

# The Impact of Opportunists on Claim Frequency, By Line and By State

LDI Conference 2023

March 27-28

TODD KOZIKOWSKI  
JOSEPH PETRELLI



# DISPROPORTIONATE LITIGATION LEVELS

- ▶ Lead to insolvency of multiple insurers



- ▶ Could TV, billboards, and radio be THAT effective?
- ▶ **What else would be causing a surge in claims litigation frequencies?**

St. John's Insurance Company  
New Litigation Counts by Month - Homeowners Insurance - Florida

Year	2016	2017	2018	2019	2020	2021
January	6	41	67	110	154	386
February	8	45	84	89	118	426
March	6	63	95	93	112	425
April	11	55	91	109	98	393
May	7	47	101	170	82	351
June	8	48	78	177	106	415
July	1	44	76	162	164	390
August	4	50	112	181	207	205
September	9	30	76	163	273	159
October	39	46	78	183	356	148
November	42	52	111	162	294	119
December	39	48	89	123	376	91
<b>Total</b>	<b>180</b>	<b>569</b>	<b>1058</b>	<b>1722</b>	<b>2340</b>	<b>3508</b> *
Year	2016	2017	2018	2019	2020	2021

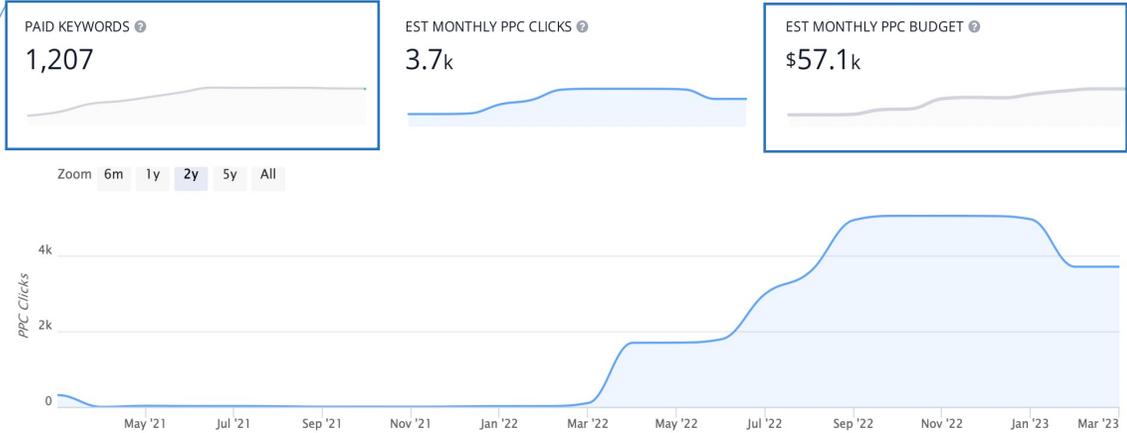
Source: Guy Fraker, Crea8tFutures

\*Approximate 2021 claims count in California's \$12B HO market. Fifth largest economy in the world.

# SEO-DRIVEN LEAD GENERATION

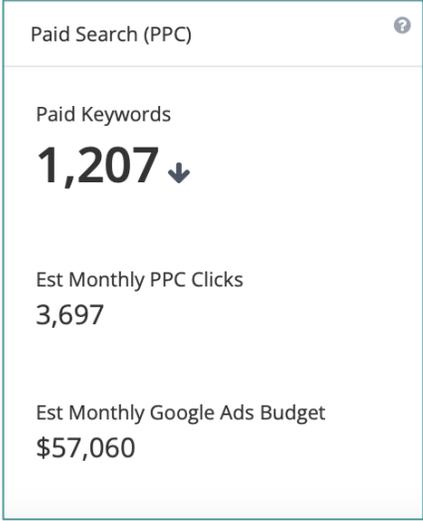
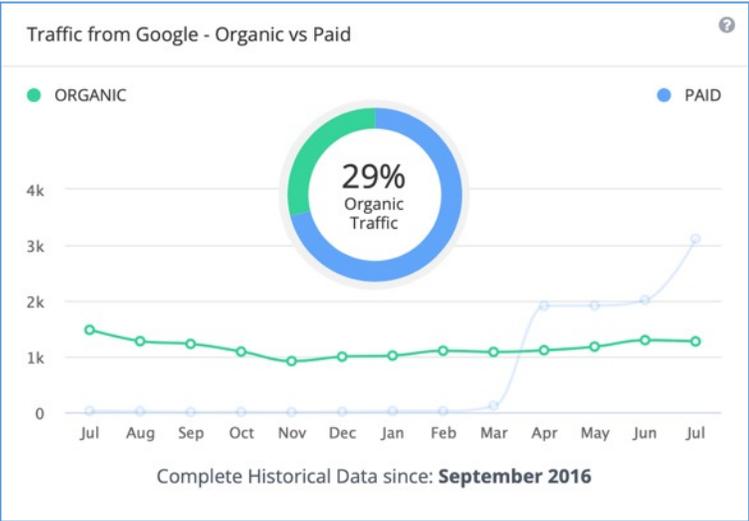
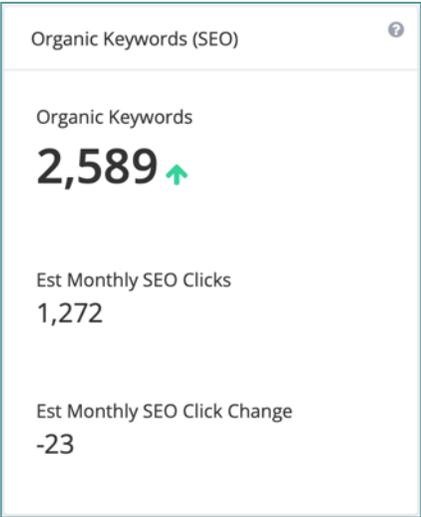
[EXAMPLE: FL PUBLIC ADJUSTER]

Total # of unique paid keywords. Each time one of these keywords is searched on Google, it shows this domain's ad in one of its paid results.

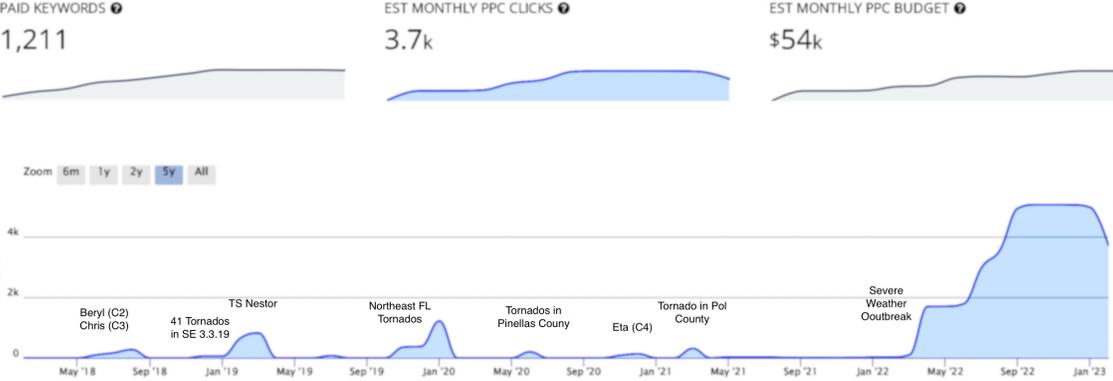


Estimate of what domain spent in Google Ads during the most recent month. (\$650K+/Yr)

What public adjuster can afford \$650K on advertising?



# STORM DRIVEN PAID-PER-CLICK (PPC) ACTIVITY



Total Keywords: 144 Total Volume: 13.9k

<input type="checkbox"/> Keyword	Ad Copy	Volume	CPC (B)	Ads	Paid Clicks	Mobile Searches	
<input type="checkbox"/> independent insurance brokers near me	\$	2.2k	-	20	5.41%	12.9%	ADD
<input type="checkbox"/> omega insurance company	\$	870	\$4.13	5	0%	48.9%	ADD
<input type="checkbox"/> wesco insurance company new york	\$	660	-	1	0%	37.3%	ADD
<input type="checkbox"/> mobile home insurance in louisiana	\$	570	\$6.09	16	16.1%	82.6%	ADD
<input type="checkbox"/> republic group insurance	\$	510	-	3	4%	41%	ADD
<input type="checkbox"/> noble public adjusters	\$	510	-	2	-	85.3%	ADD
<input type="checkbox"/> insurance adjuster wants to meet in person	\$	460	-	11	0%	74.5%	ADD
<input type="checkbox"/> public insurance adjusters near me	\$	440	-	12	-	-	ADD
<input type="checkbox"/> hartford insurance agent near me	\$	440	-	1	-	-	ADD

## PAID KEYWORDS

PAID KEYWORDS “GO-LIVE” PRIOR TO NOAA CONFIRMED STORM PATH.

## COMPETITON

“CORE” KEYWORDS ARE COVETED BY PAs, LAW GROUPS, & CONTRACTORS TO DRIVE TRAFFIC TO THEM

## CONTENT

BLOGS, WEB FORMS, EMAIL CAMPAIGNS, BACKLINKING, WEB PAGE SCHEMA GET PUBLISHED

## TARGETING

HIGHLY TARGETED CARRIERS WILL BE IDENTIFIED & ENGAGED. VISIBILITY AND BRAND TURNED AGAINST YOU.



# NO ONE IS IMMUNE

ONE month of targeting by ONE PA Group = 18,200 search intercepts

<input type="checkbox"/> Keyword	Volume	Rank (Change)
<input type="checkbox"/> <b>cypress insurance florida</b> <a href="https://www.advocateclaims.com/filing-florid">https://www.advocateclaims.com/filing-florid</a>	44	67 <span style="color: green;">20</span> ↑
<input type="checkbox"/> <b>cypress property insurance</b> <a href="https://www.advocateclaims.com/filing-florid">https://www.advocateclaims.com/filing-florid</a>	12	67 <span style="color: red;">3</span> ↓
<input type="checkbox"/> <b>cypress property and casualty rating</b> <a href="https://www.advocateclaims.com/filing-florid">https://www.advocateclaims.com/filing-florid</a>	44	61 <span style="color: red;">2</span> ↓
<input type="checkbox"/> <b>cypress property &amp; casualty insurance</b> <a href="https://www.advocateclaims.com/filing-florid">https://www.advocateclaims.com/filing-florid</a>	55	72 —
<input type="checkbox"/> <b>cypress insurance claims</b> <a href="https://www.advocateclaims.com/filing-florid">https://www.advocateclaims.com/filing-florid</a>	110	82 <span style="color: red;">3</span> ↓
<input type="checkbox"/> <b>property insurance cypress</b> <a href="https://www.advocateclaims.com/filing-florid">https://www.advocateclaims.com/filing-florid</a>	-	82 <span style="color: red;">6</span> ↓
<input type="checkbox"/> <b>cypress insurance fl</b> <a href="https://www.advocateclaims.com/filing-florid">https://www.advocateclaims.com/filing-florid</a>	-	74 <span style="color: green;">5</span> ↑



Home / Car Accident Lawyer / Hiring A Lawyer To Sue An Auto Insurance Company / Travelers Auto Insurance

## How To Sue Travelers Auto Insurance For Car Accident Injury Settlements

Legally reviewed by: Luca G. Esposito, April 8, 2021

**ON THIS PAGE**

- Is Travelers Better Than Other Insurance Companies For Policyholders?
- How Does Travelers Handle Your Personal Injury Or Wrongful Death Claim?
- Contact Florin|Roebig About Your Travelers Auto Insurance Accident Claim
- Get free advice about the compensation you deserve.

**Over \$1 billion** worth of case results

- Awarded **Best Law Firm** in 2022 by U.S. News & World report
- \$42 Million Dollar** jury verdict: #2 Verdict in the State of Florida in 2016 (Motor Vehicle Case)
- \$15 Million Dollar** jury verdict (Motorcycle Accident Case)

**CAR ACCIDENT**

A car accident attorney becomes necessary when your claim is denied or underpaid. If you've been in a car accident and are dealing with Travelers auto insurance getting your claim paid, contact the law firm of Florin|Roebig, Ins. and attorneys on their side, and you should have high-quality legal representation.

**ONLINE NOW**

Hi! A live, real person is available 24/7 at no obligation.

**Speak to a Specialist**

ONE Public Adjuster Group: Targeted Spend

**\$648,000/Yr.**

## LAWSUITS AGAINST TRAVELERS INSURANCE

Personal Injury Lawsuits Against Insurance Companies + Lawsuits against Travelers Insurance

**Has Recovered Over \$15 Million from Lawsuits Against Travelers Insurance in Personal Injury Settlements**

AVAILABLE 24/7  
FREE CASE REVIEW  
CALL 1-866-292-9907 NOW

Name\*

Phone Number

Email Address\*

Case Details (Optional)

**SUBMIT**

A quick online search on Travelers insurance will explain some of the more common issues seen with this insurance company. Over the years we have seen Travelers insurance make low ball claim offers and deny responsibility and coverage when they're obligated to do so. Their claims also seem to vary wildly from one insurance adjuster to another. Talking to a lawyer when you've been injured is an essential step to getting the insurance company to pay what they should.

Below are just a few examples of lawsuits against **Travelers/St. Paul Insurance** we successfully resolved on behalf of our clients since 2003.

Florida cities covered by experienced public adjusters

**We examined methods using hidden text and "cloaking" from page visitors while letting search engines crawl.**

# SCALE OF ENGAGEMENT BY OPPORTUNISTS



VS.

## Identified Law Firm

Paid Keywords

**86,194** ↑

Est Monthly PPC Clicks

24,175

Est Monthly Google Ads Budget

\$741,882

Average Monthly  
Spend on Paid SEO  
By International Icons

**\$296,000**

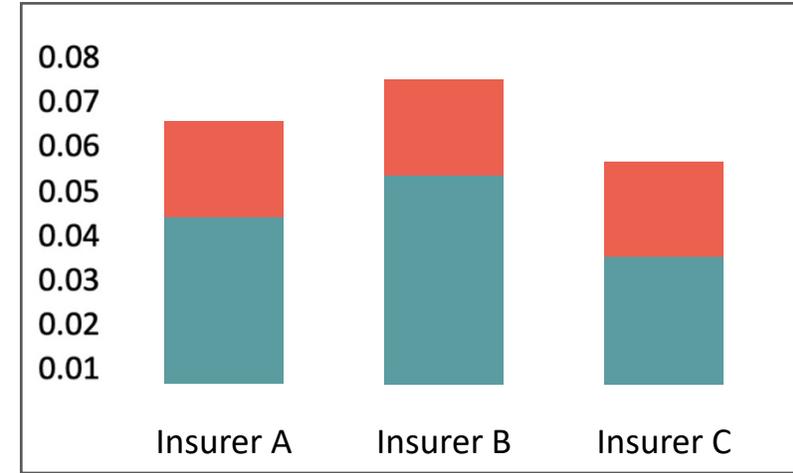
Average Monthly  
Spend on Paid SEO  
By a Substantial Law Firm

**\$741,000**

# SCALING CLAIMS LITIGATION

- ▶ Six Florida carriers failed (pre-lan) due to a significant increase in new suits at levels often exceeding the aggregate new suits in entire states!
- ▶ Law groups used tech-enabled **Litify** and similar platforms to increase suit filings by **500% in 5 years**

**From 10 → 400 NEW litigations/month**

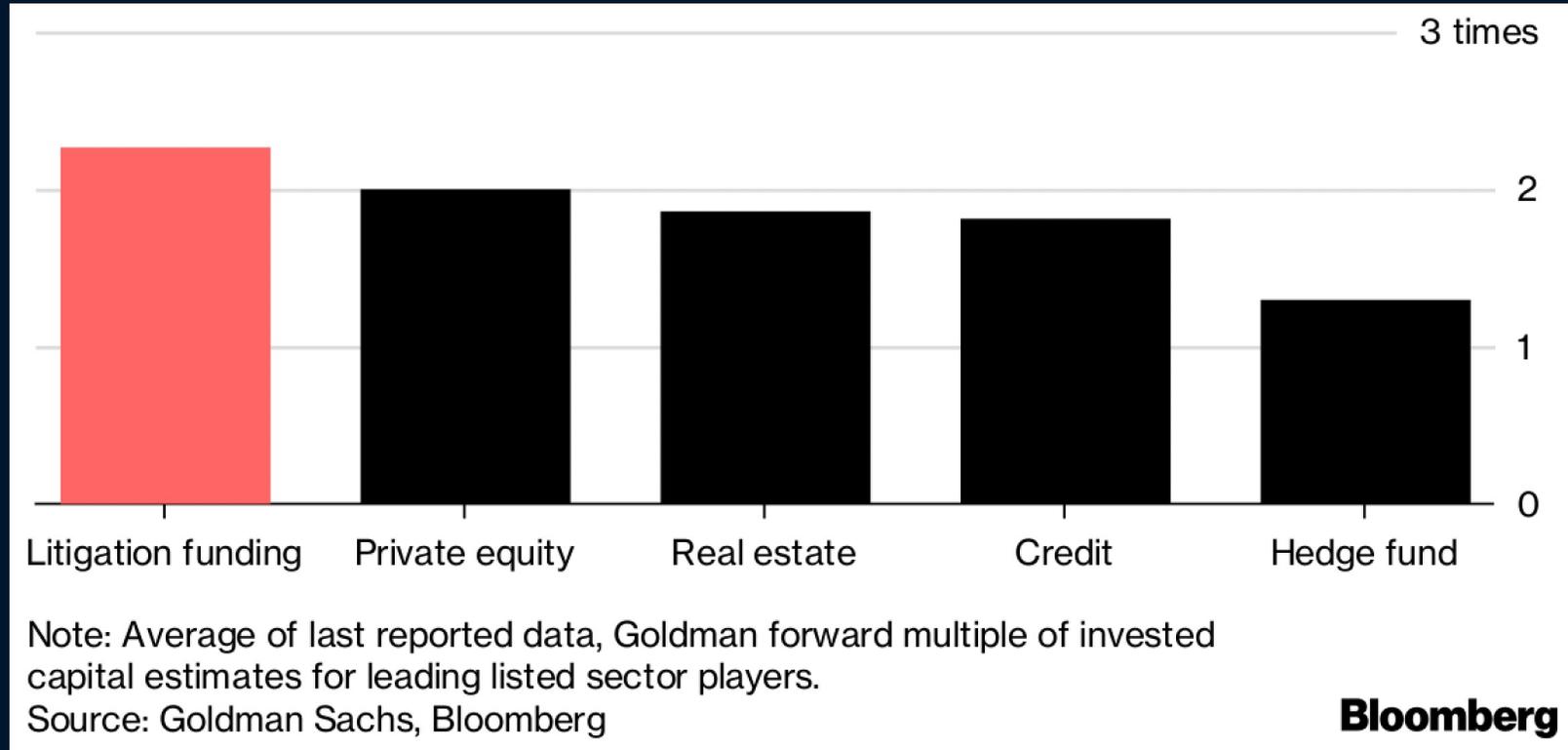


■ SEO-Driven claim frequency  
■ Historical claimant frequency

“Google-style” litigation platforms have immediately impacted rate adequacy, pricing assumptions, and solvency

# STELLAR RETURNS

Litigation finance has outperformed on a multiple of invested capital basis



## Louisiana commissioner takes action against "fraudulent" hurricane claims firm

by Jen Frost  
21 Feb 2023

SHARE   

EMERGING  
TRENDS,  
MARKET  
CHANGES,  
AND MORE

Get the  
updates  
you need  
for 2023



In a rare turn of events, a law firm has been levelled with a cease and desist from the Louisiana Department of Insurance and faces an investigation over "fraudulent" hurricane claims.

"The size and scope of McClenny, Moseley & Associates' illegal insurance scheme is like nothing I've seen before," said Louisiana Commissioner of Insurance Jim Donelon.

"It's rare for the department to issue regulatory actions against entities we don't regulate, but in this case, the order is necessary to protect policyholders from the firm's fraudulent insurance activity."

Also named on the cease and desist notice were McClenny

CREATING DIVERSE  
WORKPLACES, BUILDING  
FUTURE LEADERS

REGISTER NOW

Insurance  
Women in Insurance Summit  
CHICAGO

Event Partner  
Gallagher

MAY 11, 2023  
W CHICAGO CITY CENTER HOTEL  
#IBWomenInInsurance



*"We have seen a large influx of out-of-state law firms that use disturbing marketing practices promising to recover large claim settlements before even examining the claim," said Independent Insurance Agents & Brokers of Louisiana CEO Jeff Albright.*

# WHILE YOU WERE WATCHING IAN'S PATH....

Naples Personal Injury Attorney > Hurricane Ian Insurance Lawyer

## HURRICANE IAN INSURANCE LAWYER

If you have suffered a loss due to Hurricane Ian and you do not know where to begin, trust the [REDACTED] to assist you. Dealing with insurance companies can be difficult, frustrating and confusing. Without representation, you might not be fully compensated. Call us at [REDACTED]

Hurricane Ian is one of the most devastating hurricanes to hit the United States. Damages can include broken windows, debris cleanup, flooding, structural damage - your entire roof could have even blown off. Few people realize that you can be compensated for damage caused by hurricanes and other types of natural disasters. Your insurance may or may not provide reimbursement for the necessary repairs.

Homeowners and other property owners are often uninformed about their rights and what to expect after a hurricane. Not having the guidance and knowledge of what is possible for you can allow insurance companies to take advantage. Expert representation from experienced **Hurricane Ian insurance lawyers**, like at our firm, can help you navigate your policy, the claims process, and the law.

### How Can We Help File a Claim Dispute?



The Best Public Adjusters in Fort Myers

Get a Free Estimate

ADVERTISEMENT



Damage from Hurricane IAN? We're here to help you.

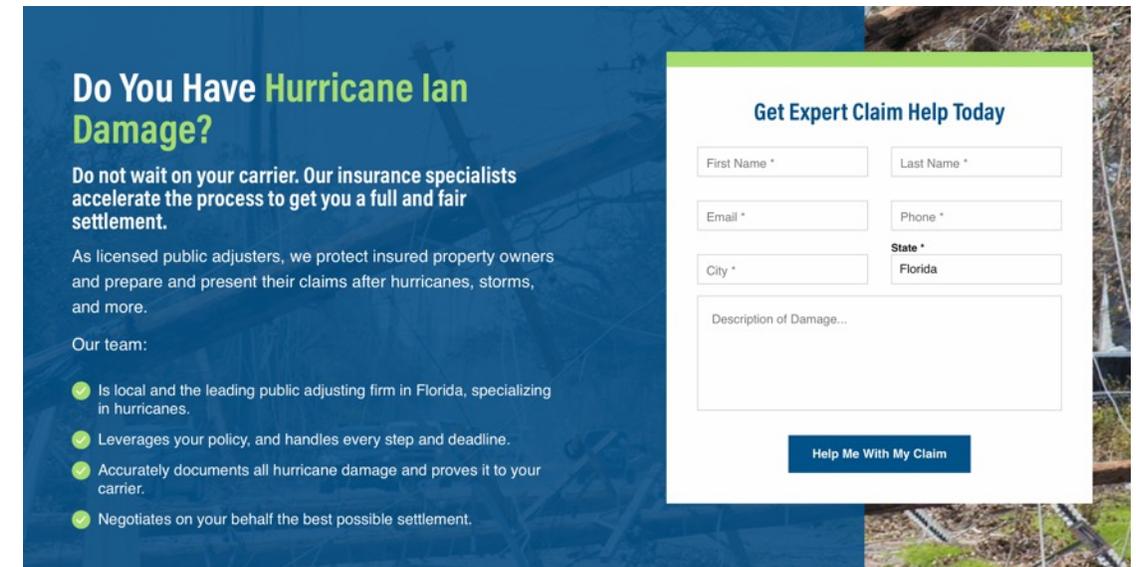
REQUEST A FREE QUOTE TODAY ▶

## Why Is [REDACTED] the Best Lawyer to Help with Hurricane Ian Damage

At [REDACTED] we provide personalized service and attention to our clients, ensuring that they are treated like individuals rather than just numbers.

We understand that every case is unique, and so we tailor our approach to each client's specific needs, rather than offering a one-size-fits-all solution.

If you're looking for quality, individualized service to help with your Hurricane Ian damage claim, contact [REDACTED]



Do You Have Hurricane Ian Damage?

Do not wait on your carrier. Our insurance specialists accelerate the process to get you a full and fair settlement.

As licensed public adjusters, we protect insured property owners and prepare and present their claims after hurricanes, storms, and more.

Our team:

- ✔ Is local and the leading public adjusting firm in Florida, specializing in hurricanes.
- ✔ Leverages your policy, and handles every step and deadline.
- ✔ Accurately documents all hurricane damage and proves it to your carrier.
- ✔ Negotiates on your behalf the best possible settlement.

Get Expert Claim Help Today

First Name \* Last Name \*

Email \* Phone \*

City \* State \* Florida

Description of Damage...

Help Me With My Claim

# COMPARING YOUR SEO TO OPPORTUNISTS

Organic Keywords (SEO) ?

Organic Keywords  
**310** ↓

Est Monthly SEO Clicks  
1,856

Est Monthly SEO Click Change  
-129

Paid Search (PPC) ?

Paid Keywords  
**0**

We've looked at over 500 billion Search Engine Results Pages (SERPs) and have never seen this carrier advertise since 2005

VS

Organic Keywords (SEO) ?

Organic Keywords  
**252,518** ↓

Est Monthly SEO Clicks  
246,968

Est Monthly SEO Click Change  
+24,668

Paid Search (PPC) ?

Paid Keywords  
**78,465** ↓

Est Monthly PPC Clicks  
22,945

Est Monthly Google Ads Budget  
\$800,800

REGIONAL CARRIER

ONE NATIONAL LAW FIRM



# PRELIMINARY IMPACT ANALYSIS TO A NATIONAL INSURER

# ONE MONTH OF TARGETING BY ONE LAW GROUP

## TARGET KEYWORDS

”Travelers insurance personal injury settlement”

“Travelers insurance lump sum settlement”

“Travelers insurance claims”

“Travelers insurance claims phone number”

“Travelers insurance workers comp settlement”

114,780

Keywords

12M

Search Volume

90+

Targeted Carriers

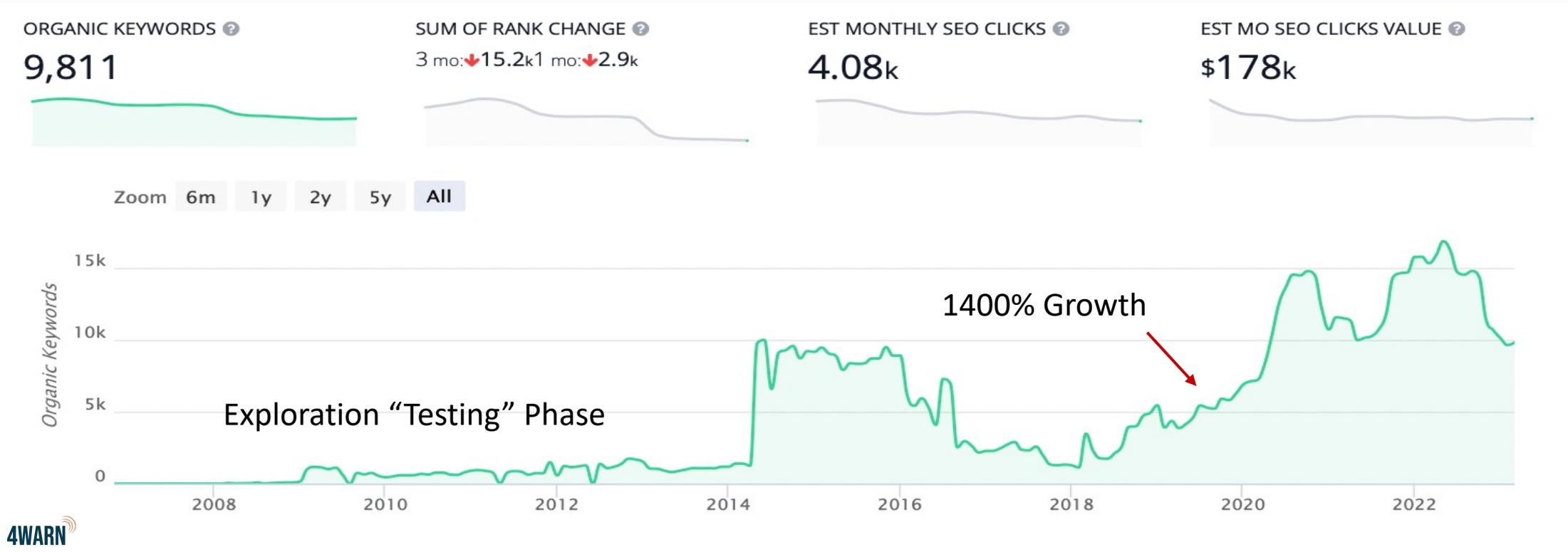
104,000

Click Conversions

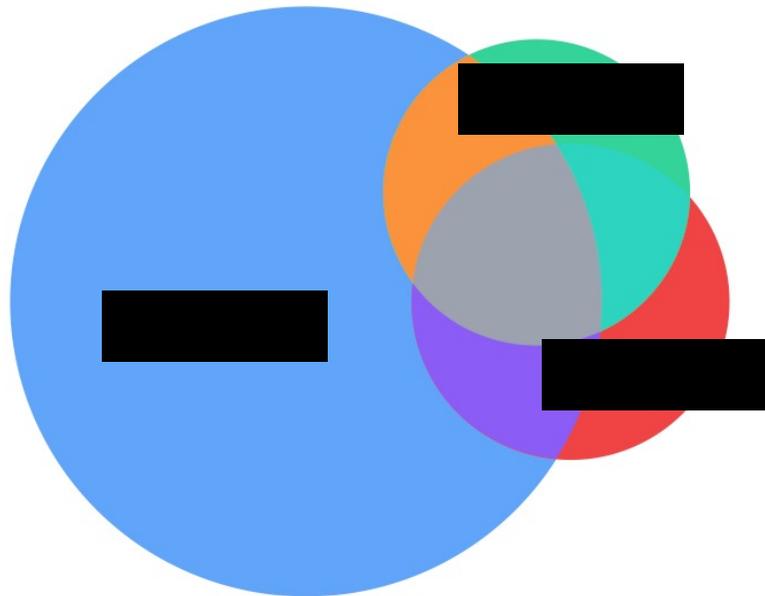


# MULTI-PHASED TARGETING

**2,566** Paid Keywords Monthly Paid Search



# COMPETITION FROM THREE LAW FIRMS WITH YOU AS THE PRIZE



## Core Keywords (3.95k)

Est. Search Volume  
132k

## All Keywords (34.5k)

Est. Search Volume  
3.23M

## Questions (3.04k)

Est. Search Volume  
256k

## Missing Keywords (358)

Est. Search Volume  
5.92k

# AD PLACEMENTS TARGETING YOUR BRAND

Search = “XYZ Insurance personal injury settlements”

Firm	Monthly Budget	Total Keywords	2021												2022												
			Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec			
Law Firm 1	\$87.8k	1,250	v1	v2				v2						V3	V4	v2	v5	v2	v6	v2			v2	v5			v2
Law Firm 2	\$14.4k	443																									
Law Firm 3	\$24.1k	76																									
Law Firm 4	\$46.8k	123																									
Law Firm 5	\$11.2k	168																									

v2 Screenshot

**Pain & Suffering Calculator - How Much is your Claim Worth?**

Car, Truck, Motorcycle Accidents. Don't Accept the Insurance Co's 1st Offer. Some Claims are Worth \$100s. Calculation by a Lawyer. Free Evaluation. Lawyer Available Now. 100% Free Legal Eval. Over 1.3

*Ad Position: 1 Date: April 2021*

V3 Screenshot

**Pain-Suffering Calculator - How Much is Your Claim Worth?**

Some Cases Worth \$100s. Learn What to do Next, After an Accident. Free Eval. 1st Check for injuries, 2nd Document the accident, 3rd File a claim, 4th Get legal advice. Lawyer Available Now. Over 1.3 M

*Ad Position: 2 Date: January 2022*

v5 Screenshot

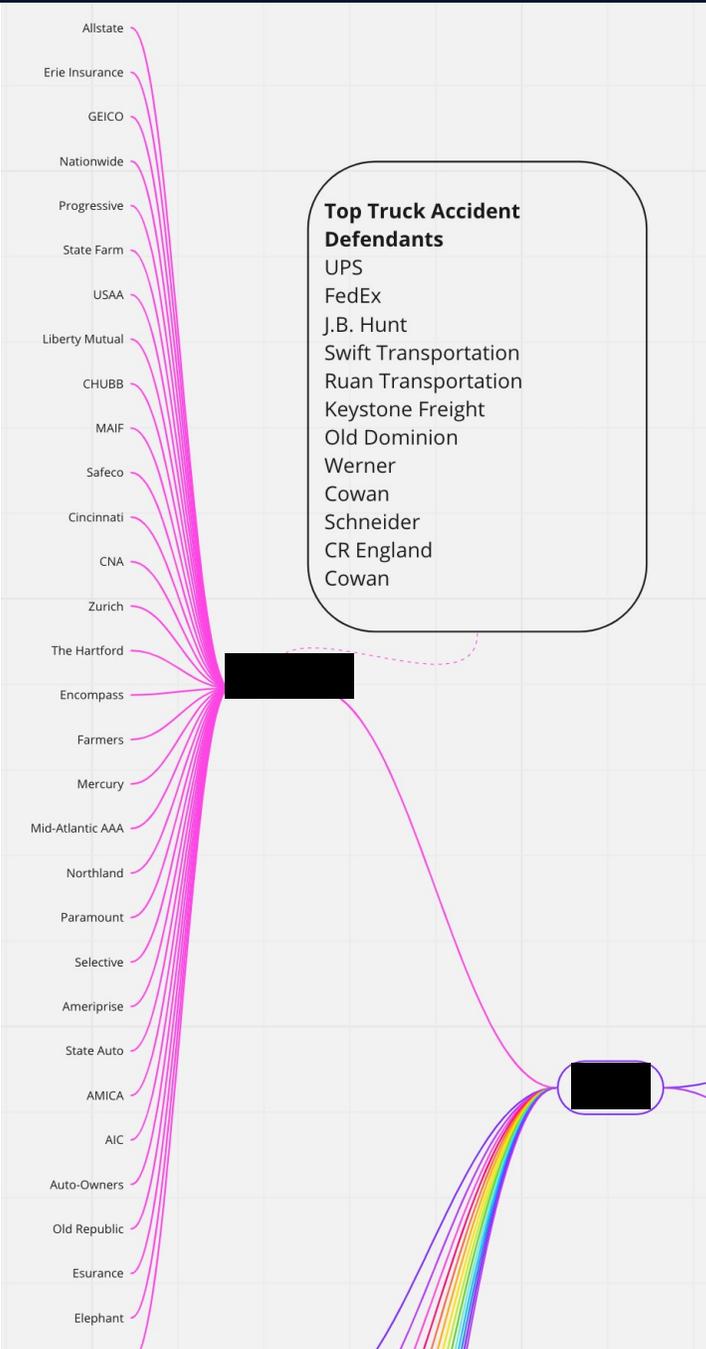
**Pain & Suffering Calculator - How Much is your Injury Worth?**

Auto Injury Calc by a Law Firm. some Claims Worth \$100s. Get Free Review. Lawyer Available Now. Over 1.3 Million Helped. 100% Free Legal Eval. Auto Accident Injury Help.

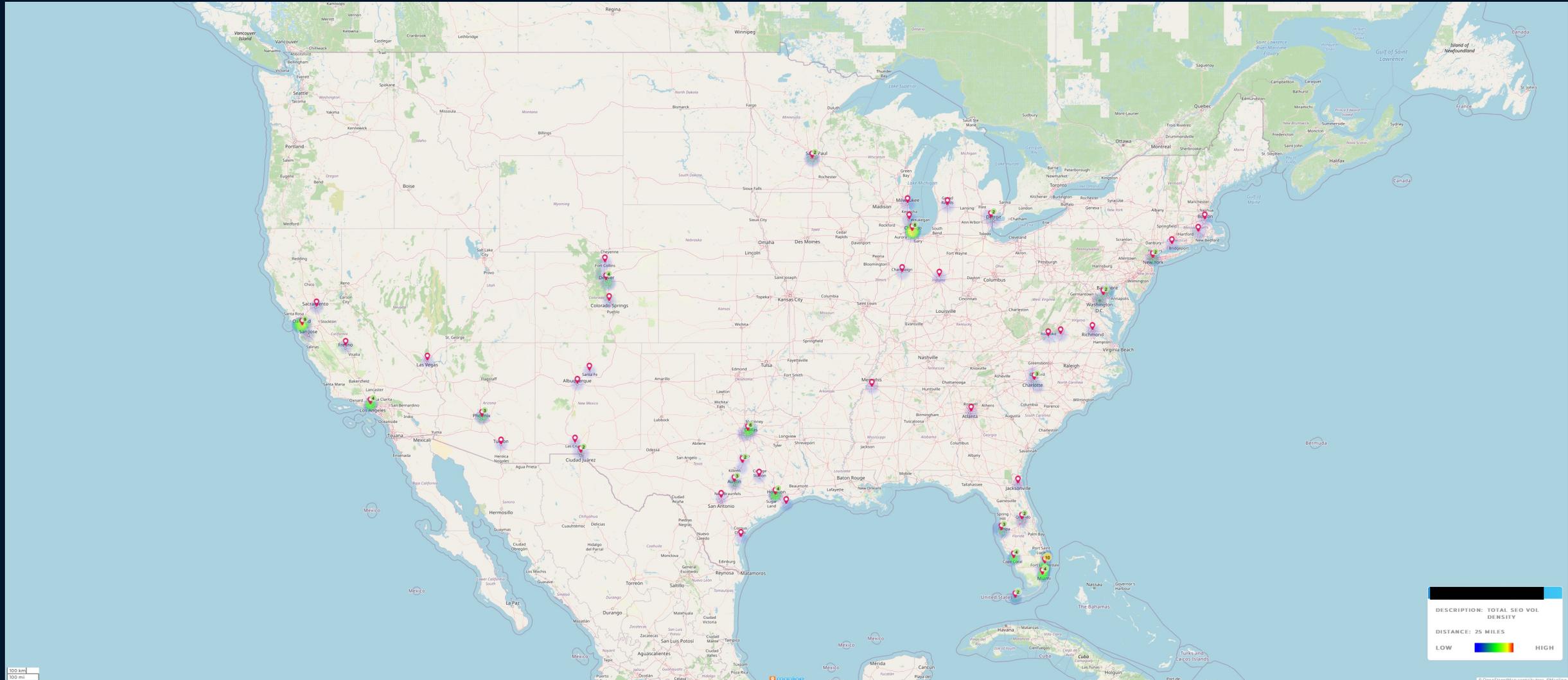
*Ad Position: 1 Date: June 2022*

# 4WARN “TOPOLISTICS” INITIAL IMPACT

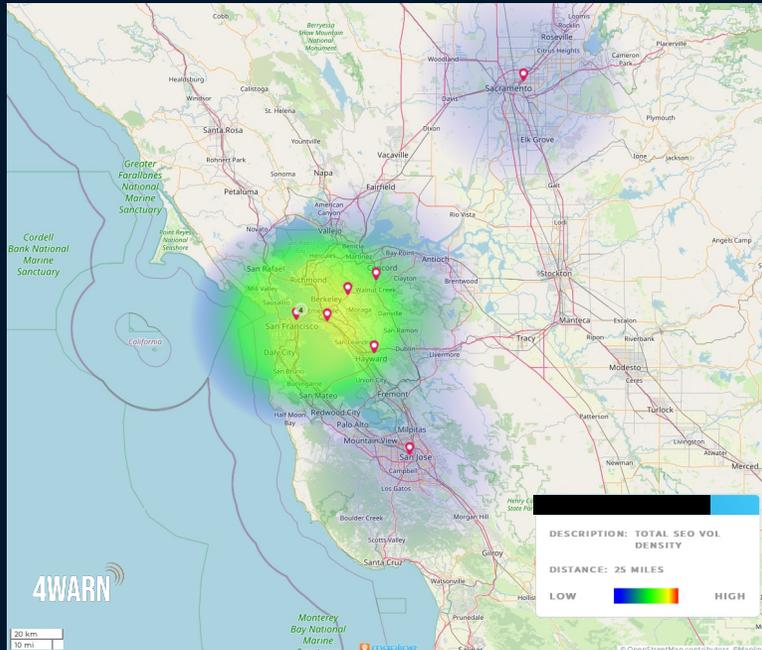
92



# SEO HEAT MAP OF 36 LAW FIRMS (110 Locations)

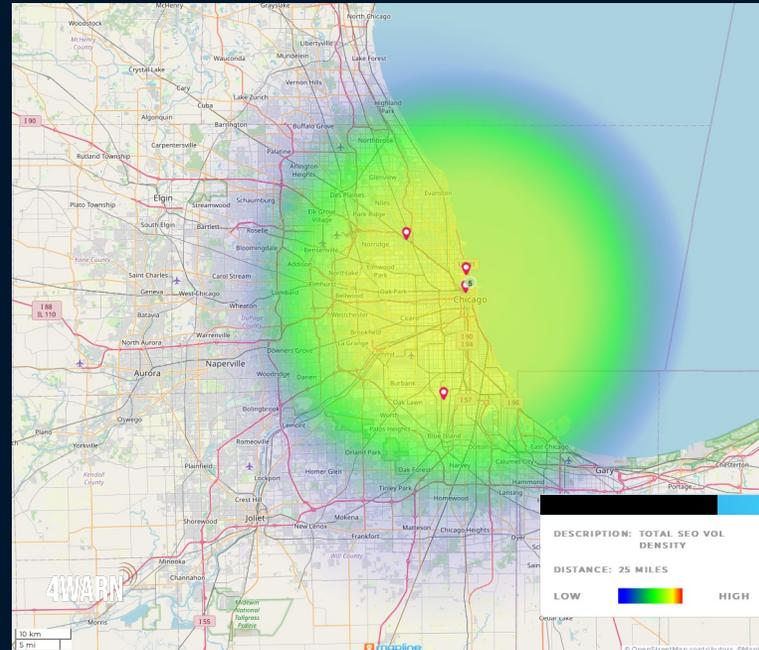


# HIGHLY TARGETED ZONES



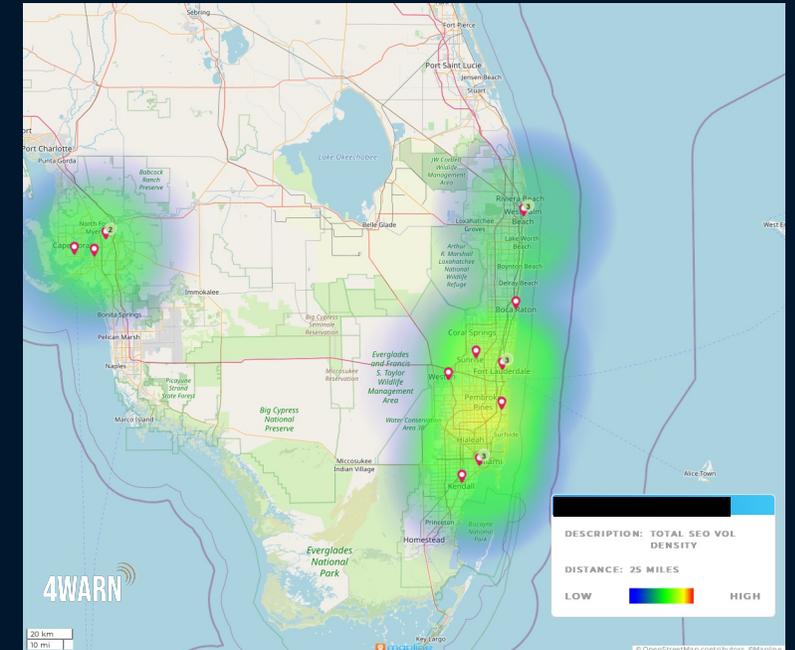
## SAN FRANCISCO

**8 LAW FIRMS**  
**\$189,000 PPC/Yr.**  
**232,000 Org Keywords**  
**20.6M Monthly Search Volume**



## CHICAGO

**6 LAW FIRMS**  
**\$1.2M PPC/Yr.**  
**246,000 Org Keywords**  
**22.2M Monthly Search Volume**

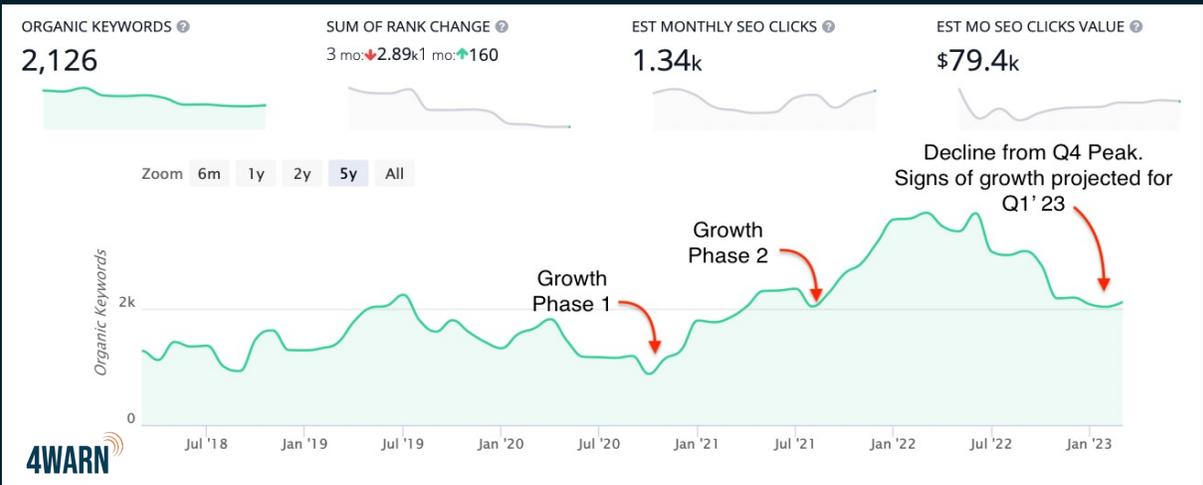
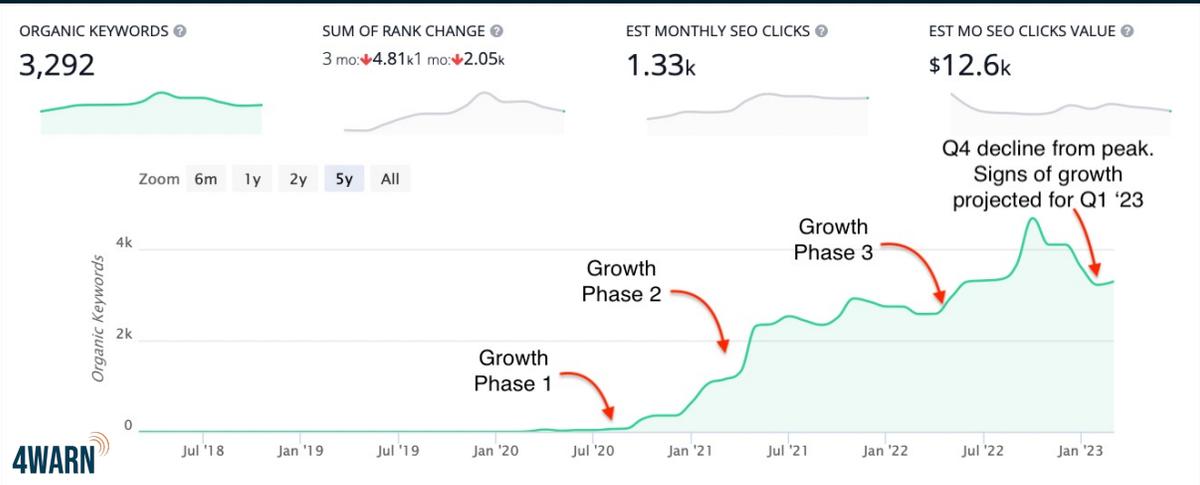
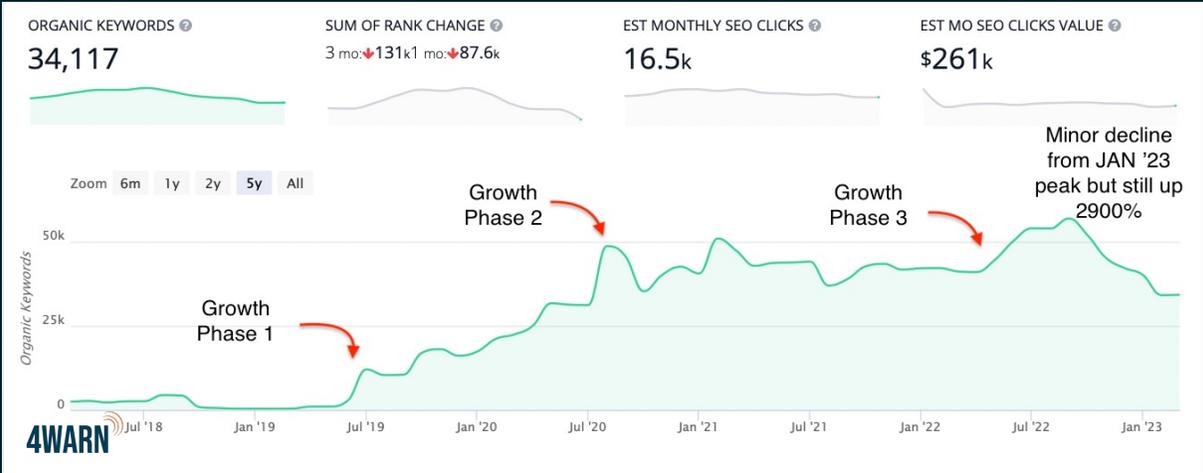


## MIAMI

**7 LAW FIRMS**  
**\$3.6M PPC/Yr.**  
**432,000 Org Keywords**  
**26.7M Monthly Search Volume**

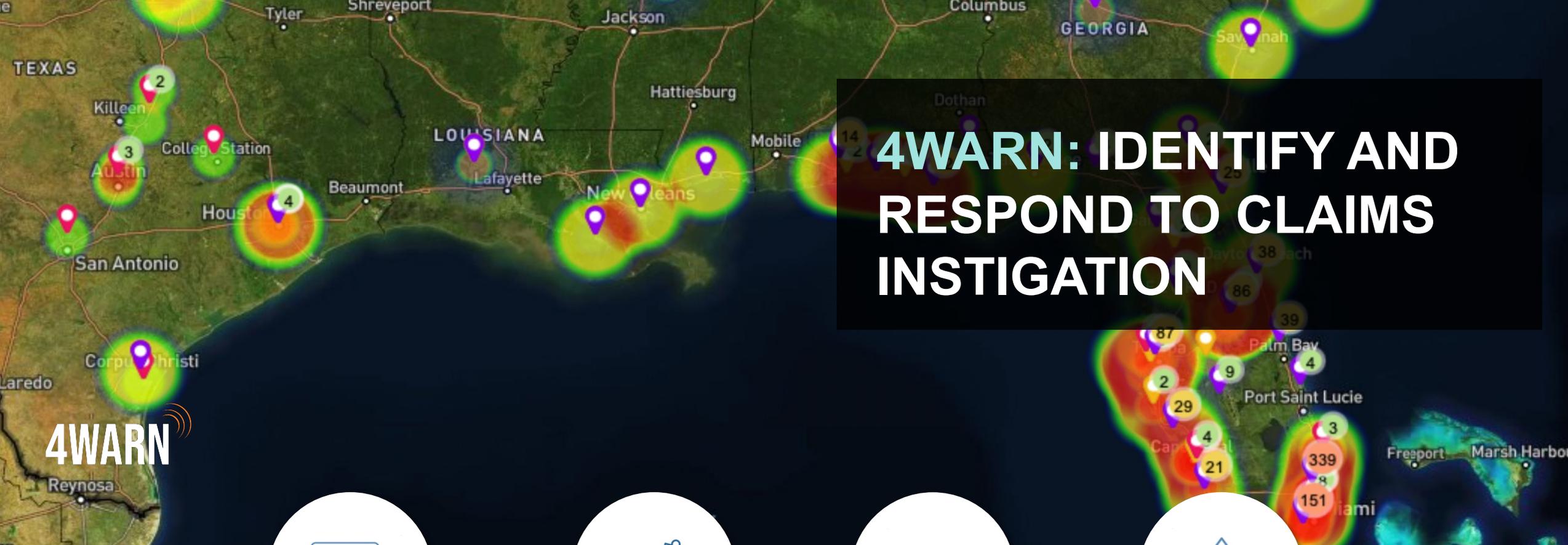
# ANALYSIS POST 2022 FLORIDA LEGISLATION

Comparison of four Floridian-based law groups shows multi-phased SEO-driven growth peaking consistently in Q4, 22. Q1, '23 shows initial signs of growth into new P&C targets, new insurance lines, digital ad spend, policy stress-testing, paid-per-click spending. Note scale (Y-axis) of number of organic keywords correlate to “size” of analyzed law firm.



**4WARN**

The text "4WARN" is rendered in a bold, white, sans-serif font. To the right of the text, there are four curved, orange lines that resemble signal waves or a stylized antenna, positioned above the letters "A" and "R".



# 4WARN: IDENTIFY AND RESPOND TO CLAIMS INSTIGATION

4WARN



## National Surveillance

Monitor and detect suspicious activity with customized rules to focus on the markets you most care about.



## Pattern Analysis

Understand and assess potential fraud through deep data analysis and behavior pattern mapping so teams can be alerted sooner.



## Benchmarking

Compare your data to competitors and aggregated industry data for meaningful context and scale of risk.



## Risk Report

Includes a dozen key data trends, top threat actors, most prevalent techniques – all in one detection analytics report for input to strategic response.

# HOW WE HELP

We dive deep by leveraging millions of data points from multiple global sources to identify claim instigation efforts, who are the initiators and associated risk magnitude, and how best to reduce claim frequency and educate stakeholders.

 <p>Identify Claim Instigated Risk</p>	 <p>Calculated Risk Score</p>	 <p>Benchmark &amp; Relevancy Scoring</p>	 <p>Visualize Multilevel Threat Map</p>	 <p>Track Historical Behavior</p>
 <p>Correlate to Claims &amp; Litigation History</p>	 <p>Forecast Claims &amp; Litigation Activity</p>	 <p>Evaluate Market Opportunities</p>	 <p>Validate Service Partners</p>	 <p>Educate Stakeholders</p>



Reduction in Claims Frequency, Brand Protection, and Mitigating Downstream Risk.

- Promoting Your Brand Safely
- Producer Alignment with Brand
- Coordinating Litigation Analysis



# THANK YOU!

To learn more, visit [4WARN.com](https://4warn.com) and register.

TODD KOZIKOWSKI  
[Todd@4WARN.com](mailto:Todd@4WARN.com)

JOSEPH PETRELLI  
[Joe@4WARN.com](mailto:Joe@4WARN.com)

