who have assisted victims of personal injury for many years as attorneys,

medical doctors, chiropractors and other injury treatment specialists, insurance adjusters, legal assistants, medical assistants and chiropractic assistants. Now we share our knowledge of the settlement process, for we are passionate in wanting to ease the suffering we have seen among personal injury victims – often through no fault of their own.

### **How Magnetic Water Filtration Systems Clean Your Water Heater**

**By Nick Wright**

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Magnetic water filtration has been around for some 35+ years, yet people still question its ability to purify water. Magnet filtration can be used for any type of filtration, but it is best used for water coolers, refrigerators and water heaters. The magnetic water filtration system is sold larger to handle the size of a water heater and cleanse the water appropriately. So how does this magnetic filtration method work you may be wondering.

Regular water is made up of molecules all mixed together in no particular order. The magnetic water filtration system will polarize all of the water molecules and minerals causing them to attract to each other. Then, as the water flows through your water heater it will pass through the magnetic field. The result is the hard water minerals polarize and remain in liquid suspension.

What this means is the magnetic filtration will eliminate any problem of the hard water molecules sticking to the water pipes and the walls of the water heater. This will help avoid mould and contaminants that can quickly result in hard water. So, by the minerals ending up suspended in the water all the prior existing minerals are attracted to the water magnetically. This period of the magnetic water filtration system will generally hold up anywhere between 2 to 6 months.

Like all filtration systems, it is recommended that you do some continuous maintenance in order to keep your magnetic water filtration system running smoothly. Once every month you should drain two to three quarts from the lower tap on the heater. This will help empty any minerals floating in your water heater and rinse out any green stains to avoid any leaching inside your water heater.

As far how the magnetic filtration handles other water supply, it can often improve the taste of water as well. Because the magnetic water filtration system causes de-gasification of water, the taste is often improved. This is because the de-gasification process is eliminating any kind of gases such as sulfur or chlorine that may make your water odor and taste bad.

There is no question, despite the negative hype behind this filtration system, that the magnetic water filtration system can filter water in all situations. As mentioned, it is more known for and works better for bigger units such as the water heater. It has been found that just 3/8 inches of minerals in a water heater uses 48 percent more fuel to heat. As the minerals are removed, the water heating system is much more efficient.

For more information related to water and air filtration related products and topics please visit–

Vitashower Vitamin C Chlorine Shower Filter–

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