

Best's Insurance Law Podcast

[How Smarter Homes Benefit Individuals with Disabilities and Claims – Episode #203](#)

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Hosted by: John Czuba, Managing Editor

Guest Expert: Dan Thompson of [DeeGee Rehabilitation Technologies, Ltd.](#)

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John Czuba: Welcome to Best's Insurance Law Podcast, the broadcast about timely and important legal issues affecting the insurance industry. I'm John Czuba, managing editor of *Best's Insurance Professional Resources*.

We're very pleased to have with us today expert service provider Dan Thompson, president and CEO of [DeeGee Rehabilitation Technologies, Ltd.](#), with offices in Ontario, Canada, and Arizona. Dan has worked within the litigation arena for over 25 years.

He is a registered rehabilitation professional, registered vocational professional, and a certified life care planner. His company services include providing expert opinion to insurance carriers, attorneys, and medical professionals by assessing the needs and vocational capabilities for people with disabilities.

Dan, we're very pleased to have you with us again today.

Dan Thompson: John, thank you very much for having me on the show. I can't tell you how excited I am about this episode. After all, technology is my passion, and after all, my company is called DeeGee Rehabilitation Technologies.

John, my girlfriend and I have purchased our dream home off the shores of Lake Erie in a place called Lowbanks, Ontario. Don't worry about it, I've lived in Ontario my whole life and I've never heard of it either. It's about 40 minutes away from Buffalo, and it's about an hour and a half away from Toronto.

Not only is this home beautiful with breathtaking views of Lake Erie. However, one of the many features that this home has and makes it so unique is the fact that I have installed a complete smart home using the Connect4 system.

More importantly, we have an overlay named Josh, which basically is a voice recognition system that also enables me to control the entire system. As an example, your readers or your listeners will hear, I can say, "Hey, Josh. Open my bedroom door."

[automated voice]

[door opens]

Dan: As you can hear, not only does it follow my commands, but working as a conduit, it just opened my rear door and would allow me to go outside. In essence, John, that enables me to control my entire environment, including turning on the gas fireplace, opening up my door, opening and closing the blinds, operating all the lights.

It also lets me set the brightness of the lights as well as the shades to any percentage that I want. I can control my television, and I can also operate any of the numerous streaming options all by voice. Environmental control units have been around for decades. However, they're now immensely improved.

The reason we didn't go with a system like Alexa or Google Home is that they are usually, if you're discussing, let's say, a product like apple juice, then you may be inundated with advertisements about that.

The nice thing about Josh is that it's a standalone system, so there's no eavesdropping from corporate America or "Big Brother" to invade your space or unnecessarily upsell you on goods and services that you may not need. No system is perfect.

However, the Connect4 system also has numerous redundancies. What do I mean by that? You can use the Connect4 remote control, which is directly tied into the system to ensure you don't have any, what we call infrared or IR malfunctions.

It's also installed on my iPhone so that it enables me to use that as a conduit as well. What does this mean, in terms of improving quality of life or improving productivity? I do a lot of work, as you indicated in my preamble, for personal injury lawyers.

A lot of times, I have to meet deadlines, so I may stay up all night working out of my bed to meet those deadlines. What I can do, John, is I can work all night, pull one of my all nighters, which I happened to do last night, by the way.

I can basically watch one of my podcasts about my beloved Detroit Lions, drink my water, and then turn on the stereo and complete my cardiovascular routine. I can do this all before my attendant arrives.

Not only, I should say, does that improve my quality of life, but it reduces my dependency on others to complete those tasks, as I have the autonomy to do that all myself.

Needless to say, once the initial outliers outlay, to purchase, install, and program the system have been completed, I'm sure you can see the potential to reduce the amount of attendant care that I might otherwise need.

John: Dan, sounds fantastic. What are the best or latest technological developments that have benefited individuals with disabilities?

Dan: In essence, what I found is the advancements with electric cars are probably the best advancements that I would say that you've seen. Unfortunately, though, John, there currently are no electric vehicles converted or equipped for people with disabilities.

The telephone, you should know, was initially created by Alexander Graham Bell to accommodate his wife who had hearing issues. Obviously, that translated into to the general population, because everybody uses a telephone, including their smartphones, nowadays.

It would be nice so that the electric car industry, such as Tesla or other manufacturers, such as Ford, could make those initial plans instead of becoming an afterthought. Similarly, I've seen advancements with autonomous vehicles. They're becoming more prevalent.

In fact, I looked this up before this podcast, and I could not believe, John, that there's over 30 million driverless cars in the world today. It makes sense that the trucking industry is clamoring for drivers. They are looking for autonomous vehicles, which are proven to be less prone to errors than humans.

Essentially, with less drivers, there will be less car accidents. That also means that the insurance industry will have to make a fundamental shift. There will be less need to underwrite that book of business and less need to mitigate or to deal with personal injury claims from automobile accidents.

Think about those implications for a minute. Also, think about the health applications such as Apple Watch, which is touting that people can monitor their heart rate to minimize potential health issues as they are clamoring, or should I say, they are claiming to save people's lives.

John: Dan, you mentioned autonomous vehicles. We had a podcast within the last year with an adjuster based in the West Coast. He said that they weren't progressing as quickly as they thought they would. You have offices in both Ontario and in Arizona. Which country do you feel is a bit more ahead, perhaps, in autonomous vehicles?

Dan: Those are very good questions. Or, should I say, if I was having my deposition, objection, compound questions. Technological changes are worldwide.

For example, the White House announced on August 9, 2022, that they're investing another \$50 billion into the already \$150 billion investment that they've made into what they call the Chips and Science Act that will lower cost, create jobs, strengthen supply chains, and counter China.

You can see the unrest and the overtures from China to possibly invade Taiwan, as currently, they are the world's largest producer of semiconductors. It has truly become a world market with implications in one geographic area having a profound impact on another country on the other side of the world.

It used to be the arms race. However, it's now become the semiconductor race. It's been my perception, John, that the countries or companies who control the semiconductors will control all employment sectors in the future.

John: Dan, it's been a crazy couple of years, in terms of the COVID shutdown, and things are just opening up right now again. What are the biggest changes you've seen in the post COVID workforce in the litigation arena?

Dan: What I find the biggest difference is that it seems to me that people just don't want to work. All you have to do is go by any potential mom and pa shop up and you see help wanted signs.

As an example of that, during the height of the pandemic, I testified in a trial in Pittsburgh, Pennsylvania, and 90 percent of the vendors in that airport were closed as they could not obtain staff. There's also been a fundamental shift in people working from home.

What's interesting, John, is that the Bureau of Labor Statistics state that the unemployment rate has ranged from 3.4 percent to 3.7 percent since March of 2022, which is historically low. What that means is that there should be more opportunities for people with disabilities to work from home than ever before.

That will eliminate the need for transportation. As the labor market has favored employees, employers are more apt to accommodate people with disabilities, which dovetails both the Americans with Disabilities Act and the Accessible Canada Act.

These employers will now automatically put accommodations into place, which should not create undue hardship, and basically as the companies will not go bankrupt, because I think they will go bankrupt if they don't make those accommodations.

They also basically have unique jobs, such as gamers, who make a living playing video games, if you can believe that. Similarly, YouTubers and influencers are playing important roles in today's labor force, which people with disabilities can easily do, as it's not heavy or medium strength jobs.

This also ensures that you do not have to legislate people in the workforce, but rather, the market is naturally creating those opportunities.

John: Dan, what are the major differences between the US and Canada regarding the biggest technological improvements in recent years?

Dan: I don't see that much of a difference. John, it's become a global market. Obviously, what impacts Canada is going to impact the United States or vice versa. I think the same thing with the European Union. I don't see a profound difference between the two countries.

John: Dan, how about what's on the horizon, and what do you predict for the future?

Dan: As I indicated at the beginning of this podcast, I could go on forever about technology. It's my passion. It becomes a true equalizer. Fundamentally, change brings about fear. People don't like change. They obviously want to stay in their niche.

Consequently, to those changes, some jobs are going to be eliminated in the future. While I do believe this is inevitable, this will also open up more opportunities that I discussed above.

For example, the Department of Labor's Dictionary of Occupational Titles is obsolete and it doesn't list those jobs that I mentioned before, such as bloggers, influencers, or gamers that I think will become more prevalent in the future.

As with anything, there can be a more nefarious or dark application to these technologies or to these technological advancements, such as identity fraud, hackers being able to hold you for ransom, or controlling people's vehicles remotely to cause bodily harm.

However, being the internal optimist that I am, I would like to think that there's more positive applications. I see these technological advancements continuing to improve people with disabilities quality of life.

There are constant stories in the news about individuals with spinal cord injuries having chips inserted in their brain which enables them to move parts of their body that otherwise might remain paralyzed.

I can see more opportunities for applications such as the Apple Watch that I mentioned before playing an integral role in monitoring people's blood sugars, heart rate, such as tachycardia, to improve their health and their quality of life.

To close, John, I remember 10 years ago testifying in a workers' compensation case in Boston. Even though it was a crisp, beautiful winter day, the lawyer who retained me also had a book of business in the Virgin Islands.

Of course, I joked with him, "What the heck? You got me here in Boston freezing when I could have one of those cases in the Virgin Islands." A week later, my girlfriend and I were vacationing in Hawaii when I received a phone call from that same lawyer about a case in the Virgin Islands.

Can you imagine, John? Here I am, a Canadian, vacationing in Hawaii, and I got a call about a case on the Virgin Islands. Basically, I was able to do most of my work at poolside. I went back to the hotel, wrote my report, which essentially paid for the entire vacation. That was on the iPhone 4.

Can you imagine what's in store for us in the future? Technology is only a tool and it can be manipulated by people, unless you believe in artificial intelligence taking over the world, such as HAL in "2001 A Space Odyssey" or Skynet, featured in all those "Terminator" movies.

I see these tools improving people with disabilities efficiency, productivity, and improving their quality of life. After all, I wrote this podcast using Dragon's NaturallySpeaking voice recognition software and listened to it with the Read Aloud review section in Microsoft Word's basically software to minimize any typos and to correct any of my English.

John, in closing, that's a brief synopsis of what I see in technology. I look forward to our next podcast.

John: Same here, Dan. Always a pleasure. Appreciate your insight as always, and thanks for joining us again today.

Dan: Thank you.



John: You've just listened to Dan Thompson for qualified member expert service provider, [DeeGee Rehabilitation Technologies, Ltd.](#) Special thanks to today's producer Frank Vowinkel. Thank you all for joining us for Best's Insurance Law Podcast.

To subscribe to this audio program, go to our web page, www.ambest.com/claimsresource. If you have any suggestions for a future topic regarding an insurance law case or issue, please email us at lawpodcast@ambest.com. I'm John Czuba, and now this message.

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