

# Claims Education

INTERNATIONAL INSURANCE INSTITUTE

emagazine

TRAINING || TALK

FEATURE || STORY

In this issue, we are excited to announce that we are once again expanding our on-line training curriculum to include the Critical Thinking for Claims Professionals course. The filming has been completed, post-production is completed, and the program is up and running. Please visit [www.ClaimsEducationOnLine.com](http://www.ClaimsEducationOnLine.com) for a free preview. More details in the feature story: On Line Training Program Expands.

The 6th Annual Claims Education Conference is shaping up nicely. The annual event will include mostly new course material along with a couple of requested favorites. The conference will take place in the beautiful Marriott hotel in Ft. Lauderdale. Please visit [www.ClaimsEducationConference.com](http://www.ClaimsEducationConference.com) for more details.

I am thrilled to announce the publication of my second book, *Gaining Cooperation: Some Simple Steps to get Customers to do what you want them to*. For more information go to [www.ClaimsProfessionalBooks.com](http://www.ClaimsProfessionalBooks.com).

We are pleased to announce the first ever bi-annual International Claims Executives and Claims Managers Skills Academy. This will be an event held every other year, and consist of five full day workshops designed especially for Claims Managers and Executives. For more information go to [www.ClaimsExecutiveAcademy.com](http://www.ClaimsExecutiveAcademy.com) or [www.ClaimsSkillsAcademy.com](http://www.ClaimsSkillsAcademy.com).

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



**Carl Van**  
President and CEO  
International  
Insurance Institute

## Online Claims Training Program Expands: Critical Thinking for Claims Professionals Added to Curriculum



Claims Education On-Line has been steadily growing since its inception almost two years ago. In the 2010 Summer issue we announced our *Real-Life Time Management for Claims* course as our latest addition. Now, we have the honor of announcing our fourth program, *Critical Thinking for Claims Professionals*. The four programs that make up the entire series are:

- *Exceptional Claims Customer Service*
- *Negotiation Skills for the Claims Professional*
- *Real-Life Time Management for Claims*
- *Critical Thinking for the Claims Professional*

(For free previews, go to

[www.ClaimsEducationOnLine.com](http://www.ClaimsEducationOnLine.com))



As with all of the series programs, Director David Bryan, was in charge of all filming and editing. Laura Wimsatt, Script Consultants, even lent a hand in some of the role-playing that is presented throughout the program.

I have come to find out that Critical Thinking means many different things to many different people. The real challenge was to bring the concepts to life through real claims examples, but keep it generic enough so as to cover the broad spectrum of Critical Thinking concepts.

Among the programs topics are:

### IDENTIFYING CRITICAL THINKING STYLES VS. NON CRITICAL THINKING STYLES

#### 10 pitfalls of Non Critical thinking styles

1. Making things too simple
2. Using facts that are Irrelevant
3. Making a case based on no facts to the contrary
4. Making a case for the masses
5. Begging the question
6. Attacking the messenger
7. The Slippery Slope
8. Ignoring painful information.
9. Falsely championing a cause and effect
10. Creating a straw man.

### DIFFERENCE BETWEEN EXPLANATIONS AND ARGUMENTS

#### Keys to being a good claims analyst

1. Present your ideas powerfully
2. Be prepared
3. Have a clear idea of your position
4. Have a clear intention of precisely what you want to accomplish
5. Avoid ambiguities
6. Stick to the issue
7. Know your audience

8. Present a balanced point of view
9. Predict challenges
10. Have prepared responses
11. Seek feedback from others

### EMOTIONAL MANIPULATION

#### 3 Basic Styles of Non-Critical thinking

1. Type A- To stick to an opinion regardless of the information available
2. Type B- Everyone's opinion is of equal value
3. Type C- Failing to think things through thoroughly

#### 4 Pointers for Critical Thinking

1. Be Honest with yourself
2. Evaluate constantly
3. Be fair and open
4. Dedicate yourself to getting the facts

#### 7 Steps for Analyzing Arguments

1. Finding the Issue
2. Locating the argument
3. Making things clear
4. Understanding context
5. Finding credibility
6. Looking for consistency
7. Judging the arguments

Just to have a little fun, each chapter ends with a Critical Thinking game or quiz presented to the viewer.

The course is designed to teach not only the benefits of critical thinking, but how to put critical thinking to work when making decisions. Claims people are taught how to: make good decisions based on cautious review; work through problems to find the best answer; stay focused on the real issues; and apply critical thinking to writing. It is focused upon applying the learned skills to claims situations (coverage analysis, reporting, etc.) and to use critical thinking when developing plans of action for claims handling. ■