

Claims Education *e*magazine

 INTERNATIONAL INSURANCE INSTITUTE

TRAINING || TALK

In this issue we feature a story highlighting the 2019 Claims Education Conference held May 14-17, in New Orleans. Check out the photos and see if you recognize any of the attendees. In addition to all of the training that took place, we had a lot of fun and indulged in both a Bloody Mary Bar and two daiquiri machines this year. After you read the article and see the photos, we are certain you will want to register for 2020, so we are now accepting registrations for the Claims Education Conference. Our first early bird deadline is coming up on November 30th.

This issue also features an article from our friend and industry expert, D. Diann Cohen, VP of Macro-Pro, Inc. She discusses the importance of making sure employees fine-tune their soft skills along with the hard skills.

Our Feature Course section showcases Awesome Claims Customer Service: The Next Level. This workshop takes our most popular course to, well, the next level and cements the importance of training employees on their soft skills.

As always, we here at International Insurance Institute welcome your contributions to CEM and encourage you to contact Karla Alcerro at karla@insuranceinstitute.com for any input. Please feel free to direct any questions, feedback, articles, claims success stories, and/ or even topics that you would like to see discussed in the magazine. ■



Carl Van
President and CEO
International
Insurance Institute

FEATURE || STORY

BIG FUN IN THE **BIG EASY** 14th Annual Claims Education Conference Held in New Orleans

Over 200 claims professionals and their guests gathered for the 14th Annual Claims Education Conference held in New Orleans May 14-17 at the Hilton New Orleans Riverside. Presented by the American Educational Institute, the International Insurance Institute, Inc. and the Society of Claim Law Associates, this is the 3rd year the conference was held in the Crescent City.



*Jennifer Maylone, Kendra Jackson, Dan Sullivan, Cody Drake
and Lauren Parker from Homesite Insurance Company*

The conference featured three educational tracks: Soft-Skills, Manager and Technical, some of which were approved for continuing education credits.

The soft skills and manager tracks were presented by Inter-

FEATURE || STORY

national Insurance Institute's training staff: Carl Van, President and CEO; Dave Vanderpan, Director of Claims Training; and Teresa Headrick, Director of Course Development. In addition, there were two bonus manager track sessions: *Demystifying the Catch Phrases of AI, Deep Learning and Machine Learning*, presented by Christopher Hart, Sr. Director of Business Intelligence and Strategic Initiatives, Copart, Inc. and *5 Essential Factors Every Manager Needs to Know About Fulfilling Requests for Copies of Claim Files* presented by Fig Annunziato, CEO of ClaimFox. Other soft-skills and manager track sessions included:

- Awesome Claims Customer Service:
Dealing with Difficult Customers
- Gaining Customer Trust:
Ending the Question after Question Cycle
- StrengthsFinder 2.0
- Increasing Settlement Figures During Negotiations
- Planning and Prioritizing: Time Management Tips
- Loss Prevention in the Restaurant Industry
- Getting Customers to Listen
- Driving Up Customer Retention
- Interviewing and Hiring Great Claims People
- Business Writing Skills



Jennifer Wood of Erie Insurance graciously volunteers during class with Dave Vanderpan



Alysa Corona of BrickStreet Insurance takes notes during Teresa Headrick's StrengthsFinder 2.0 session



Left: Teresa Headrick, Director of Course Development at International Institute, Inc. shares her top 5 strengths in the StrengthsFinder 2.0 course.



Right: Maggie Sanders, Esq., Associate, Rumberger, Kirk and Caldwell discusses first party claims handling.

The entire technical track was approved for continuing education credit.

Presenters were industry experts and nationally recognized insurance defense attorneys including David Alfini, Esq., Partner, Hinshaw & Culbertson, LLP; James T. Busenlener, Esq., Partner, Matthiesen, Wickert & Lehrer, S.C.; Emily Faith, Esq., Litigation Services Manager, DONAN; Duncan K. Fobes, Esq., Principal, Patterson, Buchanan, Fobes & Leitch; Darryl Gavin, Esq., Partner, Rumberger, Kirk and Caldwell; Sara Huffman, Esq., Associate, Matthiesen, Wickert & Lehrer, S.C.; Bryan Kelley, SCLA, Territorial Claim Leader, Allstate Business Insurance; Charles Lind, Esq., Attorney, Patterson, Buchanan, Fobes & Leitch; Jackie Mitchson, Esq., Associate, Bullivant Houser Bailey, P.C.; Maggie Sanders, Esq., Associate, Rumberger, Kirk and Caldwell. The following technical topics were featured this year:

- Successful Management of Commercial Motor Vehicle Accident Litigation: An Insider's Perspective
- First Party Claims Handling and Insurer Bad Faith



John Morrison of Security First Insurance and Russel Beers of WSCC Water discuss their ideas in the Dealing with Difficult Customers session.



Marilyn O'Brien of Allstate Insurance orders up a Bloody Mary at the Bloody Mary bar sponsored by ClaimFox.



Maggie Jaltorassian samples the daiquiris sponsored by Latitude Subrogation Services. This year's conference featured two flavors of daiquiris – Strawberry and Margarita.

- Ethics for Insurance Professionals
- Handling a Claim in Anticipation of Litigation
- Inventive and Effective Strategies for Settlement of Small Claims
- Now I Get It: Understanding Insured Contracts under a CGL
- Employment Law Update

- Tips for Success from Insurance Claims Industry Leaders – Roundtable Discussion

Participants enjoyed the extras at this year's Claims Education Conference including a full Bloody Mary bar complete with all of the fixings like pickled okra and beans, olives and tabasco sauce and two flavors of daiquiris to choose from during breaks and lunch.



Left: Kim Sport talks about Breastoration, a non-profit organization based in New Orleans. Right: Ann and Carl Van of International Insurance Institute with Kim Sport founder of Breastoration.

Wednesday's buffet lunch featured a special guest speaker, Kim Sport, founder of Breastoration, a 501c3 non-profit organization which helps breast cancer patients access reconstructive surgery after mastectomies. Kim gave an emotional and moving talk about the importance of providing women with the resources needed to heal after experiencing breast cancer. Since nearly all of us are affected by cancer, it was an inspiring speech and many exhibitors were motivated to donate to the organization. Carl and Ann Van of International Insurance Institute, Inc. matched all donations for a total of over \$5,000 in donations to Breastoration.

Wednesday afternoon featured the AEI Designation Conferment ceremony where over 37 designees received their awards as friends and family looked on. Claire Muselman, Director of Workers Compensation for Continental Western Group was the Distinguished SCLA Award winner; her positive energy was contagious as she lit up the room during her speech. It was inspiring when Claire announced that she was donating her \$500 prize to Breastoration.



Left: Claire Muselman speaking to the group of designees.



Right: Melissa Studeny, President of the SCLA congratulates Dexter Williams of Liberty Mutual on his newly earned designation.



The hard-working group at New Orleans School of Cooking enjoying the fruits of their labor.

Among the classroom learning and the celebration of new designees, there was also time for venturing out and experiencing all that the city has to offer. New Orleans remains an authentic destination and truly a place like no other. It's a city of chefs and delectable cuisine and a unique blend of French, Spanish, Caribbean and African cultural influences in the architecture, food, people and music. Attendees of the conference took full advantage of all that this unique city has to offer.



Carla Donegan, an exhibitor from Lombardi Associates, signs Seema Pandey's card for the prize drawing.



The Chef's Table at Emeril's Restaurant

On Wednesday evening of the conference, most of the conference goers joined the group dinner held at Emeril Lagasse's flagship restaurant. They dined on barbecued shrimp, andouille crusted gulf drum, and grilled filet. Those who were able to save room for dessert indulged in Emeril's famous banana cream pie slices that were larger than life.

On Thursday afternoon, attendees could choose to sign up for one of the organized activity offerings. Activities offered



Barbara Molina, Michelle Erimez, Fig Annunziato, Amanda Cortes and Jim Richardt of ClaimFox.

included a private tour of the WWII Museum, an airboat tour in the swamps of Louisiana, a walking tour of the Garden District, cooking (and eating!) at the New Orleans School of Cooking, and a visit to the famous Mardi Gras World, where



Ben Ebling, Brad Schram, Jon Coscia and Adam McIntosh from Latitude Subrogation Services.



Ben Miller of Vanliner talks with Ben Ebling of Latitude Subrogation Services.



Jess White and Emily Faith, JD at the DONAN booth.

Mardi Gras floats are stored. There was also an evening dinner jazz cruise, and for a few brave souls, a visit to Bloody Mary's Haunted Museum for a live séance.

The Claims Education Conference is grateful for the support of our exhibitors and sponsors. In particular, we'd like to thank our Diamond Sponsor, Latitude Subrogation Services and our Gold sponsors, ClaimFox and Copart, Inc. Without their support, the conference wouldn't be able to offer so many of the fun extras like daiquiris and fresh popcorn in the exhibit hall.



The Three Chris' of Copart – Christopher Hart, Chris Pinson and Chris Coniglio in the exhibit hall.



Jamie Breen at the Matthesen, Wickert & Lehrer, S.C. booth.

**EXHIBITORS OF THE
2019 CLAIMS EDUCATION CONFERENCE**

- American Educational Institute/SCLA
- ClaimFox
- Copart
- DCI Solution
- DONAN
- Florida Institute for Neurologic Rehabilitation
- I-CAR
- International Insurance Institute, Inc.
- Latitude Subrogation Services
- Lombardi Associates
- Matthiesen, Wickert and Lehrer, S.C.
- Sedgwick

We would also like to recognize and congratulate all of the new American Educational Institute designees who attended the conference. We enjoyed celebrating with you!

SPECIALIST DESIGNATION

AVANT SPECIALTY CLAIMS

Ryan Carver, Legal Principles Claim Specialist (LPCS)

WASHINGTON SCHOOLS RISK MANAGEMENT POOL

Seema Pandey, Legal Principles Claim Specialist (LPCS)

ASSOCIATE DESIGNATION

AMERICAN FAMILY INSURANCE

Karen Fine, Property Claim Law Associate (PCLA)

ERIE INSURANCE

Joseph Vahey, Fraud Claim Law Associate (FCLA)

SENIOR CLAIM LAW ASSOCIATE (SCLA)

CONTINENTAL WESTERN GROUP

Claire Muselman

ERIE INSURANCE

Jarod Clayberg
Brii Gerrard
Dale Sabo
Todd Ulrich

FEDERATED MUTUAL INSURANCE COMPANY

Latasha Brown
Deborah Willits

FIRST INSURANCE COMPANY OF HAWAII

Adriana Cuadros
Alton Porlas
Nicole Umeno
Marlene Vigil-Wery

GREAT WEST CASUALTY COMPANY

Cathy Krane

KENTUCKY FARM BUREAU MUTUAL

Angela Benningfield
Tommy Buford
Bo Hedrick
Tena Springfield
Sonya Vincent

LIBERTY MUTUAL INSURANCE

Dexter Williams

MARKEL SERVICES, INCORPORATED

Casey Matthews

NATIONAL INDEMNITY COMPANY

Jeffrey Bowerman
Zachary Howe

PEMCO

Dylhan Matlock



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FEATURE || STORY

STATE FARM INSURANCE

Sarah Hudson

UTICA NATIONAL INSURANCE

Erin Brady

Sladjana Keselj

Brittany Moorehead

Andrew Owen

Diane Owens

Tracy Richter

Rachel Tillow

Katherine Thibault

WASHINGTON SCHOOLS RISK MANAGEMENT POOL

Nancy Nichols

SCLA SILVER AWARD

CONTINENTAL WESTERN GROUP

Claire Muselman

ERIE INSURANCE

Dale Sabo

FIRST INSURANCE COMPANY OF HAWAII

Nicole Umeno

Marlene Vigil-Wery

NATIONAL INDEMNITY COMPANY

Jeffrey Bowerman

UTICA NATIONAL INSURANCE

Erin Brady

Andrew Owen

Tracy Richter

WASHINGTON SCHOOLS RISK MANAGEMENT POOL

Lisa Dubose Day

Nancy Nichols

SCLA GOLD AWARD

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ERIE INSURANCE

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FIRST INSURANCE COMPANY OF HAWAII

Nicole Umeno

Marlene Vigil-Wery

UTICA NATIONAL INSURANCE

Tracy Richter

WASHINGTON SCHOOLS RISK MANAGEMENT POOL

Lisa Dubose Day

Nancy Nichols

The 15th Annual Claims Education Conference is set for May 12-15, 2020 in New Orleans. Visit claimseducationconference.net for the latest information. We hope to see you there! ■



Laura Stengl and Claire Muselman

LATITUDE

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Contact Information:

Jon Coscia *President, CMO*
1-248-365-0069 jcoscia@latitudesubro.com

Benjamin F. Ebling *CSRP, MCSA Business Development Manager*
1-248-365-1120 bebling@latitudesubro.com

6785 Telegraph Road, Suite 400
Bloomfield Hills, MI 48301
latitudesubro.com



HOW TO BUILD A TEAM OF GREAT COMMUNICATORS

to Enhance Corporate Culture and Claims Handling

BY D. DIANN COHEN VP, CLIENT RELATIONS MACRO-PRO, INC.
A DOCUMENT RETRIEVAL COMPANY

In all organizations, there has to be a balance between hard and soft skills. When the balance is correct, it is like a symphony playing. Each musician is on time, in tune and complementing the rest of the orchestra.

Hard skills are the technical skills your team members have and often why you hired them. For example, specific industry knowledge, computer skills, and the ability to complete a PD rating are all hard skills. Things like the way a person presents themselves, how they interact during the hiring process and their communication skills are soft skills. If you have two candidates, and all things being equal on their resume, it is their soft skills that will win you over to choose one candidate over another.

Like it or not, how our employees communicate with our clients, vendors, team members, and injured workers sets the tone for our corporate reputations. I have been serving claims departments for 30 years and have seen some claims offices that examiners can't wait to leave or avoid working for due to a bad or toxic reputation. No one is happy working in an environment like that. As executives and managers, we are responsible to build the soft skills our organizations and people need. From the receptionist to the upper management, how we train them on soft skills, or don't, sets our corporate atmosphere.

Many years ago I had an examiner (I'll call her Pat for purposes of this article) ask me if I would help her. Pat explained that she had several complaints about her job performance and was put on notice to improve quickly or she would be



without a job. Her boss gave her a few audio tapes of her conversations with claimants so she could study them and improve. After listening to them over and over, Pat had no clue what she was doing wrong. In fact, she was impressed by her ability to convey a lot of important information quickly and succinctly.

She became more impressed each time she listened to the recordings as it validated her belief that she hit every major issue for a first contact. She introduced herself, explained her role in the claim, explained the benefits and the process and what the claimant could expect. At the end of the interaction, she asked if the claimant had any questions; textbook perfect. So, why in the world was she being reprimanded? She had no clue and her supervisor and manager didn't tell her what she needed to improve upon in order to save her job. I listened to the tapes and, true, she did everything stated above; however, we have all heard the old adage, "it's not what you say, but how you say it."

What Pat's manager failed to explain to her was that she was indeed perfect when it came to sharing this important information, but her communication style was abrupt, cold, very matter of fact and not reassuring that the organization would do everything they could to make the customer whole. I explained what I heard on the tape excluding her words. What I heard was her soft skills, her tone, phraseology, lack of empathy and ultimately a claims handler who was in a hurry to get off the phone and start processing paperwork.

Over the next few weeks, I helped Pat build better communication skills so that her claimants were more at ease and



appreciative of her efforts on their behalf. We rewrote the “script” that she used when talking to the claimant for the first time, choosing words that were more empathetic and sympathetic. We practiced softening her tone with role-playing and building in pleasantries; and we inspected her personal work environment. She had plenty of room to work and be organized, but her chair was old, falling apart and uncomfortable. I suggested she request a new one. Believe it or not, being uncomfortable in her chair for eight hours was contributing to her unpleasant tone.

TAKEAWAYS FROM PAT’S STORY

- Organizations need to teach their management team how to communicate issues with solutions and how to deliver that information so it is meaningful and helpful.
- Management needs to understand providing training is not a punishment but, when done right, a benefit that adds to an employee’s tool box.
- Replacing old and worn out furniture is a good investment.

- Employees don’t come to us perfect. It is our job to make sure they have the technical and soft skills training they need in order to be successful.

- Consider paying for an expert to come in from time to time. It is an investment that pays for itself as it will create all kinds of great benefits for the corporation, including employee retention and client satisfaction.

- It is management’s responsibility to create a communication style and corporate culture to create the best work environment possible.

- Survey your staff. You may have a staff member with excellent communication or soft skills. If so, consider starting a training program within your organization and supplement that with training from claims handling professionals.

Great communication skills, on all levels of your organization, shape our work environments and how we treat our clients, business partners, and injured workers. Make sure your organization’s soft and technical skills are in order and you will enjoy the sweet music of a symphony! ■



FEATURE || COURSE

AWESOME CLAIMS CUSTOMER SERVICE

THE NEXT LEVEL

This full-day workshop is intended as a direct follow up to the Awesome Claims Customer Service workshop. It is designed to build upon the basic customer service building blocks previously set down, and develop new high level customer service techniques to improve results.

Claims professionals learn to appreciate a sense of responsibility for ones own development and foster initiative. They will better understand customer's reactions to demands and incorporate them into file resolution. Focus is placed on identifying common survey results and comments, and looking for ways to improve results.

ATTENDEES LEARN HOW TO:

- Deal with the stress that can be experienced in claims
- Reduce self-induced stress
- Incorporate the strengths of the best claims people
- Appropriately manage complaint calls exercise
- Maintain customer service during negotiations
- Provide empathy (The power tool of customer service)
- Present settlement figures with concern for the customer
- Help the assertive/demanding customer
- Improve customer service letter writing basics
- Convey bad news tactfully
- Say things the right way
- Improve their professionalism
- Understand the connection between attitude and customer service
- Avoid telephone techniques that lower the perception of customer service ■

CLAIMS PROFESSIONAL BOOKS

FEATURE BOOK THIS ISSUE:

Gaining Cooperation: Some simple steps to getting customers to do what you want them to do

When asked to finish this sentence, “My job would be so much easier if the customer would just...” most people say “Cooperate.” Sometimes getting customers to cooperate can be a chore, even if it is better for them. Even simple things like filling out a form, answering some questions, or sending in information can be examples where customers don’t want to cooperate.

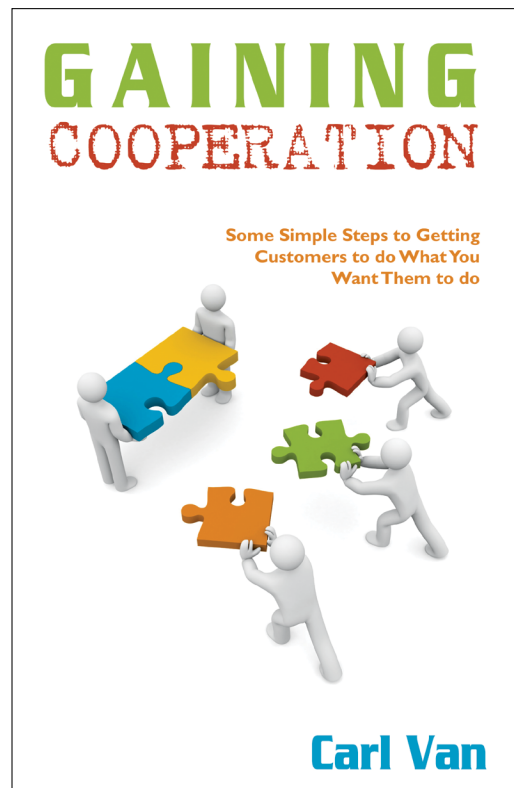
Sometimes customers don’t cooperate because they are misinformed. Sometimes customers don’t cooperate because they don’t trust us. Sometimes customers don’t cooperate because they received bad advice. Often the person who is trying to help the customer ends up either using the Cooperation Hammer (“If you don’t do this, we can’t help you”) or just getting into an argument with the customer over the validity of their reasons for not cooperating.

Gaining Cooperation lays out some simple steps to teach the reader how to best handle situations where customers do not want to cooperate. It relies heavily on the fact that we want to hold onto that customer and that if you can get a customer to agree to cooperate because it is the right thing to do, then that is better than getting the customer to give in.

Relying on some of the maxims Carl Van has developed that have become a staple in both the Negotiation and Customer Service programs, Mr. Van applies these concepts to getting customers to cooperate.

Maxim #1: People will consider your point of view, to the exact degree you have demonstrated you understand their point of view.

Maxim #2: Great negotiators never argue with reasons; they argue the facts.



Maxim #3: You never have to prove anyone wrong; you only have to prove yourself right.

The book takes the position that when you are trying to get a customer to cooperate; you are actually in the negotiation process. A process that you want to end with the customer cooperating, but also for them to feel that they were treated with respect by someone who is knowledgeable, and cares about trying to help them.

Written by Carl Van (Paperback \$19.95 available at www.ClaimsProfessionalBooks.com, www.Amazon.com, and other on-line book sellers; Kindle \$9.99)

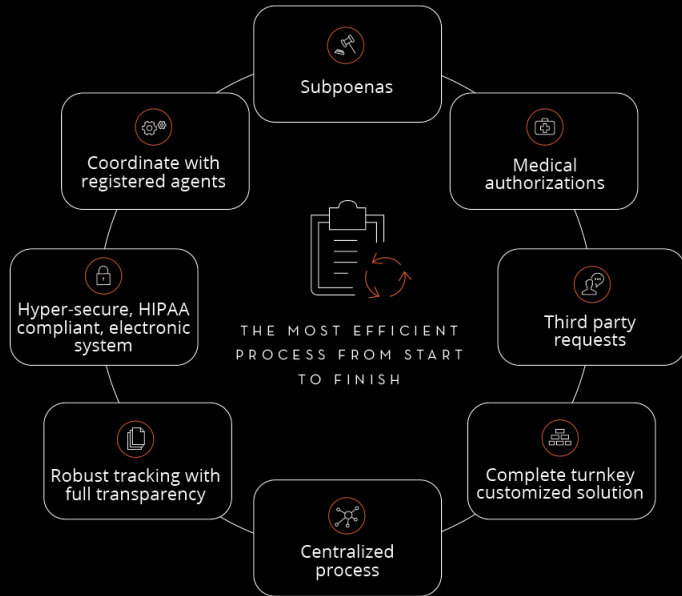
Visit www.ClaimsProfessionalBooks.com to view all of the books available:

- *The 8 Characteristics of the Awesome Adjuster*
- *Gaining Cooperation for the Workers' Comp. Professional: 3 simple steps to getting the Injured Worker to do what you want them to do*
- *Attitude, Ability and the 80/20 Rule: The Makings of Exceptional Performers*
- *The Eight Characteristics of the Awesome Employee*
- *The Claims Cookbook: A Culinary Guide to Job Satisfaction*
- *Negotiation Skills for the Claims Professional*

The Fox Factor

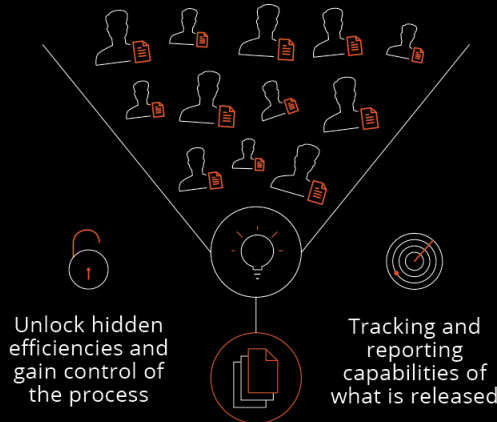
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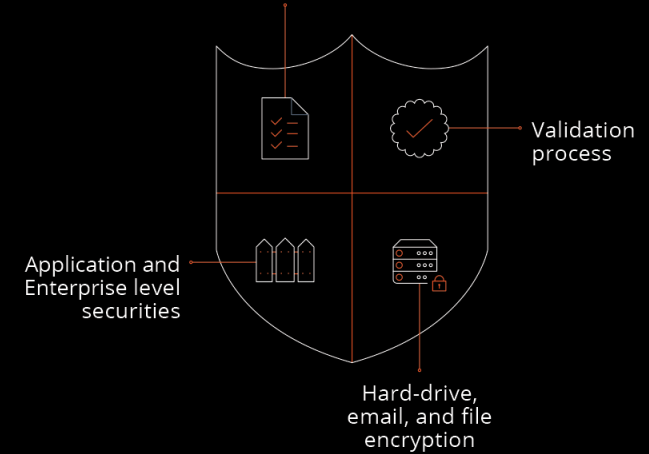
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