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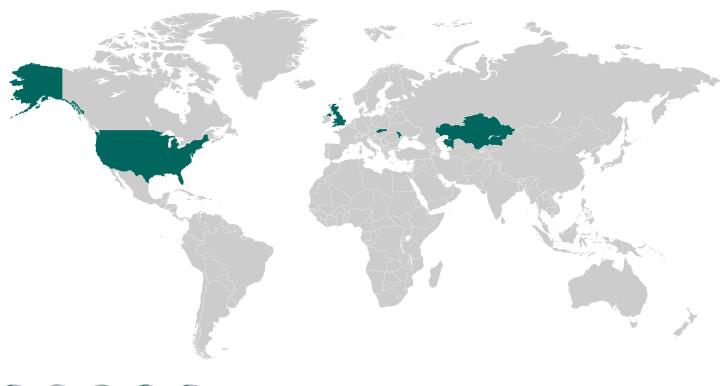












**WORLD NEWS** 





## **UNITED STATES**



## The TikTok Phenomenon – Living in a Universe Without Time

By Marci De Vries-Todtz

By now there's no doubt you have all heard of TikTok, the hot new social media platform from China that has taken the teen scene by storm. TikTok content consists of short videos, typically set to music.

TikTok has one attribute worth noting for insurers and their defense counsel: there are no date stamps on any of the content. TikTok understands that any video can go viral any time people are interested in seeing it, and they don't want to turn viewers off with an old dusty date stamp from years ago. (Hint: This means a video your teenage son's uploads today could go viral in ten years as he's starting his career. Just sayin')

TikTok presents real problems if used as evidence in court. Say, for example, that an injured party has several TikTok videos showing a high level of activity. Without date stamps, it is difficult to prove when the videos were created.

Fast forward to Facebook and Instagram – 3rd party software integrations have now allowed date spoofing in these platforms as well, which means content that is broadcast as "Facebook live" could have been created years ago and simply rebroadcast as a Facebook live video.

Does this mean time has no meaning online anymore? No, it just means we need to work a little harder to authenticate timelines.

Here's an example: I'm headed to court next week to testify in a case

where the plaintiff counsel has declared all of his online videos as rebroad-cast from years ago, prior to the date of injury. The plaintiff is an aspiring rap star and has posted several videos with date stamps after the injury date. Plaintiff counsel has asserted in court that the date stamps are irrelevant. To authenticate the videos for the next court date, we ran the background music in these videos through Shazam, which is a software that reads digital bar codes on music produced by record labels and identifies the song. Once the music was identified, a quick Google search showed the publication date of these songs, creating a solid timeline external to social media. With this third-party offline date authentication, we are able to provide proof that the videos were posted after the date of injury. Sorry dude.

As social media grows more complex and obfuscated, we find ourselves crafting timelines by linking online content with offline events. And, while online tools proliferate, so too do tools that identify offline content. By marrying these technologies together, we are providing even better defenses now than ever. Social media remains one of the most powerful and least expensive forms of investigation for claims, as long as the investigator knows where to look and how to authenticate what they find.

Good luck out there.

## January 1, 2020 Reinsurance Renewals Reflect Asymmetrical Market

Reinsurance renewals at January 1, 2020 were shaped by deteriorating loss experience, a lack of new capital inflows and increasingly challenged environments in the primary insurance and retrocession markets, according to Guy Carpenter & Company.

In its initial view of the January 1, 2020 renewal released on January 2,

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