

# Claims Education



INTERNATIONAL INSURANCE INSTITUTE

emagazine

FEATURE || STORY

## While Others Wait, Some Bold Companies Invest in their Future with Training

*Times are definitely tough for most insurance companies these days. And when times get tough, training and education usually are the first casualties of cost cutting directives. This is nothing new. This has been standard operating procedure ever since the first company declared the development of their employees “a top priority”.*

*Nevertheless, there are some companies that, despite the downturn, realize that in the long run, they must keep their employees trained and educated. Why? Because they believe it’s more profitable.*

*This series will focus on those companies that decided to buck the trend, and found tremendous returns on their investments in the talent and skill of their people.*

Part 4 of 7

### Plymouth Rock Assurance Lives It’s Brand, and Proud to be More Than Just Insurance

by Veronica Dunbar

#### THE COMPANY

Plymouth Rock is one of the largest auto insurance companies in New Jersey, and has an excellent record of financial stability.

Plymouth Rock recently merged many of its car and home insurance companies in New Jersey under the brand Plymouth Rock Assurance.

Plymouth Rock New Jersey is managed by the Plymouth Rock Group of Companies which together write or manage over \$1 billion in personal and commercial auto and homeowner’s insurance in Massachusetts, New Hampshire, Connecticut and New Jersey. The New Jersey companies have grown 14 fold since 2000.

Plymouth Rock’s service has long been some of the best in the industry. Customer satisfaction surveys are over 94%, and they continue to rank in the best tier of companies on the New Jersey Department of Banking and Insurance list.

What sets Plymouth Rock apart is the seemingly total commitment to being more than just insurance. Not only does the culture at Plymouth Rock stress treating its customers as family, but they actively look for ways to protect their customers in ways most companies wouldn’t think about.

A quick example is the “Get Home Safe” program that Plymouth Rock initiated by President & CEO Gerry Wilson at the suggestion of an employee, Shannon Greevy. Plymouth Rock will reimburse policyholders for cab fare if they call for a safe ride home rather than risk driving under dangerous circumstances. One can imagine that this program has been quite useful around the holidays when people tend to drink and drive. Other signature programs include the company’s Door to Door Valet Claims Service in which they seek to minimize the inconveniences and hassles of the claim and car repair process, and the Pledge of Assurance in which they put their money where their mouth is and give \$25 to charity if they fall short of their service standards, either in their view or in the opinion of their customers.

#### THE TASK

With customer service already so high, Plymouth Rock knew it wouldn’t be easy to find ways to improve its customer service. Nevertheless, Plymouth Rock executives, being extremely proud of the company’s desire to be more than just insurance, as well as treating customers like family, were looking for opportunities to increase the recognition of those branding concepts with their customers.

President & CEO, Gerry Wilson, had been the recipient of some of the Awesome Claims Customer Service training delivered by International Insurance Institute many years earlier, and knew there was some very powerful customer service skills from that course that he wanted to bring to Plymouth Rock in order to raise service levels even higher.

It just so happened, that International Insurance Institute was already in-house, providing Negotiation Skills training to the claims department. The stars appeared to be lined up for III and Plymouth Rock to join forces on a one-of-a-kind Insurance Customer Service and Branding course that would not only raise customer service to new levels, but greatly increase the chance that customers would recognize their special brand of service.

Carl Van, President & CEO of International Insurance Institute, Gerry Wilson, President & CEO of Plymouth Rock New Jersey, and Rick Adam, Chief Claims Officer of Plymouth Rock New Jersey, outlined and developed a hybrid of the Awesome Customer Service course. Erin Collinson, Communications Director, also helped with some of the branding examples used in class. The result was a program so effective, it was decided that the program would be delivered to not only Claims, but the Customer Service group, Marketing, Underwriting and any other department that interacts in any way with the customer.

Carl Van commented, “I was extremely impressed with the executive group at Plymouth Rock. Not only did they want to attend the training sessions, but they got involved in the design of the program.” This might be an understatement. From CEO Gerry Wilson, President of High Point Jim Tignanelli and all of the VPs,

all the way to the company receptionists, every professional in the organization that interacts with customers attended the training. Even Hal Belodoff, the company's Chairman of the Board attended the training.

Gerry Wilson said, "The Customer Service course that International Insurance provided was so practical, our employees loved it. Most training cover customer service in flowery terms, but they don't make it practical. Our people came back from the training saying they were able to use their new skills right away, such as to calm customers down and gain trust."

One claims employee reported he was able to reduce his voice mail queue by 75% within a week of attending the training.

Rick Adam commented, "What struck me was how actual real life business problems were used to demonstrate the use of the techniques that were being taught to the employees. This is not just a course for Customer Service associates but rather a course for all business people in companies that want to excel beyond their specific industry, and reach the 'Gold Standard' of delivering an exceptional customer experience."

"What so impressed me about the Plymouth Rock people is how true to heart they were to their ideals. Many companies have slogans and marketing tag lines, but these folks really were constantly looking for ways to be more than just insurance. They truly do view their customers as family members, and that comes out right away", said Carl Van. He continued, "They are so dedicated to customer service, they even have a program called Pledge of Assurance (sm), where they make a donation to charity if they have an unsatisfied customer. Who does that? That is so impressive!"

Plymouth Rock's brand equation is: Insurance + More = Assurance. They believe they go beyond what "insurance" is. They are proud to redefine insurance from something negative to something positive through a relentless attention to customer service and a view of their customers that they are part of their family.

## THE DECISION MAKER

Wilson received a B.A. in East Asian Studies from Oberlin College, an M.A. in History from the University of Michigan and an M.B.A from the University of Michigan. He also spent time in Osaka, Japan where he researched Japanese human resource management strategies.

Prior to joining Plymouth Rock, Mr. Wilson served a thirteen-year tenure with a national auto carrier rising to General Manager of their Michigan Division, where he was directly responsible for business in the state of Michigan. During this time, Mr. Wilson served on the Executive Committee of the Insurance Information Association of Michigan and on the Government Affairs Committee of the Michigan Insurance Federation.

**Our people came back from the training saying they were able to use their new skills right away, such as to calm customers down and gain trust.**

**- Gerry Wilson,  
President & CEO of Plymouth Rock Assurance**

Aside from his role at Plymouth Rock, Mr. Wilson also serves as Chairman of Twin Lights Insurance Company, Teachers Auto Insurance Company of New Jersey, and as a Director of Shared Technology Services Corporation, and Mount Washington Assurance Company, all Plymouth Rock managed companies.

He says his current role is also his favorite. He loves being in the middle of things, believing in what he is doing, and most of all believing in the company. He says being a leader is the best part about it, along with working side by side with smart and interesting people. Although he says landing in the insurance industry originally was not intentional, he now can't imagine why anyone would not want to be in it. "Every day we get to deal with life, money, and the solutions to dramatic situations."

Mr. Wilson attributes most of his success to simple luck. "I've

**Many companies have slogans and marketing tag lines, but these folks really were constantly looking for ways to be more than just insurance. They truly do view their customers as family members, and that comes out right away.**

**- Carl Van,  
President & CEO,  
International Insurance Institute, Inc.**

Mr. Wilson began his career with the Plymouth Rock group of companies in 2000 as President and CEO of Palisades Safety & Insurance Management Corporation, and was responsible for the management of the New Jersey personal lines insurance operation.

He was named 2003 Insurance Company Person of the Year by the Professional Insurance Agents of New Jersey (PIANJ).

He has been lucky to get really great people to work with me", he says, "I don't view myself as particularly brilliant, but I am a good generalist. He also works hard to understand the differences in people and what motivates them. He says, "That every time you figure out what makes someone tick, it's like getting a little 'super-power'. If you get enough of these super-powers, you become a superhero. I am a firm believer that you have to understand people to work with people."

You may find his article entitled "What Assurance Means to You" in *AutoFocus* Summer, 2011. His hobbies include Scuba diving, windsurfing, family, reading and talking politics. ■



**Gerry Wilson, President & CEO of Plymouth Rock says they are proud to redefine insurance from something negative to something positive.**