

CLAIMS EDUCATION

MAGAZINE

A supplement to *Claims Magazine*

SUMMER 2006
VOLUME 3 NO. 1

Use Your Head to Improve Your Telephone Skills

**Make that
Phone Your
Friend —
and a Better
Adjusting
Asset**

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PLUS...

**Want to Ensure the Perfect
Customer Experience?**

- page 7

**Need a Personal
Development Plan?**

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Looking for Training Tips?

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Claims Education Magazine Partners with Claims Magazine



Since our first publication of *Claims Education Magazine* in 2005, we have grown to over 27,000 recipients. As part of our continued success, we are very pleased to announce that *Claims Magazine*, owned by The National Underwriter Company, will be partnering with us in the publication and distribution of *Claims Education Magazine*. To be associated with the *Claims Magazine* brand name is a tremendous honor for us, and a remarkable validation of the acceptance of *Claims Education Magazine* in such a short period of time.

Ken Bohn, MBA, AIC, assistant vice president of International Insurance Institute, Inc., will continue to serve as senior editor of *Claims Education Magazine* and will work closely with the staff at *Claims* to expand the scope and reach of our publication. We also would like to extend a special thank you to our readers and sponsors who helped to make *Claims Education Magazine* so successful.

Through this partnership, *Claims Magazine* will include a copy of *Claims Education Magazine* in its mailing on a quarterly schedule, beginning with this issue. Since many of our *Claims Education Magazine* recipients are also subscribers to *Claims*, this will undoubtedly make for a great partnership. We will also send out additional copies of *Claims Education Magazine* to claims management personnel who are not *Claims Magazine* subscribers, but have previously attended any of our classes.

For all 27,000 past students of III courses, an e-mail announcement will be sent directly to them, letting them know the latest edition can be viewed online. The current and all prior issues of *Claims Education Magazine* can be viewed online at www.ClaimsEducationMagazine.com. There will also be a link on this web site where anyone who requests it can receive the printed version of the *Claims Education Magazine*.

As if the news of our partnership with *Claims* wasn't enough, our level of excitement increased exponentially following the success of our first annual Claims Education Conference that was held in Sonoma Valley, California this past May. Over 175 claims professionals from 75 companies and five countries attended this conference. (See page 4.)

For editorial questions or contributions to *Claims Education Magazine*, contact Ken Bohn direct at kenbohn@insuranceinstitute.com. We welcome your feedback and encourage you to suggest topics, submit your own articles, or share your claims education success stories with us. For advertising information, contact Harry Rosenthal at hrosenthal@nuco.com, or call 800-544-0622, ext. 2129.

Thank you.

Carl Van, President & CEO



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2006 Claims Education Conference Described as Awesome...Excellent...Great!

The first annual Claims Education Conference, held in beautiful Sonoma Valley this past May, was an overwhelming success. With over 200 attendees coming from all over the U.S. and places as far away as Canada, Puerto Rico and Guam, we truly reinforced our name as the *International Insurance Institute*.

The concept of our 2006 Claims Education Conference was relatively simple: Provide outstanding, real-world claims training, and have a lot of fun doing it! For the adjusters, the conference included topics on Awesome Claims Customer Service, Business Writing Skills, Negotiations, and Real Life Time Management. For the managers, the conference included topics on Awesome Claims Customer Service for Managers, Teaching & Coaching, Stress Management, and Interviewing for Promotion.

Interspersed with the training, the attendees enjoyed such activities as a guided tour of several Sonoma Valley wineries, a golf tournament, shopping, and even stress-relieving spa treatments. Oh, and did we mention wine tasting... and more wine tasting?

What the attendees had to say:

“The content of the presentations was great! The staff has awesome presentation/speaking skills.”

— Tonya Bernhard,
Liberty Mutual Insurance

“Best seminar I have ever attended. Outstanding staff, outstanding topics.”

— Brian Baker,
Cincinnati Insurance Co.



Dave Vanderpan gets to the point.



Ken Bohn gives Sonoma attendees the straight scoop.

“Excellent, excellent, excellent. Great take-aways.”

— Heidi Lewin,
The Hartford

“Great presentations. Look forward to seeing you all again in South Carolina!”

— Jane Ische,
United Heartland

“Excellent conference. Practical teaching & coaching.”

— Greg LaMarche,
LaMarche Associates, Inc.

For a full activities write up, and a course by course synopsis, keep an eye out for our Fall edition of *Claims Education Magazine*.

Save the Date

**2ND ANNUAL
CLAIMS
EDUCATION
CONFERENCE**

May 15-18, 2007

**Myrtle Beach Marriott Resort
at Grand Dunes**

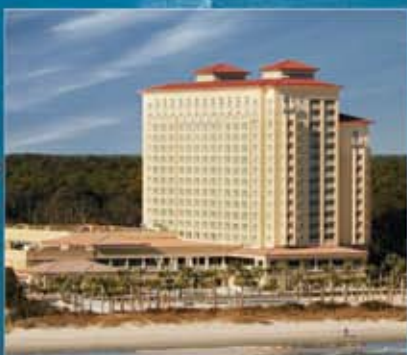
Myrtle Beach, South Carolina

presented by the



**International
Insurance
Institute, Inc.**

Come for the high-level claims education and training, and enjoy golf, shopping, nightlife, and of course, beaches!



Awesome Adjusters Spanning the Globe

The 8 Characteristics of the Awesome Adjuster, which has recently surpassed \$175,000 in sales, has been gaining worldwide recognition. Recent sales have been recorded in places as far away as France, Singapore, Australia, and Guam. The popularity and demand for this book is truly a testament of the insurance industry's recognition of the importance of customer service.

CE classes go to the Web

III now also provides online courses for CE credits and for personal skills improvement, loss control courses, and compliance courses.

Adjusters, producers and CSRs can get CE credits without losing production time. All three can improve their personal skills via the 1600+ courses offered. These courses are the finest available, and can be easily purchased with a credit card.

Some of the current benefits of the Online CE Program are as follows:

- Agencies can pre-purchase “bundles” of Professional Skills Courses for agency personnel in advance so the end users don't have to use a credit card.
- CE courses are filed per state, and while there are many already available, new courses are being added weekly.
- Before choosing a course, you can view a brief course description. After selecting a course and signing in you'll have the opportunity to read a table of contents. If you later decide the course you have chosen does not meet your needs, you may cancel at no cost, as long as you have not yet activated the test at the end.
- Course previews are FREE! You may go in and out of as many courses as you like at no charge, as long as

you haven't activated the test. Each course is priced at \$35.95. Prices are displayed beside course titles when you select a course. You pay only when you elect to take the test. You will get three chances to pass with a score of 70 or better.

- These Online CE courses can be taken at your own pace. You may go in and out of a course as many times as you like. Once you start a test, however, you need to be prepared to finish it. If you exit prematurely, that will count as one of your three available attempts.
- Results are immediate. You will know right away whether you passed the test. And the CE credits are filed for you automatically within 24 hours of receiving passing test results and/or any proctor forms. You will even receive an immediate e-mail, and a follow-up certificate in three-five business days showing your CE confirmation.

new courses

Accident Scene Diagrams

An effective scene investigation and diagram can add significant benefit to most any liability analysis. The objective of this class is to assist the claims professional in taking their scene investigations, liability assessments, and file documentation to the next level.

The class starts out by thoroughly analyzing the essential components of a scene diagram, including tips and techniques that put the claims professional in the best position to obtain the most valuable information.

For example, classroom instruction stresses that even something as simple as *when* they conduct the scene investigation can play an important role. A prompt scene investigation is of paramount importance to avoid losing physical evidence. However, they can often get a clearer picture of lighting conditions, traffic conditions, and even increase the chance of identifying witnesses, just by conducting the scene investigation on the same time of day and day of the week on which the accident occurred.

This information gathering process incorporates both open discussions and actual examples of professionally drawn scene diagrams. Just some of critical items included in the classroom part of the discussion are as follows:

- Notes on the timing of traffic lights
- Assessment of any visibility obstructions (and identifying responsible parties)
- Analyzing scene attributes (road surface, road conditions, road elevation changes, etc.)
- Three-step vehicle movement (originating direction, point of impact, point of rest)
- Road markings (i.e. crosswalks, parking spaces, passing/dividing lines, etc.)
- Road defects (i.e. potholes)
- Road construction, barricades, traffic cones, etc.

After continuing the discussion on taking effective photographs to support the scene diagram, we put this knowledge and learning to use by having all of the students go outside of the classroom and complete some actual scene diagrams. Once the diagrams are completed, we continue to refine and develop these skills through in-depth, case-by-case feedback.

This class is available in either full-day or half-day sessions. Both formats develop skills that will make a significant impact in not only how claims professionals approach their scene investigations, but also how they document and assess liability investigations.

Learning and the Customer Experience

BY BERNARD ROSAUER, CLAIMS DIRECTOR, AMERIPRISE AUTO & HOME INSURANCE

Knowledge truly is power. Never forget that! Over the past four years I have helped companies lead customer retention and loyalty initiatives. My background is in claims and I believe it is the most market-able touch-point an insurance company can have. Aside from being amazingly good at minimizing expense leakage (easily measured), claims people also need to be amazingly good at preventing customer leakage, or *churn* as the industry calls it.

More companies are looking at the various touch-points it has with consumers and are beginning to view them as opportunities to impress clients and fuel growth by referral.

It is a fact that more and more companies are looking at the various touch-points it has with consumers and are beginning to view them as opportunities to impress clients and fuel growth by referral. All industries call this kind of growth *organic*. Organic growth is proven to be a large contributor in companies with long-term financial success.

Imagine that a customer reports a claim to your company and that the claim is for some minor front end damage. I challenge each and every one of you, as claims people, to envision that your claims customer, especially those with minor claims, will be attending a family reunion in five months. Also, imagine that she will be sitting at a picnic table with close friends and relatives. Now, don't expect the insured to talk about how great you handled her claim...at least not yet.

One of the insured's relatives brings up a poor claim experience and goes on and on about how long it took to

get processed, how he didn't know where the claim was or who was doing what half the time. This is where *you* come in! It's at that time that the experience you provided to your insured pays off. If your insured brings up your company name...and especially if she remembers your own name, you have created what I like to call the *perfect claims experience*.

In all my work, I have found there are three things that I believe are really important for claims professionals to know:

1 Not everyone is able to naturally adapt to deal with conflict and

have the ability to understand how to communicate in a way that leads to a great experience. But just as that's the case, we must also know that 'perfect' communication can be learned. It takes acknowledgement of the need, excellent training (such as III's Awesome Claims Training), and

2 Continued effort and support after training. Any skills you learn will die on the vine if you don't practice. Assuming great training is supplied, adjusters need to make a decision as to whether or not they will practice what they learned.

It helps to have continued support

for measuring how well you are implementing your new and/or improved skills. And as much as we all hate to be monitored, phone coaching/monitoring can really help you and your organization improve. Such monitoring need not take place forever, only until you feel comfortable that implementing the techniques comes naturally.

3 OgilvyOne, a well-known marketing firm says it best: "The customer doesn't care how much you know until he knows how much you care." Beautiful. But that doesn't mean that caring is enough. We need to have answers...and dealing with more than one person to get a question answered negatively impacts the customer experience no matter how much you care. The more you know, the more valuable you are. Make sure your boss knows it!

Much of the world has changed since I became an adjuster some 20 years ago. I will say, however, that the core of our business hasn't changed a bit. In fact, I believe that customer-centrism has become more of a focus than it was when I was adjusting. Companies are beginning to understand the power of the positive claims experience.

Remember that our customers have *exactly* the same needs that they had 20, even 50 years ago. That's why, at the family reunion, the granddaughter recommended her insurance company to her grandfather after hearing how he was treated by his adjuster.

Learn and grow.

OgilvyOne, a well-known marketing firm says it best: "The customer doesn't care how much you know until he knows how much you care."

STUDENT OF THE QUARTER

The Natural: People skills was just the first brick in foundation of superb customer service



Heath Conrad
General Adjuster
Horace Mann

Some people spend long hours perfecting the skills needed to become an outstanding claims adjuster. Others are born for the position.

Heath Conrad had all the natural skills and the desire to become an outstanding claims adjuster when he graduated from Bucknell University in 1997. As a casualty general adjuster for the Mid-Atlantic Region for Horace Mann, Conrad enjoys providing top-notch service to his customers.

“Life is a lot like insurance. You just need to pay attention and use your head,” explained Conrad with a smile.

Conrad and the responsibilities of a claims adjuster fit each other like a glove. His workload mixes well with his family obligations. He especially likes helping people one-on-one. He takes special pride in helping in ways customers may not expect.

The recent course he completed in Awesome Customer Service from III was also a good fit. Since returning to his daily schedule, he has excelled in the use of empathy and utilized the terminology he learned in the classroom to understand how an insured loss can impact individuals.

“In a lot of ways, the program fortified my own good habits and highlighted specific ways I could provide even better service to our clients,” said Conrad.

“Heath’s customer service skills

and proactive attitude have been a positive influence in our office,” said Larry Kovatch, state superintendent of the Mid-Atlantic Region for Horace Mann. “He has embraced the concepts of the book, *The 8 Characteristics of an Awesome Adjuster*, and the Awesome Claims Customer Service class.”

Conrad hopes to continue his professional education by finishing his CPCU and AIC in the next year or two, with an eventual goal of securing a position in claims management.

“The tools for success are all around me,” he concluded. His keys to success are simple. Conrad takes special pride in his steady attitude and his trainability.

“And my *excellent* sense of humor,” he concluded.

TRAINER OF THE SEASON

Dedication, communication remain key for professional who shares her passion



Mary Bullin
Assistant Manager for
Learning and Development
State Farm

As a marathon runner, Mary Bullin understands the value of hard work and commitment. Those values have also been vital in her two decades of customer service to policyholders in Texas.

Bullin has also progressed from an accounting supervisor with State Farm in 1984 to her current position as the assistant manager for learning & development at the State Farm office in Austin, Texas.

“We always need to be searching

for new challenges and be willing to take on new responsibilities in order to grow as a person or as an insurance professional,” said Bullin. “It is always important to love what you are doing. Success will come as a collateral benefit of your dedication and commitment.”

Her ability to communicate with clients and have empathy for customers is a direct reflection of Bullin’s belief in continuing professional education.

Her immediate supervisor, Louise Eidbo, the manager of learning and development in the Texas zone for State Farm Insurance, praised her assistant for her ability to translate the technical issues involved in claims. She added that Mary has structured the learning environment

to maximize learning potential.

Her desire to serve the customer played a crucial role in her career change over 12 years ago, when she moved into claims, and ultimately landed her in her current position directing claims training for the Texas Zone.

Despite the numerous job titles she has carried over the years with State Farm, Bullin still treasures her time as a claims rep and the memories of helping customers faced with an insured loss.

“Never forget that you are in the customer service business,” she concluded. “If you ever lose sight of the customer, you’ll lose sight of the situation and your ability to do the best possible job.”

MANAGER SPOTLIGHT

Promise to keep his word has inspired Thomas' distinguished career in claims



Scott Thomas
Director of Claims
West Bend Mutual
Insurance

Scott Thomas,
director of claims
at West Bend
Mutual Insurance

in West Bend, WI is committed to going out of his way to provide excellent customer service in an industry where an insurance policy or a claim settlement is really nothing more than a promise.

“We need to realize that the claim is our opportunity to provide empathy and take the concept of customer service to the highest possible level,” said Thomas. “Claims professionals

must challenge themselves to learn and develop. We can't rely on someone else to manage our careers. We must take it into our own hands and uncover the opportunities. It's our job to make things happen.”

Personal responsibility is so paramount to Thomas that he contracted with a manufacturer to construct a 35-foot custom-built recreational vehicle equipped with satellite technology to serve as a mobile claims center. Nicknamed The Responder, the RV has eight wireless workstations and can process claims in any remote location.

“We were having a challenge with claims from the field being processed back at our home office,” explained

Thomas. “The solution was simple. We took the claims office to the customer. This allowed us to provide the best possible customer service while making the claims-handling process faster and more efficient.”

Thomas began his career in the insurance industry as a desk adjuster in 1987 and quickly progressed into a management role. He joined West Bend six years ago and credits his rise into management to ongoing training and a continuous improvement in public speaking.

“You try to be like people you admire,” said Thomas. “A true leader is someone people follow because they want to, not because they have to.”



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- Insurance Designations Handbook – A compilation of more than 100 designations along with sponsoring organizations and necessary qualifications/requirements.
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- Regional Meetings – Regional chapters offer local and virtual meetings providing a forum for presentations and discussions on insurance training and education.

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San Francisco, CA 94114
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Stop Your Whining, Start Your Shining

BY KEN BOHN, SR. EDITOR

We hear it all the time:

"My manager won't approve additional training until I prove that the training we want will have a positive return on investment!"

"How can I prove to the skeptics that training really can change behavior?"

"Why do so many of the people I send to training come back without applying anything they were supposed to learn?"

To those people, we say (in no uncertain terms), "Stop your whining and start your shining!"

Everybody knows the definition of whining. But what is shining? And we do not mean the kind of shining from the Jack Nicholson movie.

The shining we refer to is the opportunity that we all have to show we have embraced the training we received and can readily apply it to our jobs. The act of gaining knowledge in and of itself isn't shining. Anyone can increase the amount of knowledge they possess. But what good is increased knowledge without a change in behavior?

Simply put, not applying the knowledge one has gained to improve one's performance is a waste of time.

Shining is the chance to put knowledge into practical use. Professionals use their newly-acquired knowledge immediately after training so that the jewels of training do not slip away.

What is the best way to assure a good shine? Use ongoing role-plays to monitor and foster the skills you learned from the training.

See...you're doing it right now. Quit your whining!

We all know that people hate being monitored, almost as much as they hate role-plays. We may initially see some whining in our training classes when we introduce role-plays. Yet, when it's all said and done, people usually point to the role-play they performed in class as the most tangible and beneficial part of training.

Role-play provides concrete structure to help professionals shine when they get back to their office.

How do you put yourself or your employees in the best position to shine once the training class has been

completed? Try a little program we call *Listen and Play*. The "listen" deals with

We strongly suggest that the supervisor or manager monitor the newly acquired skills of their people who have just been through a training class within two weeks after completion.



monitoring, and the “play” relates directly to role-play. We have found that the companies who get the most out of training are the same ones that have a process to follow up with employees after the training class is over. This ensures that the employees are putting the new skills to use.

People like to look good so much that they avoid situations that will make them look bad. So give returning students the chance to shine by putting those skills on display right away. This will reinforce the newly learned skills

before those skills have a chance to fade or be forgotten.

Listen/Monitor

We strongly suggest that the supervisor or manager monitor the newly acquired skills of their people who have just been through a training class within two weeks after completion. This will help managers judge how much the student really absorbed during training. It also gives the supervisor a chance to fine-tune the skills that apply to their specific office situation and provide feedback.

Then we recommend monitoring again, a few months later, to determine if those skills actually sunk in. This gives the supervisor another opportunity to fine tune the skills.

Role-Play

The second half of the “shine” process encourages supervisors and managers to repeat role-plays with their staff in order to get firsthand knowledge of how the employee applies the skills received through the training. Almost as important, role-plays give the employee a venue to shine.

Some companies go even further. They give the employee a chance to shine by being in a role-play without the employee even knowing it.

A great example of this is the program that Paragon Subrogation Services utilizes. Paragon will immediately tell you how the training and knowledge base of their employees is at the forefront of their success and integral to their growth.

They discovered early on that ongoing staff training and development are

not only the keys to their success, but also paramount to their distinct competitive advantage.

It is interesting to note that of the training methods employed by Paragon, one of the most effective has proven to be unannounced role-plays. They often have a manager make an unannounced and unexpected call to one of their employees to see how they are handling a situation in a “real world” environment. The trainee does not know it is a manager conducting a role-play until it is over, at which time the manager gives the employee feedback and follow-up training.

“What is amazing is how little monitoring and role-playing we actually have to do,” said Ani Naccachian, the owner and president of Paragon. “Just knowing that a caller *might* be a manager, seems to greatly increase people’s willingness to stick with a newly learned

skill. Plus, managers who make the calls get the added benefit of firsthand knowledge of whether the training sunk in.”

Client Services Manager Olivia Martinez added, “We have heard from more than just a few employees that it helps keep them on their toes to know that anyone they are talking to could be a manager — and the immediate feedback is invaluable. It is also not uncommon for our collectors to receive thank-you notes from the debtors that they have just collected from, saying that it was a pleasure to work with them given their degree of professionalism. All of this started soon after the unannounced role-play program began.”

Whining Part II: But we have neither the time nor money for training or role-plays!

It is very easy for the companies that closely watch their bottom line to consider cutting back on training budgets in an ill-fated attempt to save money. Training should never be viewed as an optional expense that is only a luxury in times of prosperity.

Insightful is the company that

Training should never be viewed as an optional expense that is only a luxury in times of prosperity.

looks beyond the initial expense to seize a true competitive advantage. They recognize that success inevitably lies within the strength of well trained and knowledgeable employees. And they realize that shining does not end when class is dismissed. They give both their employees and company a chance to shine when it counts the most — when they are dealing with the customer.

Yes, training is an investment in employees; but this investment will pay exponential dividends over the length of the employees' tenure. This

Training shows employees what they are capable of accomplishing and provides a vision into the rewards that are attainable if they practice what they have learned.

training can also exponentially benefit the employer. Each person trained can provide a collateral benefit by increasing the effectiveness of employees that work for them, with them, and around them. Unless the trained employee works in a remote location, it would be almost impossible for this newfound knowledge not to be shared with others. Shining is contagious!

There are also numerous examples of how a single skill learned by a single employee in a single class has paid repeated dividends for both the employee and the employer. Consider a skill learned in a negotiations class that paid for itself through a single negotiation. Or how about a single customer that was extremely satisfied with their claims experience and, in turn, not only became an "Extremely Satisfied" customer, but also referred their friends and family to that company. The economic benefit of retention and referral business cannot easily be measured. But there is no question that this underlying benefit

lives and breathes in the most successful companies.

If this benefit could be tracked on a balance sheet, the profits would start showing up on corporate annual reports and be a topic of discussion in shareholders' meetings. Until then, companies must rely on managers to make the decision to train staff members and take a critical role in the prosperity of both the employees' and the company's success.

The great news is that virtually all of these same managers have benefited themselves from training, and probably even from role-playing. This is the same training that may have even played a key role in allowing them to shine, and subsequently reach their current management position.

These managers have found that training is readily available and can come in many different formats. While the training type may depend on the topic and level of skill looking to be developed, the following are some typical training options:

- Training Seminars and Classes
- Educational Conferences
- Specialized Certifications (CPCU, AIC, SCLE, NASP, CSRP, etc.)
- Claims Association Meetings
- College Classes and/or Degrees
- And yes...Role-Plays.

Like Paragon, many companies have also found that training resources are available in many formats; and by keeping open to whatever program or technique best matches the given opportunity area, they are able to constantly raise the bar for the level of training and skills needed by their employees.

Training should not stop there

As part of the training process, we recommend fostering a continuous learning environment that will fully leverage the following six steps:

- ① Assess needs and opportunities of the employees.
- ② Assess current proficiency and benchmark of a given skill-set.

- ③ Establish a goal as to where they would like to be once training is complete.
- ④ Identify and implement the best available training for this skill-set.
- ⑤ Establish a training follow-up and reinforcement method (i.e. Role-Plays).
- ⑥ Measure the skill improvement and effectiveness in relation to the goal.

Given the vast mountains of data that are commonly available to most managers, finding opportunity areas and setting benchmarks should be relatively easy. And with the many training options that are now available, including customized training that can even be delivered directly to your door, there is rarely an issue of finding the right training program to fit your needs. Companies often map out steps one through four and provide some of the best training programs available to their employees.

Another great benefit of the role-play is that it incorporates steps five and six of this six-step learning process. Specifically, role-plays not only establish a training follow-up method to reinforce the training, they also allow the manager and the employee to measure the skill effectiveness in relation to a specific goal. This fact is important since these last two steps are where many companies typically fall short.

Without a clear follow-up plan to reinforce the training, and without a clear plan to measure its success, the employee isn't getting the benefit that the training was intended to provide. Training shows employees what they are capable of accomplishing and provides a vision into the rewards that are attainable if they practice what they have learned.

As you practice, so shall you do!

So why stop with just knowing you now have the skills to shine? Set your company even further apart from the competition by recognizing and investing in all the benefits that training will provide. And don't forget to use role-plays to shine your way to success!



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“You can ask me for anything you like, except time.”

— Napoleon Bonaparte, 1803

Meeting the Challenges of Time Management

This is the second in the 8 part series of the popular book, *The 8 Characteristics of the Awesome Adjuster*, reprinted with permission by *Claims Magazine*. In it, Carl Van briefly looks at the challenge of Time Management. - Ken Bohn, Sr. Editor

The question is not, How do I return 50 phone calls a day? One of the most important things to understand about effective time management is that there is no way to get all of our work done.

“Which task is creating more work?” If one of them is causing more work for you, then it becomes a priority to eliminate that extra work.

When I teach our Real-Life Time Management for the Claims Adjuster class, invariably someone will ask the question: “How can I possibly return 50 phone calls in a day?” My response is normally, Because you asked me that question, I now know what you have been doing wrong.

The question should be, What am I doing in the process that’s making me get 50 phone calls? If we can solve that problem, we won’t have to worry about how to efficiently return 50 phone calls.

Most claims people try to improve time management by to organizing in

an effort to complete more work, when that is not the issue. The issue is, What am I doing that’s causing more work? And, What can I do to eliminate those things that create more work so I can prioritize the tasks that remain?”

Here is just one possibility:

The Wendell Lambert Effect

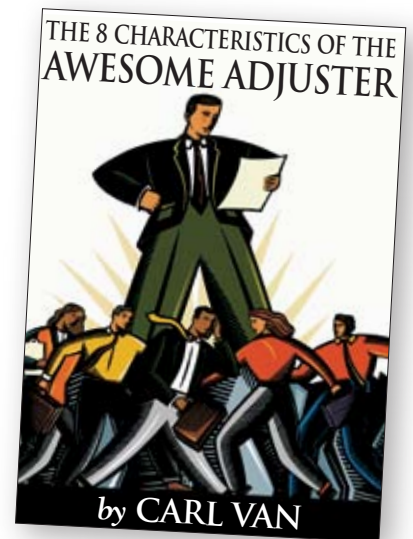
Voice mail might be the worst culprit to effective time management. Too many of us allow voice mail to pick up even when we are there to hear the phone ring. It might be that you do not want to be interrupted, or it’s a person you don’t want to deal with right now. Each justifiable.

Allowing the call to roll into voice mail should be viewed from the time management perspective. Ask yourself, “Which task is creating more work?” If one of them is causing more work for you, then it becomes a priority to eliminate that extra work.

In the figure below, there are two columns. Let’s say you receive 100 phone calls in a week that you could have answered, but instead you let roll into voice mail.

In column one, let’s say that you had the opportunity to answer all 100 of those phone calls. For the sake of this example, let’s say you answered every call when the phone rang. What’s your total number of phone calls? 100.

Now look at column two. Instead of answering them, you let all 100



calls roll into voice mail. Now you have to pick up 100 voice mail messages and write each one down. Do you have to return all of those calls? The answer is usually: no.

Probably only about 90 percent you will actually need to return, the other 10 percent probably just want information. You now have to make 90 outgoing calls, after listening to a 100 voice mail messages. Just the task of writing down the message is already extra work because it went into voice mail, so you have created extra work.

Do you need to reach all of these 90

Most claims people try to improve time management by to organizing in an effort to complete more work, when that is not the issue.

people on the phone? No, but for this example we'll say half. Now you'll need to talk with 45 people. Odds are you'll only reach half and leave messages for the others. Then what? That's right, they call you back. Do all of them call you back? No, only about 90 percent will call back, because the other 10 percent might be seeking information that you could have just left in a message.

Let's say about 40 actually call you back. What happens when those people call you back? They roll into

As an adjuster, you have incredible power over things you never thought possible that will make your job much easier and save you a lot of time.

voice mail, of course. Now what do you have to do? You have to pick up 40 voice mail messages and make return phone calls. Do you have to return all of them? No, you only have to return about 90 percent, so you'll now make about 36 outgoing phone calls.

Do you get all of those people? No, of course not; you only get about half, so you'll talk to 18 and guess what you do with the other 18? That's right, you leave a message for them. What do those 18 people do when they get those messages? That's right, they call you

Voice mail might be the worst culprit to effective time management.

back. Not all of them, probably only about 90 percent, so maybe 15 or 16 call you back.

What happens with those 15 phone calls when they come in? Well you let them roll into voice mail of course, and it goes on and on and on.

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100 – Pick up voice mail

- 90 – Return calls (leave 45 messages)
- 40 – Incoming calls into voice mail
- 36 – Return calls (leave 18 messages)
- 15 – Incoming calls into voice mail
- 13 – Return calls (leave 6 messages)
- 5 – Incoming calls into voice mail
- 4 – Return calls (leave 2 messages)
- 2 – Incoming calls into voice mail
- 1 – Return call (leave 1 message)
- 1 – Incoming call into voice mail
- 1 – Return call. All calls completed

308 Total calls

The general rule of thumb is that for every call that you could have answered you are literally generating three-four more phone calls. Thus, creating more work to do!

Unfortunately, the price you paid for not being interrupted has created

more work that will interrupt you later.

Just don't allow yourself to be interrupted. Answer the phone, deal with it and get right back to what you were doing without it feeling like you've been interrupted. Then you could handle both issues, and make the most effective use of your time.

Can this be done easily? Well, it's not easy, but it's not impossible. Just ask Wendell.

The key is Wendell Lambert. That name, loosely translated means, "Answer Your Damn Phone." Actually, Wendell is a claims executive, who answers his phone. I have never had to play telephone tag with him. His rationale: "I don't like wasting time, so I answer my phone."

Simple, but very effective.

If customers would just listen

My class always begins with this exercise. Finish this sentence: "My job would be much easier if the customers would just _____." The response I

almost always get is: LISTEN. There are other answers that might save time and help us blow off steam, but remember we would not have jobs if all the customers just went away.

For the sake of job security, we'll stick to the challenges we can actually address and issues we can influence. Can you affect whether customers listen to you? The answer is yes.

- Do you have influence over whether customers remember what you say? Definitely.
- Can you change customers' attitudes so that they will be more cooperative? Absolutely.
- Can you reduce the number of calls customers make to you? Unquestionably.

As an adjuster, you have incredible power over things you never thought possible that will make your job much easier and save you a lot of time. All you need is a little training by someone who knows claims.

The 8 Characteristics of the Awesome Claims Adjuster is intended for already solid performers who wish to become superior. The full-day workshop was designed to heighten the awareness of the characteristics which are the trademark of truly exceptional adjusters (Attitude, Initiative, Customer Service, Teamwork, Desire for Excellence, etc.). Each student will come away from the day with an action plan enhanced by specific areas of concern.



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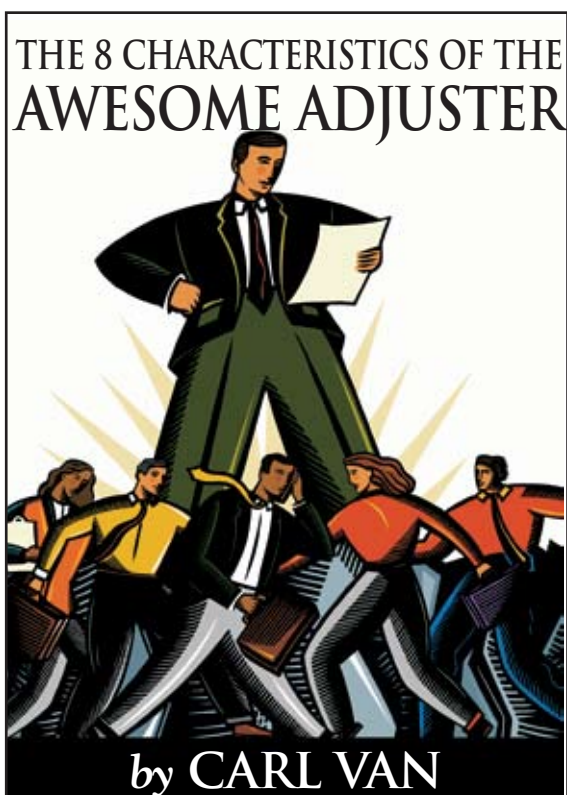
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seminar solutions

The seminar entitled *8 Characteristics of the Awesome Claims Adjuster* is designed to heighten the awareness of the characteristics that are the trademark of truly exceptional adjusters (Attitude, Initiative, Customer Service, Teamwork, Desire for Excellence, etc.). This is not a class to correct performance problems. This is intended for already solid performers who wish to become superior.

Visit www.Insurancelnstitute.com for more information on this and other available courses.

The 8 Characteristics of the Awesome Adjuster



Retention is the name of the game. Adjusters are the real reason people stay or leave a carrier. This book will help any claims person improve their company's retention and that goes straight to the bottom line. It will be terrific annual reading for all seasoned experienced claims people. Not because they aren't doing a good job, but because they can do a fabulous job, with less hassle, less confrontation, better production and a lot less stress!

—Lola Hogan, Claims Vice President
Sequoia Insurance

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—Sam Friedman, Editor-In-chief
National Underwriter

If you want to lower your loss adjustment expense and claims inventory while at the same time increasing customer retention and employee job satisfaction, have all claims representatives in your organization read this book.

—Kevin Campbell, Regional Claims Executive
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How to Draft Your Personal Development Plan

BY ROBERT MCHENRY, CPCU

Like most career-oriented individuals, I reached a point in which my career was at a standstill. In my own mind, it was time to either move up or move on. Being a long-time Westfield employee, my preference was to seek an internal opportunity that would be more challenging and gratifying. So I searched Westfield's on-line job postings, applied for several positions and participated in many interviews. Going into the interviews I felt very positive about

Going into the interviews I felt very positive about myself. Unfortunately, I was rejected for those positions even though I met the qualifications.

myself and about my successful career as a claims professional. Unfortunately, I was rejected for those positions even though I met the qualifications.

In the midst of my frustration, my colleagues suggested that I draft a personal development plan. This is a career-planning tool that forces you to look both inward and outward at yourself. It requires you to create a written, formalized

action plan in which you identify your strengths and weaknesses, career objectives, find a mentor, take education

classes, read self-help books and help others with their plans. It was also emphasized, during the interview process, the importance of relaxing, being yourself, and showing your sense of humor.

Upon completion of my plan's first draft, I accepted my supervisor's offer to help me with mock interviews in preparation for the next position. It's very insightful to see yourself as others see you. So when the next interview came along, I was better prepared and it went much smoother. Although the position was offered to someone else, I sat down with my supervisor and the hiring manager of that position to solicit constructive criticism. I took their feedback, revised my personal development plan and interviewed for the claims manager position in Jacksonville, Florida. The end result: I got the job!

It's hard to believe that the move to Florida was just over a year ago. The streak was over. Could it be that easy? No, it wasn't easy and it took a lot of work and self-reflection. Here are the details of my plan that might just help you land that dream job.

- The six self-help books read are *Don't Sweat the Small Stuff*, *The Discipline of Execution*, *Feedback Is a Gift*, *The Stress of Organizational Change and How to Handle It*, and *Inspirational Quotes for Managers and Designated for Success*.
- Get a mentor. My mentor was not only a good friend, but he was my sales training course instructor. He was patient with me and objective in the advice that he provided — including a brick-to-head wake up call.
- A leader is always learning. I graduated from the National Leadership Institute in Las Vegas

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and have taken at least one course yearly in Tampa and Phoenix. Other courses included the *Dale Carnegie On-Line Manager's Course* and internal training.

- My employer offered psychological profiles. The tests included *Big Five*, *Myers-Briggs* and *Lominger 360*. What my manager recommended (and I took it to heart) was to review these documents often and share them with my peers and direct reports. Revealing my inner make-up was scary at first, but soon I realized that sharing this personal information fosters understanding.

Take the two biggest strengths from these profiles and build on them. Target your two prominent weaknesses and work on them, too. Yes, it is okay to have weaknesses and to be working on improvement.

- Take the two biggest strengths from these profiles and build on them. Target your two prominent weaknesses and work on them, too. Yes, it is okay to have weaknesses and to be working on improvement.
- Talk to your peers and ask their help while you are working on a weakness. Let them know what you are doing and tell them it is okay to bluntly say, "You're doing it again." Hey, I'm revealing my inner self by writing this article and working on two weaknesses at once.
- I put my plan in writing. You are looking at the "30,000 foot view." Update yours and review it often.
- Help others with their plans and share your experience.

Write your plan and put it into action. Please let me know how it is working and if there is anything I can do to help you achieve your career objectives.

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COURSES FOR ADJUSTERS

Featured Courses:

Negotiating with Attorneys for Claims Adjusters

An interactive class that focuses on the techniques needed to effectively negotiate claim settlements with attorneys. Students learn how to put themselves in the best position for a confident and strategic negotiation by building a solid foundation of knowledge and planning. Some of the foundation strategies include

the following: Conducting Effective Research, Doing Your Homework, Establishing a Game Plan, Negotiating with the Right Person, Identifying Negotiation Styles, Asking the Right Questions, Utilizing your Knowledge, Effective Communication, Strategic Concessions, Passing an Impasse, Strategies & Tactics, Arbitrations & Mediations, and Pitfalls & Countermeasures.

Attitude and Initiative Training for the Claims Adjuster

A full-day workshop designed specifically for adjusters in the two most important attributes of superior adjusters. Attitude and initiative are often results of experiences rather than training. This workshop focuses on steps the students can actually take on their own to improve their attitude and initiative. Managers across the country agree that adjusters with good, positive attitudes and strong initiative drive are indispensable in the office and are usually highly effective and highly successful. These attributes cannot be forced upon anyone, but they can be taught to willing participants interested in improving themselves in these areas.

Other Soft Skill Courses for Adjusters:

- Real-Life Time Management for Claims Adjusters
- The 8 Characteristics of an Awesome Adjuster
- Conflict Resolution
- Awesome Claims Customer Service
- Managing the Telephone
- Beating Anxiety and Dealing with Anger
- Adjuster Organization—Managing the Desk
- Empathy & Listening Skills
- Prepare for Promotion—Adjuster Leadership Training
- Teamwork Basics—No Adjuster Is an Island
- Interpersonal Skills—Improving Team Member Relations
- Effective Recorded Statements
- Business Writing Skills

Technical Courses for Adjusters:

- Reservation of Rights Letters

WORKERS' COMP SPECIFIC COURSES

Featured Course:

Customer Service for Workers' Comp

A full-day workshop for any level of Workers' Comp claims professionals. Most Workers' Comp claims people know the customer rarely recognizes outstanding customer service during the claims process. Because of this, it is extremely important for claims professionals to be able to recognize and deliver outstanding customer service without the acknowledgement of the customer along the way.

Participants will come away with an understanding of the basics to providing high-quality customer service, learn proper telephone techniques, gain insight into understanding what individual customers need, manage the customer's perception, as well as understand the essential role customer service plays in the success of the claims department.

Some specific topics include: handling the telephone, effective listening, managing objections, asking questions, delivering bad

news, managing different customer behaviors, managing the voice mail system, managing customer call backs, statements to avoid, closing conversations, attitude as the key to success, and an action plan for better service.

Other Workers' Comp Specific Courses:

- Time Management for the Workers' Comp Adjuster
- Business Writing Skills for Workers' Comp
- Conflict Resolution for Workers' Comp
- Negotiation Training for Workers' Comp
- Beating Anxiety and Dealing with Anger
- Dealing wWith Difficult People
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policy that includes an overview of the major sections and exposure to exclusions and conditions. The goal of this workshop is to introduce the basics of the automobile insurance policy to assist in future in-depth training on the policy at a later time. This course is ideal for anyone new to the auto insurance policy who does not need to have a working knowledge of the entire contract.

Other Courses for Non-Claims Professionals:

- Claims Training for Agents
- Claims Training for Underwriters
- Insurance Contracts—General Overview
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COURSES FOR NON-CLAIMS PROFESSIONALS

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Important reminders from courses on business writing, communication

Business Writing Skills for the Claims Adjuster

What is written in letters really does matter

Many of us in the claims business forget that what we write influences our interactions and relationships with our customers. We are setting a tone and making a connection with our written words in both e-mails and letters. We have to be careful to set the right tone and make a positive connection when writing to our customers.

Many juries have awarded large monetary damages to Bad Faith plaintiffs simply because of the tone of a letter.

Avoid these pitfalls

Too Many Words

- One word is better than two
- Limit your sentences to 17 words (or less)
- Edit ruthlessly

Clichés

- Avoid fad words and trite phrases like: *input, utilize, parameters, enclosed please find, and the above-mentioned file.*

Jargon

- Avoid insurance terms like, *subrogation* and *mitigation*.
- Never use a 25-cent word when a nickel will do.
- Keep it simple. Use *home* instead of *abode*, try *use* instead of *utilize*.

Condescending Statements

- Communicate from one human being to another, avoid the robot speak. *Of course* can be interpreted as: *any idiot knows that.*

Don't say:

- "We are certain you are concerned with saving money. Of course, you will mitigate your damages so we can mutually meet this end when processing your claim."

Try this instead:

- "If saving money is important to you, please protect your property from further damage."
- "Thank you."

Final Note

Writing business letters is vital to managing the outcome of claims and maintaining credibility when communicating with customers. Letters (and especially e-mails) can work for us making our jobs easier.

Effective Communications

Spoken words make up only 35% of the communication process; the other 65% is tone of voice and non-verbal cues or body language. For this reason, it is essential that the claims professionals working with customers over the telephone have the best possible verbal communication skills. The *Effective Communications* class focuses on the skills that will optimize both listening and speaking skills.

Listen for subtle clues about what the customer is really saying.

Since we may be limited to only verbal communication, we need to actively listen to what is said, how it is said, and even what is not said. It is essential to pick up on (and address) any snide comments, as well as any indications that the customer gives us that they may have questions or concerns about the claims-handling process. The customer may not directly come out and say that they are nervous, scared, worried, anxious, or uncomfortable about the claims process. But you may need to pick up on the subtle clues a customer gives.

Practice active listening without interrupting.

When you ask a customer a question, make sure you actively listen to their answer. Don't assume you know what their answer will be. Actively and carefully listen to their answer. It is also important that you don't interrupt them part way through their answer. You should even pause for a moment or two after they finish answering the question to see if they will resume giving you additional information. Be sure to acknowledge their response as being reasonable and incorporate it into your communication. This will demonstrate to them that you listened and understood what they just told you.

Some of the other effective communication tips discussed in this class are as follows:

- Be sincere and responsive.
- Be present (giving your full attention).
- Turn customer complaints into "Service Recoveries."
- Don't just tell them they are important, demonstrate it!
- Win over the customers one at a time (wow the customer).
- Monitor the clarity, volume, and rate of your speech (try to match their tone & pace).
- Utilize polite phrases (i.e. It was a pleasure speaking with you; I would be happy to assist you with that; Is there anything else I can assist you with?; Thank you for being so patient).

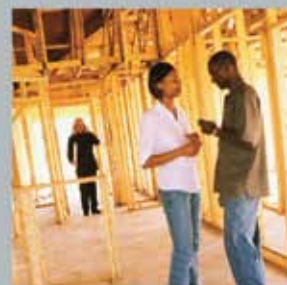
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