

Never Stop Learning

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, at least at this stage, in knowing what it takes to be among the top in their field. This article is the fourth in an eight-part series, and is reprinted with permission by *Claims Magazine* –Krystle Grogan, Senior Editor

One of the hallmarks of outstanding adjusters is that they always want to improve. Their knowledge and expertise grows as they get better at their jobs, but they also know that it is necessary to study and seek information.

When I am asked to go into a company and do training, it usually involves the permission and interest of top management. When I meet with management to discuss the aspects of the training, invariably, I am asked a question such

“Who are the right people to send? Because we don’t want to waste our time or money sending people who won’t get anything out of the class.”

as, “How do we know that everybody will get something out of this? Who are the right people to send? Because we don’t want to waste our time or money sending people who won’t get anything out of the class.”

Generally, I find that claim people fall into three categories when it has to do with any type of training or self-improvement. In the bottom level, we have the people who resist improvement. I call them the resisters. These are the people who will spend their time in a training class going around

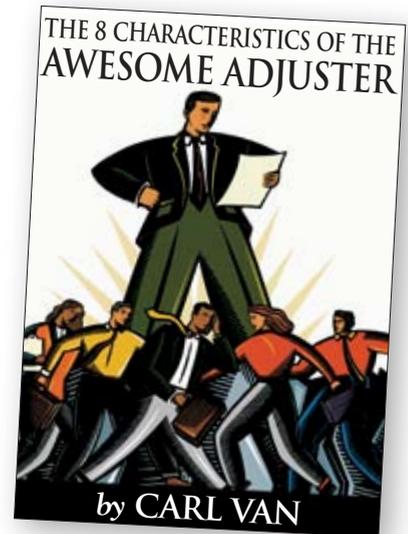
trying to convince everybody else that nothing will work. They will return from a good training class saying that it was not valuable, they did not get anything out of it, and it did not mean anything at all.

Usually, these are the borderline performers. They are people who are not going to achieve much anyway; they are pretty well stagnant in their positions. They are not bad people, but they believe that the only way that they can be successful is to bring everybody else down around them. Whether you want to get rid of them or not is up to you, but they will get nothing out of the class and you will have wasted your money.

Next, we have the coasters. Even if they had not wanted to attend a training class (and you cannot hold that against them, because many people do not), they still get something out of it. They did not want to be there, but they have learned some things that actually might improve them.

What is important about this middle group is that, even though they have received a lot of good information that they admit they should put into practice, they will go back to their jobs and not do anything differently. They will not apply any of the learned skills. They will talk about how good it was. They will talk about how much it helped but, at the end of the day, they will not make a single change.

This is very common, so do not be angry at these people, this is just who they are. This makes up the majority of the people who attend training classes. The classes will not hurt them; it might help them a little bit because it gives them an increased understanding. These are the people who get a lot of your work done at your company, so do not ignore them.



They put something into place and make some kind of change that they would not have without the training.

The Improvers

The third and highest level is a group of people who, even if they had not wanted to attend a training class (again, we forgive them because most people do not), they still get something out of it. They have decided that some aspect of the class was worthwhile and that improvement is possible. Then, they actually try it; they put something into place and make some kind of change that they would not have without the training.

These are the people who are on the highest level. They work to improve themselves because they see improvement as important and they embrace change. These are the people on whom you want to focus because, ultimately, they are going to be your top performers.

This group actually contains two subgroups. The lower section of these two groups is the people who, even if they had not wanted to be in the class, still found some value in it. I call them the tryers.

Although they tried to apply some of their new knowledge, when it did not work perfectly, they quit. They did not try again. They felt that they had failed, and they do not like failure. They simply stopped and went back to their old ways.

Finally, we have the top half of the top group. Usually, this makes up about 10 percent, at the most 15 percent, of the people in your organization. These are the people on whom you should spend all your time and money. These are the people who, ultimately, will rise to the top of your organization and be your most effective leaders. They will facilitate change and they will be the most productive people. Who are they? They are the achievers.

FIGURE 1



These are the people who, even if they had not wanted to attend a class (and even the very top performers do not like going to training), they still got something out of it. They went back to their desks and attempted to make changes, and, when it did not work out perfectly, they just kept trying. They did not give up. They knew that what they had learned was valuable and it would be just a matter of time before they got it right.

Their persistence is their outward expression that they believe in themselves. They will not give up on something that they believe has value; they will keep trying until it works. This is where you want to spend all your time and money; this is where all your attention deserves to be.

Sorting it out

After I finish this speech, top management is always very excited. “That’s terrific,” they say. “That helps us quite a bit.”

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Then, they ask, “How do we know who those people are? How do we decide?”

Unfortunately, I have to tell them that they do not get to decide that.

“Who does get to decide who these people are and where they fall?” they ask.

As I point to the different types of people I just outlined, I explain that they are the ones who will make the decision; it is their call. No supervisor can take it away from them, and no manager can force them into it. It is 100 percent in their control, and cannot be influenced by anybody.

“Each of these employees whom you send to class will decide where he falls,” I tell them. “Your task is to send everybody, and simply watch where they decide they are. Their decisions will be much more accurate than you can even hope to be.”

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Anyone who has been involved in any type of training knows that people tend to learn a subject much more rapidly when they have to explain it to other people. It heightens their ability to understand and, of course, use the information.

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Awesome adjusters not only go out and seek information, they are involved in passing that information on to others. They bring up information that they have learned in office meetings and share it. They will review articles that have to do with case law or policy wording and recap them and distribute them to others. When they attend training sessions, they take notes and share the information with those in their organizations or units. Awesome adjusters, who develop themselves using this approach, usually achieve in a few months what would take a merely good adjuster a year.

If you are reading this article, you have an opportunity that maybe you did not appreciate before. You have an opportunity to decide where you fall. You have an opportunity to decide what type of person you want to be. No one can take that away from you, and no one can decide for you. It is up to you to determine whether you will be an adjuster who is merely good, or one who can be described as awesome.

Carl Van is president and CEO of International Insurance Institute and dean of the School of Claims Performance. He can be reached at www.insuranceinstitute.com.



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COURSES FOR ADJUSTERS

Featured Courses:

The 8 Characteristics of the Awesome Claims Adjuster

A full-day workshop designed to heighten awareness of the characteristics that are the trademark of truly exceptional adjusters (Attitude, Initiative, Customer Service, Teamwork, Desire for Excellence, etc.). Students engage in group discussions, role-play, team exercises, and self-evaluations. Throughout the day, each student is required to develop an action plan which includes changes they are actually going to make in order to enhance the area they identify as needing the most improvement. *Important note: This is not a class to correct performance problems. This is intended for already solid performers who wish to become superior.*

Awesome Claims Customer Service Part 2

A full-day workshop intended as a direct follow-up to the Awesome Claims Customer Service, Part 1. It is designed to build upon the basic customer service building blocks previously set down and develop new high-level customer service techniques to improve results. In Part 1, focus is mainly on the interaction with the customer. In Part 2, focus is mostly on

the claims people themselves.

Claims people are taught to understand stress factors in the claims position in order to better deal with stress in the claims environment, as well as to identify and eliminate self-induced stress; to install a sense of responsibility for one's own development and foster initiative; to identify and eliminate things that claims people do that cause unnecessary work; to develop a strong sense of prioritization and the ability to focus on high impact activities (low time, high results); to improve letter writing skills; to understand customer's reactions to demands and incorporate them into file resolution; and to identify common survey results and comments, and look for ways to improve results.

Other Soft Skill Courses for Adjusters:

- Negotiating with Attorneys for Claims Adjusters
- Attitude and Initiative Training for the Claims Adjuster
- Real-Life Time Management for Claims Adjusters
- Conflict Resolution
- Awesome Claims Customer Service Part 1
- Managing the Telephone
- Beating Anxiety and Dealing with Anger
- 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:

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- 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

COURSES FOR NON-CLAIMS PROFESSIONALS

Featured Course:

Claims Training for Underwriters

A full-day workshop designed to enhance the understanding of the claims department's role for the underwriter. Subjects include the claims department's objectives, the claim department's functions, the adjuster's duties and responsibilities, fields of knowledge, and attributes. A portion of the day is set aside to answer questions from underwriters regarding the operations and procedures of claims functions. The goal of this workshop is to increase the underwriter's awareness and understanding of just how a claims operation works.

Other Courses for Non-Claims Professionals:

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

WORKERS' COMP SPECIFIC COURSES

Featured Course:

Negotiation Training for Workers' Comp

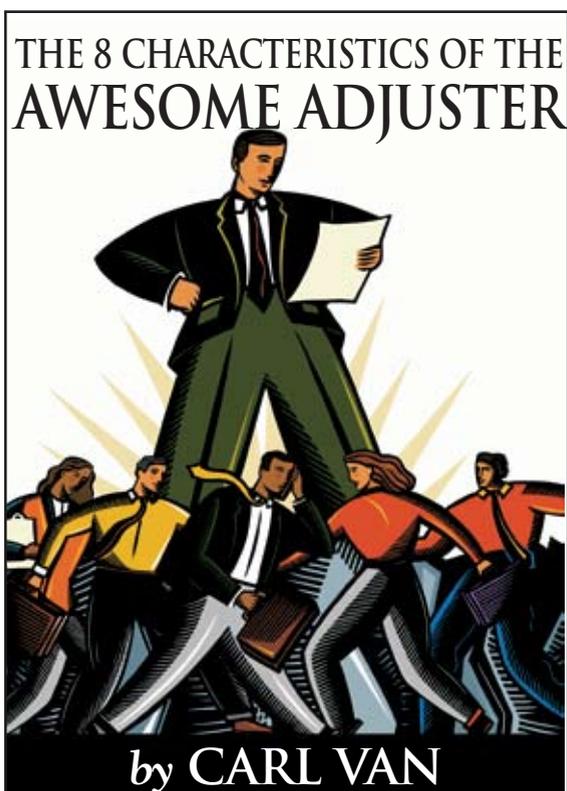
A full-day workshop designed specifically for the worker's comp claims adjuster. Both represented and unrepresented approaches are discussed and practiced. Students learn how to identify and respond to the negotiation games others play. Empathy, listening skills, and customer service are utilized as tools in setting up improved negotiations. Some real-life negotiation tips for workers' comp adjusters are practiced. Class is

light on textbook theory, and heavy on real-life claims negotiation handling. (1/2 day mini-workshop available)

Other Workers' Comp Specific Courses:

- Time Management for the Workers' Comp Adjuster
- Customer Service for Workers' Comp
- Business Writing Skills for Workers' Comp
- Conflict Resolution for Workers' Comp
- Stress Management for the Workers' Comp Employee

The 8 Characteristics of the Awesome Adjuster



Retention is the name of the game. Adjusters are the real reason people stay or leave a carrier. This book will help any claims person improve their company's retention and that goes straight to the bottom line. It will be terrific annual reading for all seasoned experienced claims people. Not because they aren't doing a good job, but because they can do a fabulous job, with less hassle, less confrontation, better production and a lot less stress!

—Lola Hogan, Claims Vice President
Sequoia Insurance

This book takes the "claims hammer" out of an adjuster's hand before a relationship is damaged beyond repair suggesting more empathetic tools to successfully navigate the tensest of situation. Carl Van is coach and therapist combined and all claims people will benefit from his "first, do no harm" philosophy.

—Sam Friedman, Editor-In-chief
National Underwriter

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—Kevin Campbell, Regional Claims Executive
Westfield Insurance

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8 Characteristics Now Required Reading for Promotion at Elite Carrier

Farmers Alliance of McPherson, KS, announced that *The 8 Characteristics of the Awesome Adjuster* book is now required reading as part of the requirements for promotion to senior adjuster within their claims operations.

Farmers Alliance, well known for its dedication to outstanding customer service, implemented the requirement in 2006. John Foster, claims vice president of Farmers Alliance Companies, said, "I looked at various books for adjusters to read as part of our senior adjuster requirements. All of the books I found read like text books, but this is a very easy read with stories that all adjusters can relate to. They can see a little bit of themselves on each page and in each story."

He continued by saying, "By providing them this book, I want them to understand that if they follow the path laid out for them, they will be successful. They will be Awesome Adjusters."

III partners to help New Orleans

International Insurance Institute is partnering with St. Martin's Episcopal Church to help New Orleans rebuild. Want to help? See *New Orleans Rebuilding*, page 11.

III supports Emeril Lagosse's Children's Fund by committing to table at exclusive Carnivale du Vin charity event. Want to help? See *III commits support to Emeril Lagosse's Carnivale du Vin*, page 10.

New Members

We are delighted to welcome our newest members who have joined International Insurance Institute's member list either through on-site training programs or training materials.

United States

- Joe Palumbo, Director of Business Development, AFNI Insurance Services
- Annemarie Forde, Solutions Marketing, CSC
- Michael Frederick, Property Curriculum Development Manager, Farmers Insurance

- Beth Wright, Property Section Leader, Frankenmuth Mutual Insurance
- Audrey Crilley, Training Specialist, Glatfelter Insurance Group
- J.T. Curry, Claims Manager, Liberty Mutual Insurance
- Barbara Clement, Claims Manager, Pacific Gas & Electric (PG&E)
- Amy Hand, Performance Solutions Specialist, Pinnacle Assurance
- Grace Strahl, AVP of Claims Operations, Safe Auto Insurance
- Diane Ritucci, CEO, Workers' Compensation Trust

Canada

- Glory MacTavish, ICBC, Canada
- Rachel Cameron, Saskatchewan Government Insurance, Regina, Saskatchewan
- Etienne Leboeuf, Director of Administration and Financial Services, Assumption Life, Moncton, New Brunswick

Mexico

- Felipe Mora Valdes, Project Manager, ABA Seguros, San Pedro Garza Garcia, N.L.

FOR MEMBERS ONLY

Premium Auditing Service

International Insurance Institute's Claims Auditing division consists of many separate functions that can be utilized at various degrees based on the customer's needs. For any of these services, member companies are provided with a thorough report outlining issues identified and recommendations for improvement. They are:

- **Claims Service Monitoring:** The goal of this function is to provide the member company a realistic picture of the level of claims service being provided to its customers by the claims operation. These can be a stand-alone service or as a supplement to current customer survey programs. The most common methods utilized are: phone monitoring; sit-alongs; ride-alongs; and

individual role-play testing. These can be altered toward any specific group or even individual.

- **Claims File Reviews:** This provides the member company with a thorough review of file timeliness and quality. Files can be reviewed for overall file handling quality or for specific issues at the member company's request. All compliance issues and fair claims practices are included.
- **Claims Workflow Analysis:** This service provides the member company with an analysis of the efficiency of the work process within a unit, an office, or even an entire claims operation. Flow charting is utilized to identify current processes that are in need of improvement or even elimination. Redundancies

often develop over time and are not always noticed within a department itself. This provides a clear "outsider's" view of the workflow. Member companies are able to use this information to drastically streamline their operations.

- **Claims Tools Examination:** A popular program which began in 2002, this service provides a member company with a complete review of the tools currently being utilized by the claims group. Most common are assessments of the office reference books, office equipment, software, legal notices, and training tools.

For more information, contact LeiAnn Dunford, Executive Vice President at 615-790-6308 or LeiAnnDunford@InsuranceInstitute.com.

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