

## ADJUSTER OF THE QUARTER

### Experience with claims makes this professional an over-protective mother



**Becky Lipham**  
Claim Adjuster  
State Farm

Her job at State Farm is more than just employment to Becky Lipham. Being a claim adjuster represents

a way of life.

Just ask her kids.

Becky, and her husband Joe, have four children. The middle two—a 9-year-old daughter named Faith, and 8-year-old son, Cole—have an uncanny passion for motorcycles and motocross competition. Both have dominated the races entered. In fact, Cole captured a regional championship for his age division against 10 other riders last year in Louisiana at the tender age of 7.

The Lipham children are easy to identify when they ride. Becky requires them both to wear full gear, helmets, neck and chest

protector, boots, and any other protective gear their mother can find.

“Faith has wanted a motorcycle since before she was old enough to say ‘motorcycle.’ She learned to ride her bike without training wheels and was on a motorcycle by the time she was four.” Becky remembered. “Cole was devastated. He wanted his training wheels removed also. At three he quickly went from popping wheelies on his bike to mastering his Kawasaki 50. And the competition between the two has never ended! And little sister, Hallie, seems to be taking it all in.”

Becky knew from her years as field claim representative how traumatic motorcycle injuries could be, so she laid down the rules at an early age.

“My job has broadened my awareness of the everyday risks. Being in the claim department has made me an over-protective mother,” she admits. “Joe had to be the one to teach our oldest daughter, Macy, to drive. It is very difficult for a

claim person to put their child in the driver’s seat.”

Becky knew she wanted to work in insurance, and for State Farm, immediately after graduation from the University of North Texas in 1990. “I wanted a secure career and I wanted a job helping others. When I looked at buildings and vehicles, I saw opportunity. People will always need insurance!”

Her ability to listen and empathize with clients has given her an advantage in the claim department.

“There is no better place to work inside an insurance company than in claims,” she said. “Claim employees are there when customers need us the most. Many people are overwhelmed when they suffer a loss. The opportunity to help them through the process is very rewarding.”

After 17 years in the insurance industry, Becky enjoyed the perspective she gained

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## TRAINER OF THE SEASON

### Empathy is more than just classroom jargon, it remains vital customer service



**Patti Lark**  
Learning Consultant  
Claim Department  
CUNA Mutual

Patti Lark has always tried to look at her position in the Claim

Department at CUNA Mutual from the insured’s point of view. During the past two decades she has heard thousands of tales from insureds. Her perspective became intensely clear when she heard about the claims conference attended by one of her co-workers.

Lark recalls that important day in her professional life: “Just as class was set to begin, the speaker walked in from the rear of the room. He walked with great difficulty, hunched over and needing the assistance of a cane. The room was silent as the man slowly walked to the front of the room. When he finished his agonizingly long walk to the podium he straightened up, threw away his cane and began to talk to us about empathy.

“He told the audience, ‘Your claimants are not just a piece of paper that you process each day, they are real people with real illness.’ As claim reps we

have all heard victims talk about the pain they have suffered. But that story brought it home for me.”

Like many insurance professionals, there have been times Lark has been so overwhelmed with the amount of claims to process she did not remember the reasons for buying insurance and how much an individual claim rep can help victims recover from a traumatic event.

“After all, we are the experts,” she said with a smile. “Claim departments generally get hundreds of calls and claims each day, but we need to