

CLAIMS EDUCATION

MAGAZINE

\$4.00

WINTER 2006
VOLUME 2 NO. 1

CREATIVE WAYS TO

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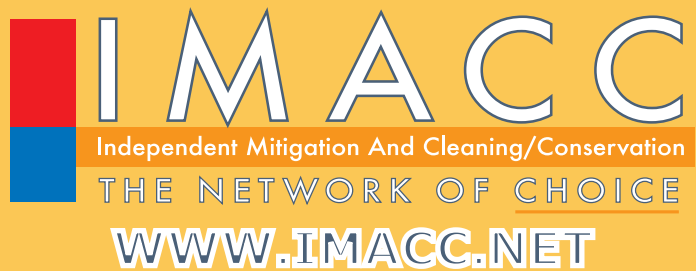
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- Enjoy the Fruits of Your Labor at the Claims Education Conference
- Training Tips: Negotiations in the Real World
- On Course: How to Conquer Anxiety



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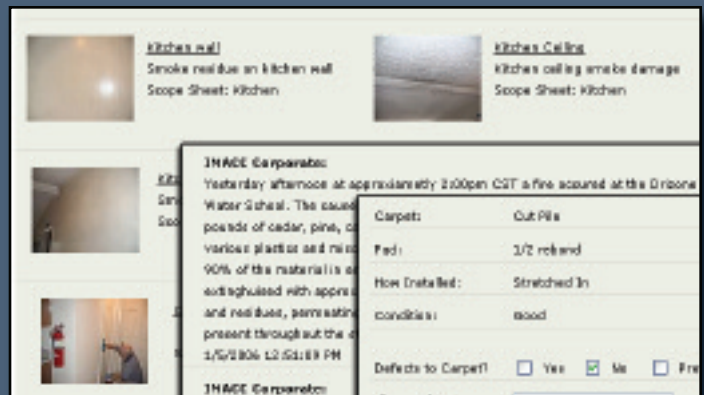
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Who said you can't come home again?

This is the second issue in what we hope will become a standard in the insurance workplace: *Claims Education Magazine*, a publication produced to solidify the materials presented to students of the International Insurance Institute (III) and support the concept of continuing education for every professional in the insurance industry.

We want to thank all of you who have been waiting patiently for this second issue. Hurricane Katrina forced us to relocate out of our corporate offices in New Orleans to drier quarters at the International Insurance Institute branch office in Franklin, TN.

This Winter issue will examine and review the challenges facing professionals in the claims arena through reinforcement of theoretical classroom topics with real-world scenarios.

Kevin Quinley, the senior VP at Medmarc Insurance Group, takes a close look at the time constraints facing claims professionals and offers his personal list of resolutions. My own offering is the first installment of *The 8 Characteristics of an Awesome Adjuster*, a must-read for the elite in our industry.

Student of the Quarter and the Trainer of the Season highlight two individuals who have made the most of their education to rise to the top of their fields. Both of our featured professionals began their careers in the mailroom and have sustained careers as claims professionals for more than a quarter of a century.

In what is certain to be the best-read section of *Claims Education Magazine*, we list the hundreds of students who graduated from our III courses during the past three months. Read and save the section on Training Tips that reviews highlights from two of our most popular classes.

This issue also serves as a transition. Ken Bohn will succeed Ken Sanders as editor of this fine publication. Ken will use his experience and position as assistant vice president of III to develop *Claims Education Magazine* into a publication that serves as required reading and doubles as a trusted resource. You can contact Ken at KenBohn@InsuranceInstitute.com. You can always contact me directly with comments or suggestions at CarlVan@InsuranceInstitute.com or by calling (888) 414-8811.

Until next quarter,

Carl Van
President and CEO
International Insurance Institute

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Mann takes the high road on customer service

Horace Mann Insurance kicked off its company-wide customer service program with a NASCAR theme during a recent meeting in Las Vegas. With an assist from the *Awesome Claims Customer Service* course presented by the International Insurance Institute, 60 managers from the Illinois-based carrier put the company’s customer service pedal to the metal. The initiative rededicates Mann’s management team to improved customer experience through a plan created to focus on front-line employee programs with the goal of enhanced customer service and overall client retention.

On-line training on the horizon for III

The executive vice president of the International Insurance Institute announced an agreement to offer many of its courses online. According to Ken Sanders, CPCU, AIC, the programs will initially include only courses that supplement the current course catalog of courses. The second phase of online courses will support the approved continuing education accreditation programs. The computer course work is being offered in conjunction with technical support from Learn.Net .

New III member companies and contacts

- AIG Small Business
Bill Skapof, vice president
- Allstate Insurance
Carla Vesper, project manager in claims
- Automobile Club of Southern California
Diane Barton, manager
- CNA Insurance
Janna Scheese, training & development senior consultant
- Farmers Insurance
David Levin, regional claims manager
- Horace Mann Insurance
Dennis Bianchi, senior vice president
Bob Kambe, vice president
- State Farm Insurance
Mary Bullin, assistant manager
Phyl Turrentine, property & casualty claims training specialist

new courses

HERE ARE THE LATEST COURSES AVAILABLE:

Negotiating With Attorneys

This interactive class focuses exclusively on the techniques needed to 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.

Strategies include tips on how to research the attorney, the claimant, the injury, the liability and the venue. After learning how to build a solid foundation, students will learn to establish techniques that utilize advanced negotiation processes. These processes are designed to teach claims professionals how to:

- Gain confidence and credibility.
- Effectively use concessions.
- Identify and utilize leverage points that most people don’t recognize.
- Identify time constraints on all parties.
- Identify risks inherent to the failure to settle.
- Listen for points that support the target settlement.
- Identify the strengths of the case and how to leverage them.
- Identify the weaknesses of the case and how to respond to them.
- Recognize areas that need clarification.
- Confirm areas that are in agreement.
- Negotiate with the right person.
- Pinpoint the negotiation style of the attorney.
- Break an impasse.
- Get the attorney to a realistic starting point.
- Continue the negotiation after receiving a firm or final demand.
- Assess the mathematical probability of the risk.
- Get highest benefits from arbitrations.

Graduates of this class will settle claims more expeditiously and accurately.

Ethics & Good Faith Claims Handling *CE Approved!*

Given the increase in aggressive bad faith allegations and litigation throughout the country, it is now more critical than ever to ensure that our claims handling practices are in compliance with the governing good faith statutes.

This class is designed to increase the student’s awareness and knowledge of the Ethics and Unfair Claims Practices Act Statutes in individual states. The class then takes this knowledge and applies it to real-world claim scenarios to demonstrate the essential steps necessary for good faith claims handling.

The class material includes topics as:

- First and third party bad faith overview.
- Understanding the unfair claims practices act.
- Ethical claims handling.
- Steps necessary to conduct proper investigations.
- Proper file documentation.
- Evaluating claims based on merits
- Proper offers.
- Properly responding to time limit demands.
- Common pitfalls to avoid.

Upon completion, the claims professional will be more educated in the steps to comply with the Unfair Claims Practices Act. The outcome will be students who have the tools necessary to navigate through a litigious environment where bad faith allegations are becoming more frequent and aggressive.

This class benefits everyone from the claims adjuster trainee to senior management. Approved in various states for 6 to 8 CE credits.

For more course profiles, see page 18 or go to www.Insurancelnstitute.com.

Claims Education Conference promises vintage education with practical doses of reality



Waiting may be recommended for a fine wine, but now is the perfect time to uncork the 2006 Claims Education Conference for a blend of real-life training in a setting that is truly unbelievable.

The much anticipated Claims Education Conference will be held in the heart of the legendary Sonoma wine country in Northern California from May 16-19 at the DoubleTree Hotel in the picturesque city of Rohnert Park. Advance registration is available until March 15 by logging on to

www.claimseducationconference.com or by calling (952) 928-4642.

Sponsored by the International Insurance Institute, the three-day gathering of claims training, wine tasting and casual fun has been hand-crafted for claims professionals at any stage of their career.

The ground-breaking conference will be best remembered for who and what was NOT there. There will be three days of approved continuing education courses without the boring panel discussions and fake, unrealistic speeches.

The conference will include straightforward, practical classwork that claims professionals will be able to introduce into their daily routine the first day back in the office. Each of the courses will be taught by certified III trainers, assuring the seminars will be both realistic and entertaining.

Separate coursework for adjusters and managers make this a gathering for all claims professionals. The adjuster classes include *Business Writing*, *Negotiation Skills*, *Real-life Time Management* and the always popular *Awesome Customer Service* course. For managers and supervisors, the class work will involve both interviewing skills and stress management.

But the conference is not all hard work. A golf tournament has been scheduled on the afternoon of the third day. Those who prefer not to golf can shop or visit one of the several famous wineries located just a fairway drive from the conference center.

Early registration is available until March 15 for only \$575 per person. Participants who sign up after the middle of March will be charged the full fee of \$675. For more information or registration, log on to www.claimseducationconference.com or call (952) 928-4642.

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STUDENT OF THE QUARTER

The “Queen of Claims” has redefined the definition of customer service



Linda Patterson
Network Coordinator
Texas Farm Bureau

Linda Patterson is a pioneer in the truest sense of the word, discovering uncharted territory during nearly four decades with the Texas Farm Bureau. Starting with an entry-level position in 1966, Linda has blazed numerous trails in the insurance industry.

Her move up the management ladder began in 1974 when she became one of the company’s first female office supervisors. From there, Linda moved on to become TXFB’s first female Telephone Claims Representative in 1978. She was the first female Field Claims Adjuster

in 1979 and the first female Claims Office Manager in 1983. In 1997, Patterson was promoted to her current position as Network Coordinator, which allows her to work closely with all departments within her company.

Her current supervisor, Claims Administration Manager Wendell Lambert, dubbed Linda “The Queen of Claims” during ceremonies honoring her 35 years with the company.

“Our interaction with our customers is a reflection on both ourselves and our company,” said Lambert, who was quick to point out that Linda is the most conscientious person he has ever worked with, as well as the kind of person who makes everyone else’s job easier. “Linda is the most dedicated, hard working, and knowledgeable

person I could ever hope for. My greatest fear is that it will take at least six people to come close to doing what Linda does single-handedly.”

Linda attributes at least part of her success to courses she’s taken from Carl Van and the International Insurance Institute, including *Awesome Claims Customer Service* course and the *8 Characteristics of an Awesome Adjuster*. She noted these classes were both beneficial and highly claims-oriented to the degree that any claims person could relate the material to occurrences that take place on a daily basis.

It is for these reasons that we are honored to declare Linda Patterson as our “Student of the Quarter” for the Winter of 2006.

TRAINER FOR THE SEASON

Folino adds practical structure to theoretical classroom philosophy



Teresa Folino
Claims Technical Consultant
AAA Insurance Auto Club Group

Teresa Folino started her career in the mailroom as a records handler in 1982. She has since worked her way up to her current position as a Claims Technical Consultant in the Human Performance Improvement Department for AAA Insurance Auto Club Group based in Dearborn, MI.

Her primary responsibility is to provide performance interventions and performance consultation to the claims departments throughout the Auto Club family of companies, with a focus on improving operations in the claims department.

After leaving the mailroom, Teresa put in her time as a Claims Processor, a Claims Representative, a Claims Specialist, and a Claims Manager with another insurance carrier before joining ACG Claims as a Claims Technical Consultant.

Her resume includes a bachelor’s degree in Business Administration with a minor in accounting. She is also a Nationally Certified Trainer through the US Chamber of Commerce (Jaycees), is certified in Curriculum Development through the Illinois Department of Education and is certified as an instructor in the *Train the Trainer* program through the American Society of Training and Development (ASTD).

She has already successfully completed *Awesome Claims Customer Service—*

Part I, Negotiation Skills and Real Life Time Management through the International Insurance Institute, commenting that the *Real Life Time Management* course was her favorite based on the relationship to her regular duties with AAA.

Teresa’s Regional Manager, Lorretta Davis said, “You can count on Teresa to add value and structure to learning experiences. Adding structure helps to make the experience repeatable and consistent. In order to add value, she seeks to uncover the root cause of performance gaps.”

It is for these reasons, along with her dedication to spread knowledge to the eager minds of claims professionals across the country, that we honor Teresa Folino as the “Trainer of the Season” for the Winter of 2006.



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Make Time in Your Life for Continuing Claims Education

BY KEVIN QUINLEY

What do most busy claims people gripe about?

The answer: Not having enough time to read and study. Claims professionals live in a world without enough hours in the day.

Full-time careers take up a huge chunk of time. The pace accelerates daily. Downsizing is the norm. Staffs are leaner. Management urges adjusters to do more with less. Supervisory controls widen as companies strive to have less bureaucracy. A longer workday translates into a challenge to find time for study and self-improvement.

E-mail, voice mail, Blackberries and laptops help us stay in touch, but they also encroach on our personal time. The demands of a spouse or children deserve a high priority. Evening commitments for PTA, Scouts, the homeowners association, church groups or soccer practice make study time more scarce.

On top of that, many claims professionals face long daily commutes. This can extend the workday at both ends. It also limits the amount of time left to pursue discretionary activities, like claims education.

It's no wonder that claims practitioners often feel pressed for time, as

though there are never enough hours in the day. There aren't!

Here are 18 timely, field-tested techniques that will help clear your path to continuing claims education:

1. Get up earlier. Yes, I hear you groaning. Getting up 30 minutes earlier gives you an extra two-and-one-half extra hours per week. Many people find that doing this gives them study time during their most alert and productive hours of the day. While others may be sleeping, phones are silent and your mind is ready to accept new ideas.

- You're mentally fresher.
- You feel good about checking one item off your to-do list.
- You might be tempted to procrastinate later.
- Your desk is not buried under 1,001 distractions.

Researchers have found that those who work out in the mornings are more likely to sustain long-term fitness habits than those who defer workouts to the day's end. Apply this to the habit of continuing claims education as well.

2. Get to work earlier. One insurance student says, "I studied for the ARM and CPCU classes by coming into the office a half-hour early every day. There was no one around and it was quiet. Plus, my employer thought I was working more than anyone else since I came in early!"

3. Study after work. Add extra time at the end of your workday. Before leaving the office, simply close the door and read. If you're in a cubicle, snag a vacant conference room or a remote empty workstation away from the late afternoon chaos.

4. Grab any free time you can find. Even with a demanding claims job, you can probably squeeze in some study and reading during lunch hours or coffee breaks. Rearrange your priorities if you spend time rehashing last night's episode of *The Sopranos*. Socializing, schmoozing and kibitzing will probably not get you a promotion. Ask whether it's moving you toward your long-term goal.

5. Use your commute. If you carpool or take a train into work, take study materials along, read or make notes. View commuting time and business travel as a gift. Enjoy traffic jams and accept the fact that you can't do anything about them, except to put the extra time to study and good use.

When one employed student worked on his CPCU and ARP designations, he rode the bus to work four days a week and managed to read about 15 pages each morning. At 60 pages per week, plus weekend time, he managed to do two courses a semester for several years.

Another student studied for his insurance exams by reading textbooks during his 90-minute commute by train every day. He was able to read the text several times, make notes on the text and use them as his review.

One creative student made cassette tapes and played them as he traveled over 50,000 business miles a year in

the car, giving him plenty of spare listening time.

Dave Morgan of Morgan Bishop U.K. utilizes his business travel. He found that working away from home left him virtually nothing else to do. "Getting exams over with before you get into the realms of real responsibility in your career has to be the solution. I'm about halfway through the UK equivalent and my job takes about 25 hours a day, so I'll be lucky to pass any more of the bloody things!"

Plane travel gives you hours of interruption-free study time. Check into your hotel room and curl up with a good insurance book instead of the television. Double-check that your insurance text is on your list of essentials right below your toiletries.

Insurance writer and consultant Nancy Germond explains, "Self-study programs with tapes are very effective if you don't just turn them on and zone out. Listening while driving to and from work, while waiting for appointments, before dozing off at night is helpful." Nancy also recommends a set of flash cards from the information on the tapes.

6. Use waiting time. Prepare for stretches of time when you will be waiting: sitting in line, waiting for your car to be inspected or in the waiting room at the dentist's office. Delays will be much less frustrating when you use them wisely.

7. Shut off distractions. Lock the door. Pull the shades or swipe the batteries from your kid's boom box. One mother/student with two little boys made a deal with her kids at night. She

would set a timer for one hour and explain that Mommy was studying and was not to be disturbed. Cloistered behind closed doors for an hour, she studied her CPCU books. When the timer went off, the kids burst into the room, knowing that study time was over.

8. Enlist family help. Busy claims professionals have been known to turn spouses into informal study coaches. Even if family members are preoccupied with other activities and interests they can help tremendously by respecting your need for study time.

Ask a spouse to call out questions to you from the text. Have them drill you in key terms using flash cards. Bribe them by promising to take them with you when you go to the annual CPCU Convention. If you need to study rather than fix dinner, have the kids order a pizza or pick up some carryout on your way home from work.

9. Plan your work, then work your plan. No elaboration necessary. For example, look at each individual chapter of your insurance course. Divide the readings up into manageable, bite-size bits. Divide and conquer.

Map out a study schedule and timetable. Calculate the number of days or weeks until the exam. Divide this by the number of individual assignments in the course. Or, divide it by the number of pages to be read. This gives you an idea of how to pace yourself and how much reading per day or per week you need to stay on target. Whatever form or format you use is critical to having an overall plan of attack before you embark on the voyage.



10. Make an appointment with yourself.

James Brittle (LaRoche Industries Inc., Atlanta, GA) worked his way through the CPCU and ALCM designations. “I try to arrive at work about 30 minutes early, close my door, and hold calls so I can read and work on assignments. You should schedule study time as if you were taking a class. With two kids under age seven, most of my studying is still done after 10 p.m. It is hard, but worth it.”

11. “Just do it,” every day. Adopt the Nike slogan in your study habits. Try to answer one Course Guide discussion question each day. Read for 30 minutes each and every day. Schedule the same time each day so that it becomes a habit.

Psychologists say it takes 30 days to build a new habit. Apply this to claims education. Read for 30 minutes each day. Schedule it for the same time each day so that it becomes a habit.

12. Set a daily page quota. Decide to read a certain number of pages per day. If you read 10 pages per day you will likely be ahead of a chapter-a-week schedule presumed by most classes. It does not matter if you read 15 pages a day or just five, the important thing is: Establish a reasonable reading quota and stick to it.

13. Become a flasher. Prepare your own flash cards based on the questions and vocabulary terms. Four-by-six-inch index cards are handy for this. After reading a section of text, review it and prepare flash cards based on that section.

Soon, you will have a handy and portable information bank from which

to draw once the study phase ends and the review/exam preparation phase begins. Flash cards become your own form of software that do not require a computer. Success in exam preparation may very well be in the cards.

14. Use homemade study tapes. Dictate your own study tapes on cassette. For a fraction of what it costs to buy commercially available tapes you can make your own. Dictate flash card information onto blank audio cassettes.

15. Form a study group. Recruit others who might be studying the same material. Quiz each other. Discuss the readings. Clarify questions and answers. A support group such as this can help you stay motivated through the exam preparation process.

16. While working out. Sharon King of the Carlson Companies, Inc. says, “The best time for me to read was during my daily workout. I would ride the stationary bike three days a week for about an hour and read the text. It certainly keeps you from falling asleep during some of the drier chapters.

“The class time was invaluable,” she adds, “not so much for the material itself, but for the experience and comments of the other people there. These people had a wealth of experience and knowledge that was exciting to hear about. My recommendation: Do the classes and use the study guides as pointers to the current aspects of the material.”

17. Factor education into lifestyle choices. Ken Brownlee, former corporate claims manager for a major TPA, espouses a few rules.

First, “Do it BEFORE you have kids!”

Second, “Don’t commute 25 miles each way in heavy traffic. Instead, get a home within a mile of the office and use the time you’d otherwise be spending commuting to study.”

18. Find your own recipe. Everett Randall of the Insurance Institute of America adds, “When to find time to study? Lunch! If I ride an exercise bike during lunch, I read on the bike rather than

watch TV or listen to the radio. I have not yet mastered highlighting while running on a treadmill, but I am working on it. I also do some reading and typing of notes at night when the kids (and, unfortunately) my wife have gone to sleep. You can’t do the latter too many nights and be fair to your family. I begin my study immediately after finishing my previous exam.”

What do you want to achieve from claims education in order to boost your earning power and get ahead? Read a business book on negotiating? Attend a crackerjack seminar? Enroll in an Associate in Claims program?

Time is the price of admission. Unfortunately, scientists have yet to find a way to clone claims people, which would make these time challenges easier to navigate. Until the cloning option materializes, use these tips and tactics to fit an ongoing investment in continuing claims education into your overstuffed life!

Kevin Quinley CPCU, AIC, AIM, AR, ARM is Senior Vice President, Medmarc Insurance Group, Chantilly, VA. You can reach him by e-mail at kquinley@cox.net or at his website, www.kevinquinley.com.

seminar solutions

For more tips on time management, try attending one of these seminars.

Real-Life Time Management for Claims Adjusters—A full day filled with real-life scenarios geared specifically toward the claims adjuster.

Time Management for Claims Supervisors and Managers—Geared specifically toward claims supervisors and managers who struggle at the reality of being compressed into serving as both managers and technical experts. Participants leave with practical methods of improving time management as well as some methods that allow managers to become independent thinkers.

Visit www.InsuranceInstitute.com for more information on these and other available courses.

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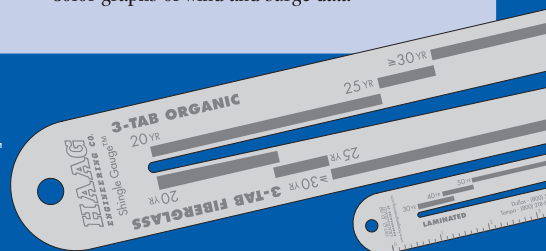


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FEATURE PUBLICATIONS

“We must be the change we want to see.” —M.K. Gandhi

Above all else: There is attitude

This is the first of an eight-part series from Carl Van’s popular book: *The 8 Characteristics of the Awesome Adjuster*. This first segment outlines one of those characteristics.

—Ken Bohn, Senior Editor

Oceans of words have been published on the subject of positive attitude. The overriding theme in my book is that the best adjusters are people who look for the positive in every situation.

1. Overworking is an opportunity to demonstrate work ethic.
2. Making mistakes is an opportunity to learn something new.
3. Being asked to do more than anyone else is an outward expression that someone thinks more of you than anyone else.

Awesome adjusters don’t get bent out of shape, they question the status quo. They always have a suggestion for improvement when they express a concern and they look for ways to make something work, rather than searching for why it won’t.

To that end, start by looking for the opportunity:

1. Decide what is important to you.
2. Make sure it is something you can reasonably achieve.
3. Give yourself a taste.

The secret is giving yourself a taste. Stay away from the *Imagine This* technique. Pretend you already have achieved what you want. If you want to be a person who people respect because of your positive attitude, *then act as if you already are that person*. The better you envision your goal, the more your attitude will become it.

Another positive technique is to practice rephrasing the actions you consider negative.

Here is the exercise. See if you can reword comments (lower left) to point out the positive. Keep in mind all of the comments are completely valid. But see if you can change them around just a little so they seem positive instead of negative. If you can, you are ahead of the game.

During my days as a claims manager, I was in my boss’s office, bitching, whining and complaining. Finally, after seven minutes or so, I finally stopped. He looked at me for a few seconds and said, “*Carl, are you finished? Because I want to remind you of something: You asked for this job, remember? You sat in this very office and went into detail about how tough this job was going to be and why you were the only person I should select. Twenty-two people applied for this job and you got it. I saw something in you I didn’t see in anybody else.*”

“If you want an easy job, go to McDonald’s where a little buzzer goes off when the fries are done. But before you leave my office, let me remind you of something. You got something 21 other people didn’t get. You got the chance to prove you could do this job. No one else even got the chance.”

Somehow, my boss recognized that all of the extra hard work I was going to have to do was my opportunity to prove that he was right for hiring me in the first place. That all of that hard work was my opportunity to show I was the right person for the job.

Somehow my attitude had gotten turned around and I found myself looking for the wrong things. The key was knowing how to recognize opportunity when it is there.

MAKE THE TURN TOWARD A POSITIVE ATTITUDE	
THE COMMON COMPLAINT	AN “AWESOME” VIEWPOINT
I have too much work.	I have job security.
My manager gives me all the difficult files.	My manager trusts me to handle the difficult files.
Customers are always complaining.	Customers need my help.
If this job was easier, I’d like it better.	If this job was easier, the company would hire someone less talented.
No one helps me unless I ask for it.	I’m left alone to do my job.
One little mistake could cost the company thousands.	I have a job that is important. My company trusts my decisions.
The only time I see my supervisor is when I make a mistake.	My supervisor lets me do my job.
I am required to attend conferences and review them in office meetings.	I am trusted to interpret important information and help train others.
The insureds are so needy, I wish they’d leave me alone.	If they so weren’t so needy, anyone could do this job.
I’m the only one in my office with any experience.	I am relied upon in my office because of my experience.

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If you spend just one week pretending you already have what you want and rewording every negative comment you say or hear, I promise you will see an immediate change in your attitude toward your responsibilities.

You can be stressed out that you have too much work, or you can be relieved you don't have job security concerns. Just keep in mind, that either way, it is a choice **you** make.

Awesome adjusters know that having a positive attitude is nothing more than deciding they have it. They know that once you allow yourself a taste of positive attitude, job satisfaction will go up and your stress levels will go down.

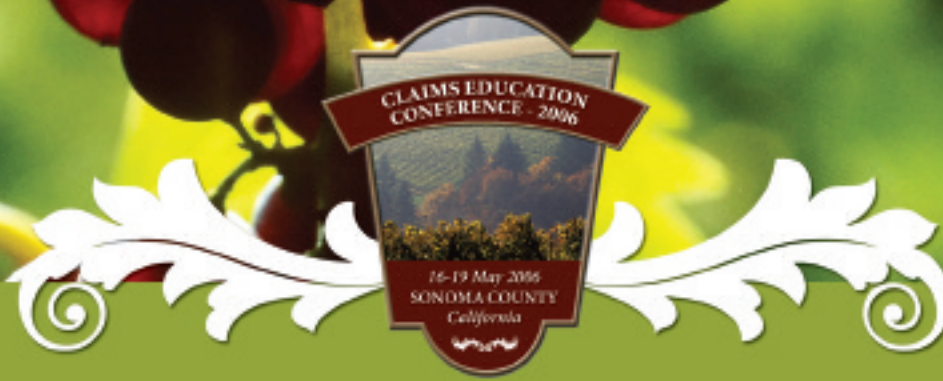
Then, if you like the way that tastes, go ahead and indulge. Keep eating up that positive attitude. Don't worry; positive attitude is the ultimate diet. High on energy, with no fat and no carbs!

Carl Van is President & CEO of International Insurance Institute, Inc., and dean of The School of Claims Performance. He can be reached directly at (504) 393-4570 or at www.InsuranceInstitute.com.

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.

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CONFERENCE PROGRAM

Tuesday, May 16th

2:00 p.m. - Registration

6:00 p.m. - Opening Reception

Wednesday, May 17th

7:30 a.m. - Continental Breakfast

9:00 a.m. - Breakout Sessions

- *Awesome Claims Customer Service for Adjusters*

or

- *Claims Customer Service for Supervisors and Managers*

12:00 noon - Lunch

2:00 p.m. - Breakout Sessions

- *Real-Life Time Management for the Claims Adjuster*

or

- *Stress Management for Claims Supervisors and Managers*

5:00 p.m. - Reception

Thursday, May 18th

7:30 a.m. - Continental Breakfast

8:30 a.m. - Breakout Sessions

- *Negotiation Training for the Claims Adjuster*

or

- *Interviewing for Promotion*

Group Golf Tournament or Wine Tour and Shopping in the afternoon (optional)

Friday, May 19th

7:30 a.m. - Continental Breakfast

8:30 a.m. - Breakout Sessions

- *Business Writing Skills for Adjusters*

or

- *Teaching and Coaching for Claims Supervisors and Managers*

12:00 p.m. - Closing Luncheon

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Space is limited - please make your reservations today!

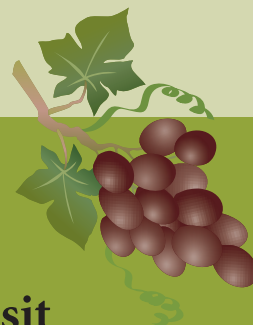
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Hail to our recent graduates

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Motor Club Insurance, Lincoln, NE

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Robert Robertson, Claims Directors Liaison, AAA of Michigan, Macomb, MI

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Sheri Ruffin, Claims Supervisor, Fireman's Fund Insurance, Earth City, MO

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Tom Walsh, HLR Claims Rep, Pilgrim Insurance, Boston, MA

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Patricia Bagozzi, AAA of Michigan, Southfield, MI

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Randy Baker, WC Supervisor, Harleysville Insurance, Moorestown, NJ
John Bandiola, AAA of Michigan, Southfield, MI
David Barndt, Senior Recovery Specialist, Harleysville Insurance, Harleysville, PA
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Mary Bullin, Assistant Manager, State Farm Insurance, Austin, TX
Kristi Christoffersen, L & D Specialist, State Farm Insurance, Sugarland, TX
Ronald Gonzales, Claims Adjuster, State Farm Insurance, Austin, TX
Cheryl Jones, Team Manager, State Farm Insurance, Dallas, TX
Michelle Kologinczak, L & D Claim Supervisor, State Farm Insurance, Austin, TX
Leeanna Leabee, Claim Team Manager, State Farm Insurance, Austin, TX

Tammy Meek, Claim Representative, State Farm Insurance, Austin, TX
David Odum, Leadership Development Specialist, State Farm Insurance, Dallas, TX
Brian Ricci, Fire Team Manager, State Farm Insurance, Allen, TX
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John Saenz, Claim Team Manager, State Farm Insurance, Waco, TX
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Michelle Davis, Unit Manager, RBC Insurance, Mississauga, ON
Rowena Griffin, Accident Benefits Manager, RBC Insurance, Mississauga, ON
Robert Lepine, Quebec Claims Manager, RBC Insurance, Montreal, QC
Trevor Lombert, Claims Operations Director, RBC Insurance, Mississauga, ON
Miranda Lopiccolo, Unit Manager, RC Operations, RBC Insurance, Mississauga, ON
Ian McKay, Unit Mgr, RC Operations, RBC Insurance, Mississauga, ON
Chris Metson, Accident Benefits Mgr, RBC Insurance, Mississauga, ON
Christopher Morris, BI Claims Manager, RBC Insurance, Mississauga, ON
Hilary Rickards, Unit Manager, RBC Insurance, Mississauga, ON
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Douglas Brink, Claims Supervisor, Plymouth Rock, Boston, MA
Jennifer Gagner, Operations Supervisor, Resurgent, Boston, MA
Kevin Grondin, Claims Supervisor, Plymouth Rock, Boston, MA
Joshua Hung, Claims Supervisor, Plymouth Rock, Boston, MA
Brian King, Claims Supervisor, Plymouth Rock, Boston, MA
Annetta Lincoln, PIP Supervisor, Pilgrim Insurance, Boston, MA
Robert Morgan, Claims Supervisor, Bunker Hill Insurance, Boston, MA
Mark Negip, Claims Supervisor, Pilgrim Insurance, Boston, MA
Lyle ParÉ, Appraisal Supervisor, Plymouth Rock, Boston, MA
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COURSES FOR ADJUSTERS

Featured Courses:

Beating Anxiety and Dealing With Anger

This half-day seminar is designed specifically for the new claims adjuster who might be experiencing high levels of anxiety due to the stress. Scenarios and role-play will help adjusters develop self-confidence plus the ability to resolve issues of anger. The course also covers how to understand anxiety and manage frustration. Adjusters will come away with increased efficiency, customer service and enhanced job satisfaction.

Effective Recorded Statements

This full-day workshop increases the effectiveness of recorded statements. Practice scenarios and role-plays

increase effectiveness in one of the most important evidence preserving functions performed by the claims adjuster. The goal of the course is to increase the effectiveness of recorded statements by developing proper outlining and strategy skills.

Other Soft Skill Courses for Adjusters:

- Real-Life Time Management for Claims Adjusters
- The 8 Characteristics of An Awesome Adjuster
- Negotiation Training for the Claims Adjuster
- Conflict Resolution
- Awesome Claims Customer Service
- Managing the Telephone
- Attitude & Initiative Training

- 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
- Coverage Denial Letters
- Excess/Essential Letters
- Policy Coverage Interpretation
- Policy Interpretation
- Negligence
- Liability Basics
- Advanced Bodily Injury
- Medical Terminology
- Adjusting Property Losses
- The Legal System
- Liability Claims Handling

WORKERS' COMP SPECIFIC COURSES

Featured Course:

Time Management for the Workers' Comp Adjuster

This practical, full-day workshop includes real-life scenarios geared specifically toward the Workers' Comp claims adjuster. Adjusters use their own issues and barriers in problem-solving exercises to focus on result-oriented activities. Students leave with practical methods of improving time management, which they can put into place right away, as well as some methods that require management support and involvement.

Most Workers' Comp claims people know the customer rarely recognizes outstanding customer service during the claims process. It is extremely important for claims professionals to be able to recognize and deliver outstanding customer service without the acknowledgment of the customer along the way.

Because of this, customer service is strongly emphasized throughout the day.

Other Workers' Comp Specific Courses

- Customer Service for Workers' Comp
- Business Writing Skills for Workers' Comp
- Conflict Resolution for Workers' Comp
- Negotiation Training for Workers' Comp
- Beating Anxiety and Dealing With Anger
- Dealing With Difficult People
- Stress Management for the Workers' Comp Employee
- WC Claims Basics
- Advanced Claims
- Investigations
- Fraud
- Fraud Basics
- Fraud Regulations and Compliance
- Fraud Advanced

COURSES FOR NON-CLAIMS PROFESSIONALS

Featured Course:

Claims Training for Agents

Designed to enhance the understanding of the claims department's role for the agents, this course covers the claims department's objectives, the claim department's functions, the adjuster's duties and responsibilities, fields of knowledge and attributes. The goal of this workshop is to increase the agent's awareness and understanding of just how a claims operation works.

Other Courses for Non-Claims Professionals:

- Claims Training for Underwriters
- Insurance Contracts—General Overview
- Auto Policy—General Overview
- Homeowners Policy—General Overview

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Important reminders from courses on negotiation, time management



Real World Negotiations for the Claims Adjuster

In *Negotiation Training for the Claims Adjuster*, students analyze negotiation techniques, starting with building cooperation.

Have a process

- Know your strengths and weaknesses.
- Prepare logical explanations.
- Anticipate objections.
- Determine your maximum settlement point.
- Establish your target settlement point.
- Decide on your negotiation strategy.
- Identify what information you hope to learn during the negotiation.
- Decide what information you are willing to reveal.

Prepare logical explanations to support each point

Always apply the *so-what test* when negotiating with an attorney. Instead of inferring a point, come right out and state the obvious, “Your client did not even go to the doctor until 30 days after the accident.”

- Don’t speak in inferences.
- If you have a point to make...make it!
- Always apply the so what test.

Set the Anchor

Establish your offer to set the anchor. Then calmly discuss numbers as fact, rather than demands.

- Maintain your tone.
- Watch the pitfalls of your words:

Don’t Say

Say

We’re going to offer you... *The value of your claim is...*

We’re willing to pay you... *We want to pay you...*

Your claim is only worth... *Your claim is worth up to...*

We’ll throw in... *We’ll adjust the evaluation of your claim by...*

Make an Effective Opening Statement

- Establish credibility by reviewing the legwork you have done.
- Remind the other side of concessions.
- Define how settlement eliminates risk.
- Stress the importance of a quick settlement.
- Define terms up front.
- Explain the process of your evaluation.
- Notify of your intent to be fair to all parties.

Time Management Allows Time for Everything Else

In *Real Life Time Management*, students with a wide variety of time management skills are taught how to apply them in the real world.

The Voice Mail Multiplier

Answer the phone every time it rings. Allowing the call to go to Voice Mail creates three times the call volume thanks to the inevitable game of phone tag.

- Answer the phone whenever possible.
- Treat incoming phone calls as scheduled meetings.
- Active listening increases the quality of each call.
- Set customer expectations up front as to how long the call should last.

Break Down Overwhelming Projects

Large projects are the leading causes of procrastination.

- Utilize the Salami Effect to break large or unpleasant tasks into smaller bite-sized pieces, approximately 20-30 minutes each.
- Make each bite a manageable amount.
- Avoid an unpleasant task for when you come back from break or lunch.
- Plan your unpleasant tasks just before something you really want to do (like lunch).

To-Do Lists

The single most important tool in time management.

- Write a new to-do list at the end of each day, so you can leave your work at work.
- Do prioritize by asking, “If not done now, which task will take more time later?”
- Depend on the 20/80 formula to project results.
- Rank each new thing that comes up during the day as you would have at the beginning of the day.
- Adjusters use their own experience (or the experience of co-workers) to achieve result-oriented solutions.
- Adjusters approach challenges with methods of improving time management that can be put into place right away.

Grouping Questions

It is quite common for customers to think of additional questions in the hours and days following your initial conversation to explain the claims process. There can be great time-savings to both you and the customer if you provide them with the option of grouping their questions.

Remember: You will never get everything done. The best you can do is make the most efficient use of what time is available.

The 8 Characteristics of the Awesome Adjuster

THE 8 CHARACTERISTICS OF THE AWESOME ADJUSTER



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—Lola Hogan, Claims Vice President
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