

Claims Education

INTERNATIONAL INSURANCE INSTITUTE *e*magazine

TRAINING || TALK

Like you, we here at International Insurance Institute, Inc. are figuring out our “new normal” during the COVID-19 pandemic. We hope that all of you are staying safe and healthy and are finding ways to thrive in this new way of life.

In this issue we feature a story about Latitude Subrogation Services’ Vehicle Investigation Recovery Program, or “VIRP.” Paul Webb, Chief Claims Officer of Latitude Subrogation Services discusses this program and how it is a win-win for his clients.

We have also included two articles about customer service in this issue and hope that they provide some insight into the importance of attitude vs. ability and being able to recognize a gift when you get one.

Due to the pandemic, International Insurance Institute, Inc. has canceled all in-person training through June of 2020. Insurance remains an essential business and training continues to be important and needed, perhaps now more than ever. Therefore, we are offering all of our training in a webinar format.

We are guessing that you are probably cooking many more meals at home, so our featured book this month is the *Claims Education Cookbook*.

International Insurance Institute welcomes your contributions to CEM and we encourage you to contact Lisa Ferrier at lisa@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

LATITUDE SUBROGATION BLAZING THE TRAIL WITH NEW VEHICLE INSPECTION RECOVERY PROGRAM (VIRP)

Vehicle fires are an uncommon occurrence, but when they do take place, what is the best way to handle it? Many adjusters don’t have a process in place and don’t know how to approach the situation without spending a lot of unnecessary money and time. Should you hire an expert? Who do you hire and how much will it cost? Will this “expert” be able to get to the bottom of the vehicle fire and if so, will you be able to recover the money you spent hiring the expert?

These are all valid questions and the reason that Paul Webb of Latitude Subrogation Services and Tim Herndon of Herndon & Associates decided to create a process around vehicle fire claims. This process, the Vehicle Inspection Recovery Program, or VIRP, makes it easy. In particular, smaller to mid-size insurance companies that don’t have the same budgets as larger companies will benefit from VIRP. It takes the guesswork, not to mention wasted time and money, out of the process.



Paul Webb, Latitude Subrogation Services



Tim Herndon, Herndon & Associates

The system is straightforward and simple. Once an adjuster receives a claim involving a vehicle fire, they contact Latitude Subrogation Services to get the ball rolling. A qualified Fire Investigator from Herndon & Associates will then contact the insured and have a conversation about the circumstances of the fire. Herndon & Associates has been in this business for over 40 years. Tim has been investigating vehicle fires exclusively for over 20 years and to put it bluntly, he has seen it all.

Herndon & Associates is based out of Michigan and work with all of the auto giants such as GM, Ford, and Chrysler. They are not only cognizant of current government recalls that may be a factor in a vehicle fire, but they are also fully aware of any automobile fire trends – issues that haven't been mandated by the government but yet are a problem for the vehicle due to their recurrence. They are also adept at recognizing non-meritorious vehicle fires, or simply put

– arson. Tim has testified as a court qualified expert numerous times and is well-versed in how the system works.

The knowledge and experience that Tim and Herndon & Associates bring to the table means that they are able to close 80-90% of the files after the interview with the insured as having no subrogation opportunity. However, even if there is no subrogation potential, every file will get a report with a detailed explanation. Now, if there is an audit on the file sometime down the road, there is no second guessing or raised eyebrows; everything is there, detailed in the report. The best part about this benefit is that there is absolutely no cost to Latitude's customers to do this. Paul explains, "Latitude Subrogation takes on the expense if there is no subrogation potential. There is no cost to our customers unless there is a subrogation opportunity. It really is a win-win situation for our customers and for us."



Although 80-90% of files are closed after that initial interview, there are still 10-20% of claims that do have the potential for subrogation. In those cases, a full investigation would be performed by Herndon & Associates. Herndon & Associates work across the U.S. and they are able to conduct an investigation in most states. Tim has relationships with salvage yards who will shrink wrap a vehicle and put it on hold until he arrives. He will also coordinate investigations with other Herndon & Associate clients so that he can potentially reduce the overall cost of the investigation by grouping fire vehicles together in order to perform multiple investigations at once. Tim has performed so many investigations on vehicle fires there is usually no need, and therefore no added expense, in hiring an electrical engineer or additional outside experts. If it has wheels and an engine i.e. auto, farm equipment, buses, motorhomes, you name it, Tim can look at it and probably has.

Once the investigation is complete, Herndon & Associates will guide the insurance company from there on the next steps they will need to take. “We are really happy to be working with Tim. Not only is he extremely experienced and knowledgeable, he is just an honest, hard-working person who is

trustworthy. He works with insurance companies across the country and has countless satisfied customers.” Paul remarks.

It’s a very simple path in order to take advantage of this program. Latitude Subrogation and Tim Herndon arrange to come out to any interested company and give a presentation about the Vehicle Investigation Recovery Program and answer any questions adjusters might have. Tim will also be one of the featured speakers at the Claims Education Conference taking place next May in New Orleans. His session will illustrate the best-in-class process for vehicular fire investigations.

The main purpose of VIRP is to give insurance companies a simple, straight-forward process in order to deal with vehicle fires. Although not very common, vehicle fire claims can be complicated, expensive and confusing. Latitude Subrogation and Herndon & Associates aren’t going to pretend that they can make the process pleasant, but they can certainly make it smooth and cost-effective. ■

For more information on the Vehicle Investigation Recovery Program, please contact Paul Webb at Latitude Subrogation at pwebb@latitudesubro.com or 248.365.0070.



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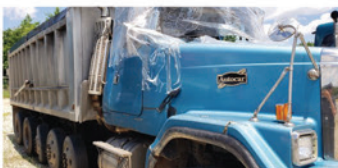
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RECOGNIZING A GIFT WHEN YOU GET IT

Imagine a conversation between an examiner, Sabrina and an injured worker, Jennifer.

Jennifer: *I want to make sure my husband is compensated for the time he has taken off of work to just be home with me.*

Sabrina: *I am sorry Jennifer, we can't do that.*

Jennifer: *That's not fair. He's been so helpful and he deserves something.*

Sabrina: *I understand that. It's just that those are not expenses that can be paid under the workers' comp guidelines.*

Jennifer: *But I really, really think he should get something!*

Sabrina: *I do understand. If there was a way to pay for something like that, I would love to do it. The guidelines simply do not allow it.*

Jennifer: *That's a rip off!*

Sabrina: *It's not a rip off. If we paid something like that, then people could claim payment for their whole family sitting at home.*

Jennifer: *I would never do anything like that!*

Sabrina: *I'm not saying you would, but some people would. So that's why it isn't paid.*

Jennifer: *I still think that's a rip off!*

Sabrina: *Not really. This is the rule. We could easily get ripped off by some people, and we are just trying to protect ourselves. That makes sense doesn't it?*

Jennifer: *It doesn't make sense to me, because now my husband is out of two weeks' salary!*

Sabrina: *Well, no one made him stay home with you, did they?*

Jennifer: (Getting upset) *No, but he was just trying to be nice. That's important, isn't it?*

Sabrina: *At least you got some time alone with your husband. Doesn't that make you feel better?*

Jennifer: (Getting angrier) *It doesn't make me feel better at all. All I feel is that not only am I injured, but no one gives a damn!*

You can see that this conversation is only going to get worse. The reason it's going to get worse is because Sabrina didn't realize she already had the battle won a long time ago. Remember back when Jennifer said, "What a rip off!" Most people would have interpreted that as a snide comment, but the lesson for the Awesome Examiner is to recognize that as the gift. Do you know what that person is saying, when they say, "What a rip off!" Think about it just for one second, what are they really saying?

Believe it or not, what this person just said is . . . "I believe you." That's right. What this person just said is that they believe you. They're not happy about it, which is why they make the comment that it is a rip off, but nevertheless they do believe what you are telling them. There's no way for them to conclude that it's a rip off, unless they believe you first. If they didn't believe you, they'd keep arguing with you about whether or not it's really going to happen.

At this point, Sabrina should recognize that she has convinced Jennifer and stopped all fighting. Fighting is not necessary. You don't need to inflict more pain on this person. You don't need to start an argument; this person already believes you. All you have to do from this point is empathize. You have to recognize gifts when you get them. And believe it or not, this snide comment is a gift. Take it for what it is.



Imagine the conversation going slightly differently.

Jennifer: *I want to make sure my husband is compensated for the time he has taken off of work to just be home with me.*

Sabrina: *I am sorry Jennifer, we can't do that.*

Jennifer: *That's not fair. He's been so helpful and he deserves something.*

Sabrina: *I understand that. It's just that those are not expenses that can be paid under the workers' comp guidelines.*

Jennifer: *But I really, really think he should get something!*

Sabrina: *I do understand. If there was a way to pay for something like that, I would love to do it. The guidelines simply do not allow it.*

Jennifer: *That's a rip off!*

Sabrina: *Jennifer, I understand it feels like a rip off. I appreciate that you are frustrated by the rules, and I wish it could be different. Is there something else I can help you with?*

Jennifer: *No, never mind.*

What's important to understand is that Jennifer is not going to be thrilled. She's not happy that her husband gets nothing, but at the very least, she avoids picking a fight with Sabrina. Believe it or not, because this person got treated with respect, they just may accept it even though they didn't get what they wanted, and that's one of the important things to understand about good service. ■



Debra Hinz is Editor in Chief of Executives in Workers' Comp. and Risk Magazine (www.ewconference.com), You may reach her at Debra.Hinz@EWCevents.com.

SAVE THE DATE 2021

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THIS AIN'T NO DISCO

BY CARL VAN, ITP

(Excerpt from his book *The Eight Characteristics of the Awesome Employee*)

This ain't no party; this ain't no disco; this ain't no fooling around.

No time for dancing, or lovey dovey. I ain't got time for that now.

“Life During Wartime” – Talking Heads



I promised you a story about, “Oh, her? She’s new.” Well, here it is.

I fly all the time, as part of my job. Every week I’m on a plane going somewhere. My nickname is Carl “Moving” Van. So I have a fairly veteran perspective of the customer service I get on planes. I fly so much I usually get bumped up to first class just for flying. I hardly need to use my miles to upgrade anymore.

Now first class is nice, but it’s not like on *Seinfeld* where they

put little slippers on you and serve you hot fudge sundaes or anything. But it’s usually pretty comfortable.

One day, several years ago, I was sitting in first class and there was this somewhat overbearing flight attendant. My favorite T.V. show is *It’s Always Sunny in Philadelphia*. So we’ll call her Sweet Dee.

Sweet Dee was being very pushy, telling people what to do. “Close that laptop.” “Put that up there.” “Put that seatbelt on.” “That can’t go there.” “That has to be turned off.” She wasn’t

really asking people, she was just ordering them around, in a demanding, unnecessarily authoritative tone. At some point, this really started to bug me, and I couldn't resist. I finally said to her, "You know, I think your customer service skills could really use some improvement." Of course the other passengers were all nervous looking around at each other thinking, "Oooooooo... he's gonna get it."

"Well sir," she said snidely, "I'm here mainly for your safety."

Ah, that's all I needed to know. With that statement she answered my question on how someone in the customer service business could be so lacking in skills. The answer is she's not lacking. Her ability is just fine.

If you fly as much as I do, you know that pilots say this all of the time, right? "The flight attendants are here mainly for your safety, but if there is something they can do to make you feel more comfortable, please feel free to ask..." You've heard that right? Well, Sweet Dee actually believes this!

So, let me pose a question: What's driving her performance? She knows how to be polite if she wants to. She knows she's a representative of the airline. She probably has to deal with huffy customers every day. So, what's driving her poor customer service performance? This poor woman thinks she's in the safety business. She doesn't know she's in the customer service business. She believes her job is safety. She even said it, "I'm here mainly for your safety." What's driving her poor performance? Her attitude!

And her attitude is: *I'm not here for your pleasure. I'm not here for your comfort. I'm not even here to ever make sure you come back again. I'm here for your safety.* And because of that, she can be mean. She can be nasty. She can be bossy. Why? Because she's not in the customer service business, she's in the safety business. And because of her attitude, she is perfectly okay with pushing customers around.

So, I responded, "Yes, I agree you are here for safety. But you're not in the safety business. You are in the customer service business. You see, I think you made a mistake by separating the two. Safety is part of the customer service you provide. It's an important part, but still just a part."

As she rolled her eyes, I continued, "Think about it. 99.9

percent of the time, you are dealing with people and their needs; serving drinks, answering their questions, and getting them things. You're not dealing with safety issues. Most of your time on the job is spent providing customer service." I said to her, "Flying is very safe, as you know."

I even asked her, "Have you ever been on a plane that's crashed?" "No," she replied. "Well, there you go then," I said, "You've never even been on a plane that's crashed. Yet it's your excuse for bossing people around." Again, she demanded, "I'm here mainly for your safety...SIR!" I was getting tired of this conversation. Noticing that all of the passengers had pulled their earphones out and were listening intently to the conversation, I finally said, "Okay. You're here mainly for my safety. Fine then, why is the other flight attendant back in coach being so nice? You know, the one who is always smiling? Why is she being polite? Why is she being courteous, helpful, and friendly? Why is she asking people to do things and not barking orders? She's doing the same job you are, yet she's making people feel good about it. Why is that?"

Sweet Dee looked down the aisle, looked back at me, smiled at me condescendingly, pointed down at the other flight attendant, and said, "Oh, her? She's new."

There you have it. A perfect example of someone who's attitude is driving their performance. Was it her ability? Probably not, she knows how to smile. She knows how to ask instead of demand. She knows how to talk to people, without yelling at them. Her ability is just fine. What was driving her poor performance in customer service? Her attitude!

It's her attitude about what she does for a living which is driving her poor performance. Maybe her attitude is that she is in the safety business. Maybe her attitude is that she is in the transportation business. Maybe her attitude is that she is in the "keeping the airplane clean" business. Who knows?

It's not that she has a nasty attitude in life. It's just that she doesn't understand her job. You see, in my opinion, she's not in the transportation business. She's not in the safety business. She's in the customer service business. Performance is 80% attitude and 20% ability. ■

15TH ANNUAL CLAIMS EDUCATION CONFERENCE POSTPONED DUE TO COVID-19

International Insurance Institute, Inc. and the American Educational Institute made the decision to postpone the 15th Annual Claims Education Conference due to the coronavirus pandemic. The conference will be held May 11-14, 2021 at the Hilton New Orleans Riverside.

“It is unfortunate, but definitely the right thing to do,” says Carl Van, President and CEO of International Insurance Institute, Inc. “We’re going to bring back the same speakers and topics in 2021 so that our attendees will still get the amazing content we had lined up for 2020,” he explains.

“The Claims Education Conference is such an important educational event. It provides claims professionals the latest industry developments and current topics; American Educational Institute (AEI), along with our conference partners, work tirelessly all year in developing the best program possible. We thank everyone involved with this conference, our partners, attendees and sponsors, for their support and look forward to working together with everyone again getting

ready for next year’s event. Rest assured between now and the 2021 conference AEI will continue our goal of increasing professionalism in the insurance industry by providing effective claims law programs,” says Amy Koernig, President of American Educational Institute.

In addition to the educational content and networking, the Designation Conferment will be postponed until 2021. “We would like to recognize all of the 2019-2020 designees for their hard work and dedication to their claims law education, and while we cannot celebrate your accomplishments this year in person at the Designation Conferment, we hope you can join us at the 2021 conference. Please know on behalf of the entire Society of Claim Law Associates Board of Trustees, we applaud you for all you have achieved and wish you continued success in your careers,” stated Melissa Studeny, SCLA designee and President, Society of Claim Law Associates.

We hope to see you in 2021. Until then, please stay safe and healthy! ■

CONGRATULATIONS TO THE 2020 DISTINGUISHED SCLA DESIGNEE AWARD WINNER!

TJ Roland, SCLA Gold is a Special Investigator at Sentry Insurance. “Since achieving the designation, I have found that my voice is heard more often in roundtable discussions, one on one with adjusters, and working with attorneys. The SCLA designation has absolutely allowed me to garner more respect when I’m involved with a claim. My voice is heard because of the skill set and knowledge I gained from these programs. Now, I am usually the most knowledgeable person at the table instead of the least. I’ve been able to



provide information that has assisted in handling claims that I would never have been able to provide prior to taking these courses,” according to TJ.

The Distinguished SCLA Award is a prestigious honor and many talented claims professionals were considered for this award, all of them excelling in their careers, but how TJ has used his SCLA knowledge in this work stood out. TJ will address fellow designees at the Designation Conferment Ceremony at the Claims Education Conference in New Orleans, May of 2021.

Join us in congratulating TJ! ■



WEBINAR-BASED TRAINING PROGRAM

To assist our customers with their training needs, we have launched a webinar-based training program.

Because of the national health threat caused by the Coronavirus, International Insurance Institute has cancelled all in-person training classes through June, 2020.

We have received many requests for training that can be delivered via webinar during this time of social distancing. To assist our customers with their training needs, we have launched a webinar-based training program.

Virtually any in-person workshop in our current catalog can be delivered in a condensed webinar format specifically for your company employees. Each webinar would be for your company only, and you would have the option to purchase the recording of the webinar to install on your company LMS for future viewing.

Popular topics include:

- Negotiation Skills for the Claims Professional
- Awesome Claims Customer Service
- Real-Life Time Management
- Business Writing for Claims
- Dealing with Difficult Customers

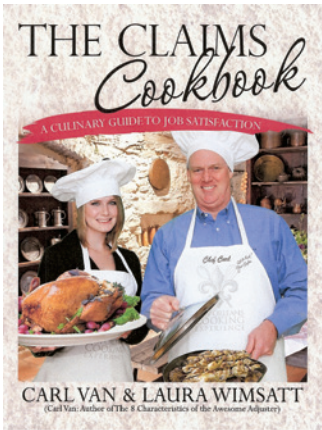
If you are interested, please contact Teresa Headrick, Sr. Course Designer at (423) 386-5604 or teresa@insuranceinstitute.com.

Please stay healthy. Thank you. ■

CLAIMS PROFESSIONAL BOOKS

FEATURE BOOK THIS ISSUE:

The Claims Cookbook: A Culinary Guide to Job Satisfaction



Yes, this is a real cookbook, but one with some dishes only claims professionals can appreciate. Since we are all making more meals from home these days, we thought this book might come in handy. You can enjoy recipes like *The SUB-Rotation sandwich*, *Chicken TORTellini*, *The DUI Daiquiri*, *Boston "Claim" Chowder*, *Claimant Crab Cakes*, *Attorney Red Beans and Lies*, *Delay Soufflé*, *So Sue Me Sushi* and plenty of others.

A word from Carl Van:

I believe most claims people are hard workers. As a claims person myself, I know that after a day of upset customers, argumentative attorneys, unrealistic time demands and too much work to do, the last thing a claims person needs is to start work all over again by trying to come up with something to eat.

So, I decided to create some special recipes just for you, my fellow claims professional, so that perhaps, as a claims person yourself, you know someone is out there thinking about you. To this end, I have solicited the help of my niece, Laura, who has lived her entire life in New Orleans, LA, the finest city in the world for good eating. In this book we have some New Orleans standards, but mostly we have chosen these dishes because we liked the way their names rhymed.

So...Here's to you!

Written by Carl Van and Laura Wimsatt. Paperback \$34.95 available at www.ClaimsProfessionalBooks.com, www.Amazon.com, and other online book sellers.

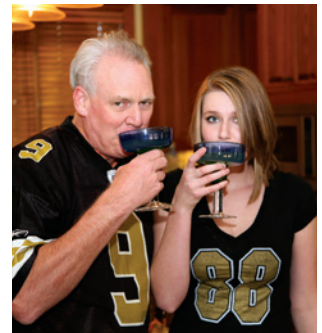
In New Orleans, the city where the cocktail was invented, and where "go-cups" are freely used in bars so that you can walk around the streets without having to waste a precious drop, the Daiquiri is king. Please enjoy, responsibly of course, the following recipe for the DUI Daiquiri.

Ingredients:

12 oz frozen limeade concentrate	1 cup of strawberries
16 fl. oz. rum	Ice

Directions

Blend the limeade, strawberries, rum and ice together until the mixture is smooth. Then serve in fancy glasses and garnish with strawberries. Perfect for a nice summer day out by the pool!



If you decide to try this recipe or any of the recipes from *The Claims Cookbook*, please take a photo of the finished product and send it to Lisa Ferrier lisa@insuranceinstitute.com and we'll include it in our next issue.

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

- *The 8 Characteristics of the Awesome Adjuster*
- *Attitude, Ability and the 80/20 Rule*
- *Gaining Cooperation: Some simple steps to getting customers to do what you want them to do*
- *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*

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