

Desire for Excellence

BY CARL VAN

In this eight-part series, Carl Van shares his thoughts on the characteristics of the awesome adjuster. The series is to serve as a sort of road map for those interested in knowing what it takes to be among the top in their field. This article is reprinted with permission by Claims Magazine.

Of all the characteristics that I have mentioned so far is this series, this is the most easily attained, and the most often ignored for claim adjusters. Do not confuse the desire for excellence with being a perfectionist. People who simply cannot live unless everything is absolutely perfect can get frustrated in the claim world.

Awesome adjusters do not want everything to be perfect, but they do feel that doing a great job is more pleasing than doing a mediocre job. To be productive and valuable, one must see one's

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responsibilities, whatever they are, as important and worth doing well.

When I was hired by my first insurance company, I was not put immediately into a claim position. I was placed in the file room and asked to help make photocopies for the adjusters. Keep in mind, back when I first started in

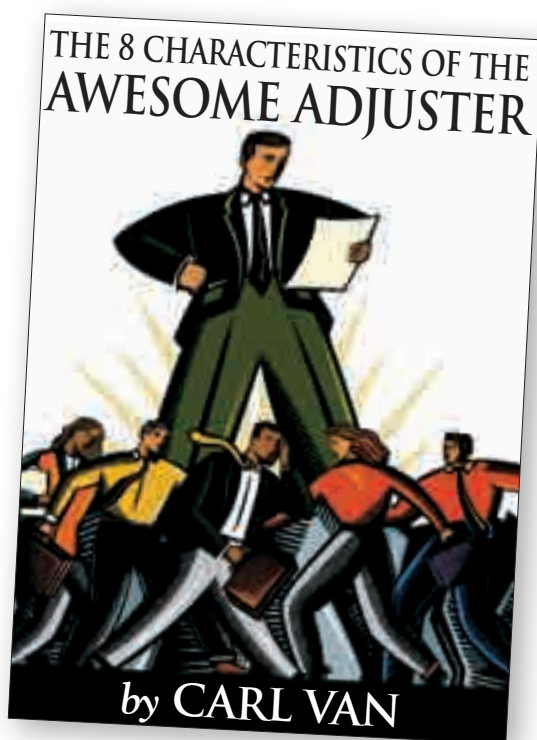
the insurance business in 1980, photocopy machines were simple but slow.

Three of us in the file room would make photocopies for all of the adjusters. That is all that we did, and we worked in shifts. When I first met the other two, I thought that there must have been a mistake. How could someone as intelligent as I was possibly be working with these two people? The first guy had a metal plate in his head or something. The other guy could barely read English, and had this weird lopsided smile that made me want to turn my head while talking to him.

After a few days, I decided that I had had enough, and I went to my supervisor and told him that I wanted to be promoted into the unit that takes loss reports. He noted my desire and asked me to go back to work. Knowing that my future included much bigger things than making photocopies, I did not take my work too seriously. After all, this was just photocopying. Any idiot could do it.

When adjusters would come to me with their files and ask when their copies would be done, I would roll my eyes and say, "It will be done when it's done." The other two guys would get all bent out of shape and go into a panic if they cut off something from the photocopy that they were making. If something were a little bit twisted on the page, they would stand there and figure out how to bend the paper just right to make sure that every single piece was photocopied. It seemed ridiculous to me. This was just photocopying, for crying out loud.

When adjusters would approach these Bozos and ask when their files would be



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done, these dopes would give them an exact time and swear that it would be done by then. Sure enough, they worked like maniacs to get it done on time. It made me feel sorry for them. They had such little minds and such little imaginations; this probably was the most important thing that they were ever going to be asked to do in their lives.

After what seemed to be an eternity, about four weeks, I went to my supervisor and pleaded, "I can't take it in there anymore. This is just photocopying, and it is really mindless. It takes no intelligence to do my job. It takes no skill, no initiative, and no integrity. A moron could do this job."

As I was saying this, I decided that I would be gracious and accept my supervisor's apology, which was surely to come swiftly. I would accept an immediate move to the loss report unit. Perhaps he might take me to lunch to

further extend his apology for leaving such a skilled and talented individual wallowing in menial work for so long. A raise would not have been out of line, but I did not want to be too greedy.

My supervisor had a slightly different response than the one I was expecting. “You’re right,” he said. “That job does not take any skill. It takes no intelligence whatsoever. Almost any idiot can do that job, and you are not even the best one.”

Those verbal bricks hit hard. What was going on here? Was I to be judged on the work that I was doing, and not how brilliant I am? Was I to be judged on results? How unfair.

It had never dawned on me that people saw me by the work that I did. I judged myself by what I was capable of, but others were judging me by what I did. I am very, very fortunate that I learned this lesson when I first started in this industry.

I have known many people like this. People just like me who did not have someone to straighten them out as I had. People who looked at their jobs of being claim adjusters as less than the most important thing in the world. I have seen people go through their whole careers without understanding how crucial it is to want to do an outstanding job, regardless of what it is, at all times, because people see you for what you do.

Scott, the No-Jerk

As a young claim adjuster with a year’s worth of experience in auto property damage, I was asked to help out in the subrogation department for a few months. One day while talking to my supervisor, complaining that I needed someone else to help pull the weight, I was told that I did not need to worry about it anymore; a trainee had been hired.

I was elated. “Oh thank God,” I said, “Please tell me you did not hire some jerk. What’s his name?”

My supervisor responded, “Scott Jerk.”

“Jerk? The guy’s name is *Jerk*?”

It turns out that his name was not Jerk, but Jurek. Scott Jurek knew absolutely nothing about insurance; as a matter of fact he spent most of his time at lunch and break talking about music. He was a quick learner and never seemed to mind when asked to do certain things, even when I could not explain why we were doing them.

I proofread everyone else’s arbitration forms before giving them to our supervisor to check. To complete these forms did not take a lot of brains. It did not even take much skill. Anyone in the subrogation department could fill out these forms completely with no errors, if they simply paid attention. That is why our supervisor would always ask if we had double checked them. Most of us would say yes, even if we had not.

The supervisor then would ask, “Carl, did Linda double check her work to be sure that she had completed the subrogation forms properly?”

“Well, she said that she did,” I would respond. My supervisor then would review them, pass on anything that looked correct, and hand back anything that might have had errors.

When it came to mine, he would ask, “Did you double check to make sure that you filled out everything correctly?”

“You betcha,” I would say, whether I had or not. Although I had high rate of correct completions, every once in a while, he would find one with errors. On those occasions, he would hand the form back to me and say, “Are you sure you double checked everything?” He knew full well that I had not, or I would

have caught the error.

One day, something extraordinary happened. I gave the stack of arbitration forms to my supervisor, and when he got to Scott’s, he asked whether Scott had double checked his work. My response was “He said he did.”

At that point, my supervisor invoked what I now call the Scott Reality. He took the stack of Scott’s arbitration forms and simply put them in the pile as approved, without bothering to look

at them. I asked, “Why is it that you are checking all of the other adjuster’s arbitration forms, and even my arbitration forms, and you are not checking Scott’s?”

He looked at me and said, “If Scott says he double checked them, then that means he did double check them.”

I was absolutely floored. How was it that Scott, after just a few weeks in the department, was already doing work at such a level that my supervisor had decided he did not even need to bother to check?

I spent the next few weeks keeping an eye on this Jurek character, trying to figure out what his game was. Sure enough, I found his little trick. When Scott said he that he had done something, he really had. If the supervisor said to use black ink instead of blue, Scott used black ink. If Scott were asked to proof read all the letters before they were sent out, he proofed them. If Scott were asked to make a second copy of contentions and staple them upside down in the file folder, that is what he did.

The reality was that Scott liked doing a good job. Not only did he enjoy doing an excellent job, he liked the fact that people could trust him when he said

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that he was going to get something done.

Raising Expectations

Most of the time, the desire to do an outstanding job comes from personal values instilled at an early age but, sometimes, it can be developed. To learn the desire for excellence, one must be exposed to the rewards. This is management's greatest failing: attempting to train employees to desire excellence without showing potential rewards. How does anyone know that they want something until they have tried it or seen it?

Scott already had the desire for excellence when he became an adjuster. He knew that meant that even the boring things have to get done; such as making sure that forms are complete, getting statements when needed, documenting files, attaching photos in the right places, and using the right color ink. Why? Because Scott knew that no one

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could see his hard work if their attention were to be distracted by the little things.

The desire for excellence does not impede the ability to accept feedback and constructive criticism. Pride in one's work is an essential element in the desire for excellence, but it cannot stand in the way of accepting that improvement is possible and should be sought.

In a very short period of time, Scott's

recoveries far exceeded mine. While I was wasting time redoing work, because I had not been thorough enough in the first place, Scott was moving on to other files.

Scott Jurek now is a senior claim executive for a regional insurance company. He has been put in charge of claim operations in several states and serves on the claim leadership team. Once upon a time, he was a subrogation adjuster trainee, who liked big band music, who worked in a small office in Los Angeles, at a desk next to mine. I was fortunate to have been a friend of his, because his success was inevitable and I had the privilege to have him rub off on me. The Scott Reality, the desire for excellence at all times, is a hallmark of the awesome adjuster.

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