

Claims Education

INTERNATIONAL INSURANCE INSTITUTE

magazine

BLOGS AND WIKIS AND GEN Y — OH MY! Technology's Impact on Training

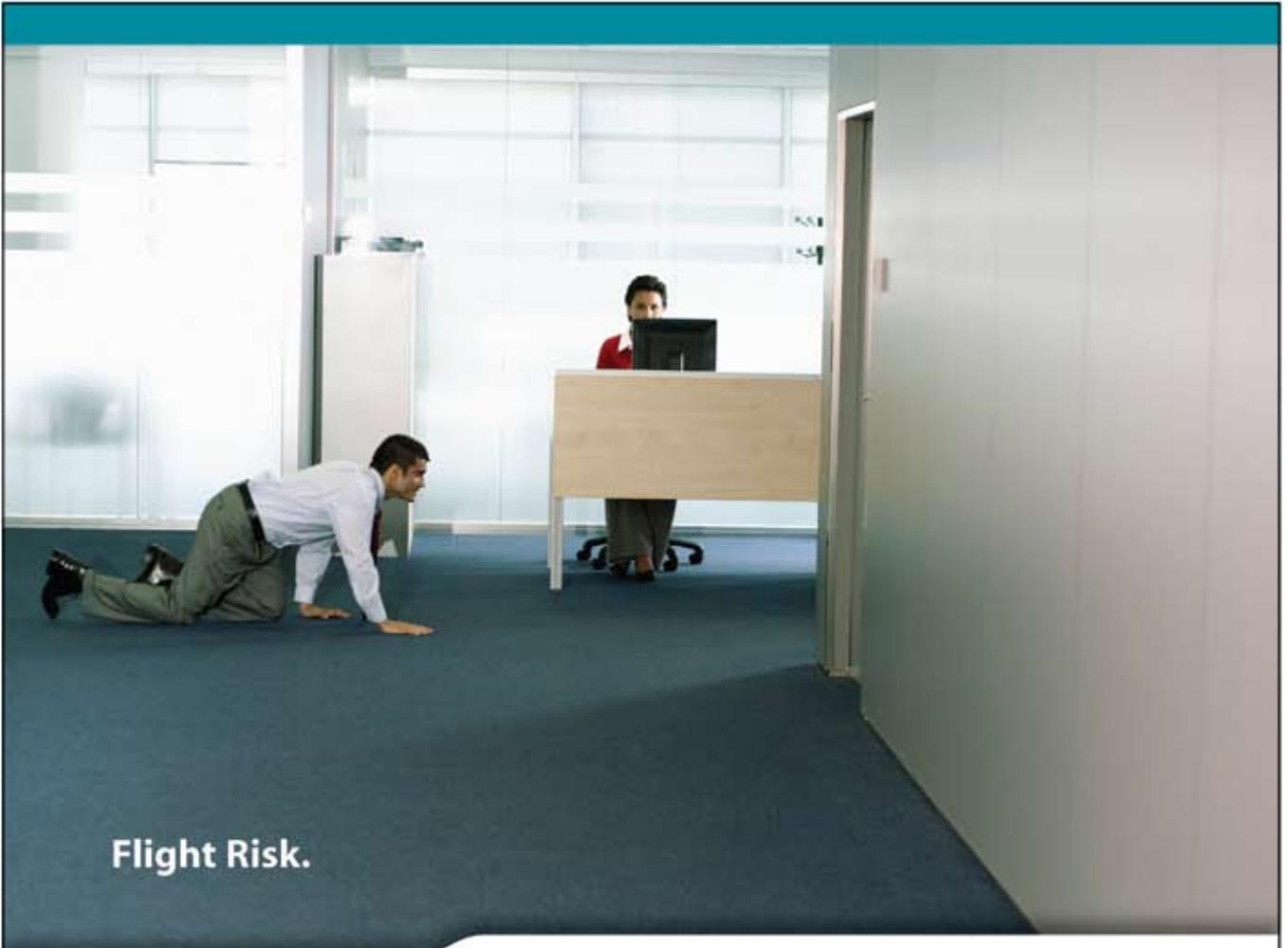
— PAGE 4



Saying It the Right Way
Claims Telephone Techniques — The Good and Bad

— PAGE 8

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Good Wishes Are Appreciated

Many of our readers know that International Insurance Institute and *Claims Education Magazine* are based in New Orleans, La. As Gustav rolled through, we were surprised, yet very pleased, to receive so many voicemail messages from concerned customers and readers. Many of you e-mailed us as well, hoping that there was not a repeat of the problems caused by Hurricane Katrina.

I am happy to report that everyone here at III and CEM made it through unscathed, and we were back in business after a short, one-week evacuation.

Although Hurricane Ike caused some initial concerns, it too passed by without causing many problems for New Orleans.

Along with the rest of the country, our thoughts and prayers go out to the good people of Galveston and surrounding areas of Texas that were hit so hard by Ike.

In this issue, we are excited to have an article written by Sandy Masters MBA, CPCU, AIS, ITP, CPIW, who not only works at the Insurance Institute of America, but currently serves as president of the Society of Insurance Trainers and Educators (SITE). Her goal will be to help explain some of the terms that we will all need to become familiar with as we continue to enter the age of virtual training.

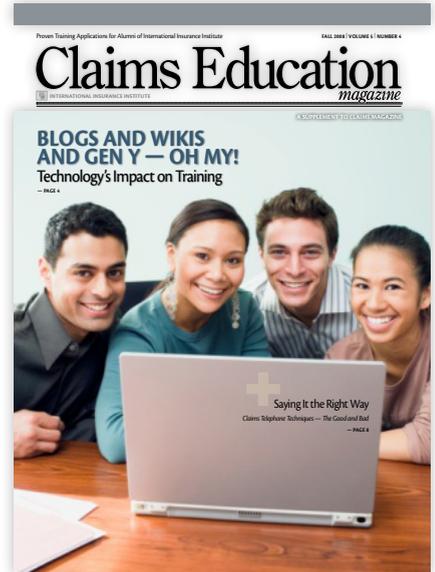
We are very pleased to see our international customer base grow, especially now in the U.K. See the News Briefs section for information on our upcoming trip to London.

Every month, we receive requests to provide more information on our most popular class, "Awesome Claims Customer Service." Well, for those who have been persistent in your requests, see our On Course section, which gives an hour-by-hour outline. It's the best we can do without teaching the course itself!

As always, we here at International Insurance Institute welcome your contributions to CEM and encourage you to contact Karla Alcerro at 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



Contents

COVER STORY

**Blogs and Wikis and Gen Y — OH MY!
Technology's Impact on Training** 4

FEATURE STORIES

**Saying It the Right Way
Claims Telephone Techniques —
The Good and Bad** 8

DEPARTMENTS

News Briefs 13
On Course 14
Student of the Quarter 16
Manager Spotlight 16
Trainer of the Season 16
Training Reminders 18



BLOGS AND WIKIS AND GEN Y — OH MY!

Technology's Impact on Training

By Sandy Masters, MBA, CPCU, AIS, ITP, CPIW



In today's business environment, the winners who will emerge from the current economic downturn are those who can leverage the use of technology in every part of their organization. It used to be that technology was the responsibility of IT; now it's everyone's responsibility. With globalization and the demographic changes impacting our workforce (the YouTube generation), technology's impact on training is nothing short of transformational. No longer will we wait to go to class to learn new skills.

Trainers in the insurance industry must learn the new tools of the trade to interact and collaborate more effectively with today's learners. Subject matter experts need to take advantage of these technologies to efficiently transfer knowledge to the next generation. "Since Gen Y grew up on the Web, they're going to be the driving force behind the way the Web of the future is shaped. What Gen Y wants from the Web will be the Web." Learners young and old will be tested in this new Web 2.0 world. Those who will succeed will adopt a wide range of technical skills required in a wired world. How would you rate your "use of Web 2.0 technology" skills?

Talk the Talk

For those just joining the Web 2.0/e-Learning revolution, a few definitions might be helpful (all definitions are from Wikipedia, the examples help to illustrate the concept):

A **blog** (a contraction of the term "Web log") is a Web site, usually maintained by an individual, with regular entries of commentary, descriptions of events, or other material such as graphics or video. As of December 2007, blog search engine Technorati was tracking more than 112 million blogs. Insurance Information Institute blog: www.iii.org/insuranceindustryblog/.

A **wiki** is a page or collection of Web pages designed to enable anyone who opens it to contribute or modify content, using a simplified markup language. Wikis are often used to create collaborative websites and to power community Web sites. The collaborative encyclopedia Wikipedia is one of the best-known wikis. Wikis are used in

business to provide intranets and Knowledge Management systems. In fact, you can up your own wiki – for free at www.wikispaces.com/

Video podcast (sometimes shortened to vodcast or vodcast) is a term used for the on-line delivery of video on demand. The term is an evolution specialized for video, coming from the generally audio-based **podcast**.

Are you smarter than a fifth grader? Well maybe not this one — check out this awesome Aussie “screencast” (a type of video podcast that follows screen activity) on how to set up a blog: <http://michaelmagrath.wordpress.com/>.

Asynchronous learning is a teaching method using the asynchronous delivery of training materials or content using computer network technology. It is an approach to providing technology-based training that incorporates learner-centric models of instruction. The asynchronous format has been in existence for quite some time; however, new research and strategies suggest that this approach can enable learners to increase knowledge and skills through self-paced and self-directed modules completed when the learner is prepared and motivated to learn.

Most colleges and universities who offer on-line learning courses use the asynchronous learning method and a learning platform

(like www.blackboard.com) to manage classes and interactions of students and instructor.

Electronic learning (or e-Learning or eLearning) is a type of education where the medium of instruction is computer technology. No in-person interaction may take place in some instances. E-learning is used interchangeably in a wide variety of contexts. In companies, it refers to the strategies that use the company network to deliver training courses to employees.

The domain of e-learning with video production capabilities is now an effective way to deliver soft-skills training in the areas of customer service, negotiations, and critical thinking. One of the benefits of video is the ability to demonstrate appropriate behavior and techniques. The International Insurance Institute is in the process of creating interactive online video programs for their most popular classroom courses. These programs will offer a cost-effective means of participating in their highly popular courses from anywhere in the world.

The AICPCU/IIA is using electronic learning to deliver content from its suite of traditional certificate and designation programs. With more than 2,700 educational objectives (learning objects) identified in the curriculum, covering a wide range of technical insurance topics, the Institutes is

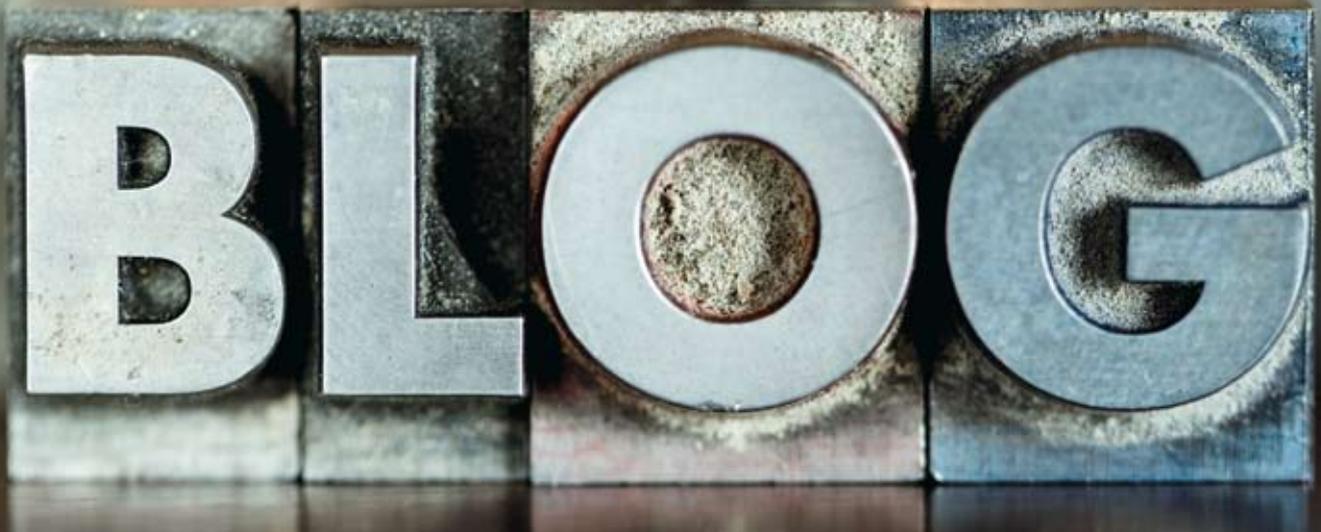
repurposing course content into self-directed learning modules to cover technical insurance knowledge gaps quickly. www.aicpcu.org/comet/comet_index.htm.

RSS is a family of Web feed formats used to publish frequently updated works — such as blog entries, news headlines, audio, and video — in a standardized format. An RSS document (which is called a “feed,” “web feed,” or “channel”) includes full or summarized text, plus metadata such as publishing dates and authorship. Web feeds benefit publishers by letting them syndicate content quickly and automatically. They benefit readers who want to subscribe to timely updates from favored Web sites or to aggregate feeds from many sites into one place. RSS feeds can be read using software called an “RSS reader,” “feed reader,” or “aggregator,” which can be Web-based or desktop-based.

Business Insurance online has a brief description on how to get started with RSS technology: www.businessinsurance.com/cgi-bin/page.pl?pageId=273.

Old media is adopting new-media techniques to capture the attention of Gen Y. One example is “My Times,” which consists of customizing a page to deliver the content a reader is interested in from the *New York Times*: www.nytimes.com.

The term **e-Learning 2.0** is used to refer



to new ways of thinking about e-learning inspired by the emergence of Web 2.0. From an e-Learning 2.0 perspective, conventional e-learning systems were based on instructional packets that were delivered to students using Internet technologies. The role of the student consisted of learning from the readings and preparing assignments. Assignments were evaluated by the teacher. In contrast, the new e-learning places increased emphasis on social learning and use of social software such as blogs, wikis, podcasts, and virtual worlds such as *Second Life*.

NBC's entry into e-learning includes their "iCue" Web site, a collaborative learning community that incorporates gaming, discussion, and video resources in a safe, student-friendly online environment. www.icue.com/.

A **social network** service focuses on building online communities of people who share interests and activities, or who are interested in exploring the interests and activities of others. Most social network services are Web-based and provide a variety of ways for users to interact, such as e-mail and instant messaging services.

The Society of Insurance Trainers & Educators (SITE) is launching its own peer-to-peer networking tool called "SITEconnect," where members can share resources that will help their organizations improve business results through learning. A big part of this new social network will be sharing Web 2.0 resources and educational materials that can be applied to learning in the insurance industry. SITE: www.insurancetrainers.org.

Enterprise 2.0 is a term sometimes used to describe social and networked changes to the enterprise, which often includes social software. Enterprise Web 2.0 sometimes describes the introduction and implementation of Web 2.0 technologies within the enterprise. Social networking capabilities can help organizations capture unstructured "tacit" knowledge. With tacit knowledge, people are not often aware of the knowledge they possess or how it can be valuable to others. Tacit knowledge is considered more valuable because it provides context

for people, places, ideas, and experiences. Effective transfer of tacit knowledge generally requires extensive personal contact and trust. Creating online internal social networks can help organizations capture this tacit knowledge.

So how do you embark on the journey to learning Web 2.0? As a Chinese philosopher once said, "A journey of 1,000 miles begins with a single step." If you are not curious, become curious, because "only the curious learn . . . and only the resolute overcome the obstacles to learning." — Eugene S. Wilson.

Web 2.0 is everywhere! Every department within the insurance organization is seeing the impact of new technologies on their businesses. If you have been "tuned out" to this fundamental change in the business environment, then you're at risk of falling behind in your career and your business is at risk of losing ground to competitors. Gen Y employees entering our industry are going to expect to use the same types of tools at work as they used to learn through high school and college. Smart employers will adopt these new technologies to engage and retain these new entrants into the workforce.

"The Innovation economy is coming. It will bring sweeping global change that affects everyone . . . Those who embrace innovation and adapt quickly will win." — James Canton

As a professional in the claims industry, are you ready to embark on your Web 2.0 learning journey? Check out this free class to learn and apply some of the technologies discussed in this article: <http://workliteracy.com/>. ■

Sandra L. Masters, MBA, CPCU, AIS, ITP, CPIW is a Sales Executive for AICPCU/IIA and currently serves as President of the Society of Insurance Trainers and Educators (SITE). She can be reached at sandramasters@cox.net or at <http://www.learningtown.com/profile/SandraMasters>.



The views expressed in this article are her own and are not necessarily endorsed by AICPCU/IIA and/or SITE.

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Claims
COVERING THE BUSINESS OF LOSS

Saying It the Right Way

Claims Telephone Techniques — The Good and Bad

By Carl Van

Many claims professionals make statements that have an effect opposite of their intent. These are simple, honest mistakes that most claims people can change once they realize how the customer hears them. (See page 13 for a detailed description of the Awesome Claims Customer Service course.) For example:

Trying to get a customer to be patient:

- The adjuster says: “Sir, you’re going to have to be patient.”
- The customer hears: “Sir, since I’m not taking your situation seriously and I’m overworked, I don’t really have the time necessary to do a good job for you, so you’re going to have to be patient.”
- The adjuster should say: “Sir, I understand the need to get this claim resolved promptly and efficiently for you. I will do everything I can to keep it moving.”

Trying to get a customer to trust him/her:

- The adjuster says: “Sir, you are going to have to trust me on this.”
- The customer hears: “Sir, I have no reason for the things I do or say. If I did, I would explain them to you in a way you could understand. So, question everything I tell you. And for heaven’s sake, don’t trust me.”
- The adjuster should say: “Sir, you have every right to question the process. You, like me, want to make sure you get everything to which you are entitled. I’ll do my best to make things clear.”

Trying to get a customer to calm down:

- The adjuster says: “Sir, I don’t know if

there is any reason to get excited over this.”

- The customer hears: “Sir, you have no reason for your actions, and your feelings have no value. What a hysterical moron you are.”
- The adjuster should say: “Sir, I can understand why you are frustrated. Let me see if I can help.”

Trying to get a customer to be reasonable:

- The adjuster says: “Sir, you are going to have to be reasonable about this.”
- The customer hears: “Sir, you are not a reasonable person. I’m going to make you change your mind. And when you do, you’ll be proving that I was right for calling you unreasonable.”
- The adjuster should say: “Sir, I understand your points. You are obviously a reasonable person. You are entitled to an explanation, and I’d like to provide that to you now.”

Sometimes customers transfer anger to us. We know this. Don’t fight back. Instead, seek to reassure the customer that you are listening to them and their concerns. While being empathetic is largely an innate characteristic, there is one thing that the claims professional can say that is rarely said, which can have a very positive impact on demonstrating empathy. This one thing is: _____.

Telephone Techniques to Avoid

Often unknowingly, employees make a telephone statement that will leave customers with negative perceptions. The following are some real comments and statements overheard while monitoring telephone conversations. They have been separated into three sections:



- **Careless.** Things said innocently enough, can leave a bad impression of customer service.
- **Reckless.** Things that really should have been known would cause negative feelings.
- **Obnoxious.** Things that should have been left unsaid.

Careless

1. *I’m sorry. Mr. Lark is still at lunch.*

Problem: Sounds like he has been gone a long time.

Improved: Mr. Lark is at lunch and should be back at 1:30. Can I help you?

2. *I don’t know where Tom is. Can I have him call you?*

Problem: Sounds like we don’t know where our people are.

Improved: Tom is away from his desk. Can



I help you?

3. *Deborah is in the middle of a big customer problem. Would you like to leave a message?*

Problem: If you have big customer problems, don't broadcast them to other customers.

Improved: Deborah is helping another customer right now. Can I help you or would you like to leave a message?

4. *Mr. Taylor is on vacation. I think he went fishing somewhere.*

Problem: Customers don't need to know our personal lives.

Improved: Mr. Taylor is on vacation and will be back on the 10th. Can I help you?

5. *Ms. Marks? No sorry, she went home early.*

Problem: Sounds like she is a slacker. Or even worse, she ran out of work.

Improved: Ms. Marks is gone for the day.

Can I help you?

6. *Ms. Watson is not back from lunch yet.*

Problem: Same as #1 above.

Improved: Ms. Watson should be back from lunch at 1:00. Can I help you?

7. *Hopefully our appraiser's estimate will be accurate.*

Problem: Doesn't sound like there is much confidence in the staff's abilities.

Improved: Our appraiser will make every effort to catch all of the damage.

Try some for yourself. See if you can identify both the problem with the statement, and write an improved version.

8. *Underwriting takes forever to answer the phone.*

Problem: _____

Improved: _____

9. *What do you need?*

Problem: _____

Improved: _____

10. *You're going to have to understand.*

Problem: _____

Improved: _____

11. *You're not understanding how that works.*

Problem: _____

Improved: _____

12. *Listen to me...Just wait, hear me for a minute.*

Problem: _____

Improved: _____

13. *I can't say anything until I see the file. But I did not miss the bill.*

Problem: _____

Improved: _____

14. *It seems like you're confused.*

Problem: _____

Improved: _____

15. *Listen to what I'm gonna tell you.*

Problem: _____

Improved: _____

16. *That's not how I deal with it.*

Problem: _____

Improved: _____

17. *Look, I don't know if there is any reason to get excited about it.*

Problem: _____

Improved: _____

18. *I don't know what you're really addressing here.*

Problem: _____

Improved: _____

19. *I don't mind discussing this with you if you can keep the issues separate.*

Problem: _____

Improved: _____

20. *Sir, how could I know without looking up your file? I deal with 100 claims a month.*

Problem: _____

Improved: _____

21. *Let me call you back right away.*

Problem: _____

Improved: _____

22. *This is a first-party claim.*

Problem: _____

Improved: _____

23. *A check was issued to you on Wednesday.*

Problem: _____

Improved: _____

24. *I need to take a recorded statement from you, sorry.*

Problem: _____

Improved: _____

25. *Ms. Taylor is not here. She had a medical emergency.*

Problem: _____

Improved: _____

Reckless

26. *Mr. Mark, under your ALE coverage, you are entitled to comparable living. That's a four-star hotel. Are you a four-star person?*

Problem: Clearly implying this customer is not worthy.

Improved: Mr. Mark, under your ALE coverage, you are entitled to something comparable to your lifestyle. Let's look for a hotel along those lines.

27. *You'll have to talk to your adjuster when he gets back. His file notes don't make any sense.*

Problem: Makes the adjuster look bad.

Improved: I see your adjuster has been working on this issue. It would be best to speak with him when he returns. May I have him call you?

28. *Forget everything your agent told you.*

Problem: Makes agent look bad, which makes us look bad.

Improved: I understand your agent tried to help you with your coverages. Let me explain them in more detail.

29. *Sir, it just doesn't matter how mean our insured was to you, that's got nothing to do with your B.I.*

Problem: Demeans the person's feelings and concern.

Improved: Sir, if our insured treated you badly, I am sorry. I am sure that was difficult for you. The best way I can help you at this point is to focus on your claim.

30. *My supervisor's not here. Even if she were, she'd agree with me.*

Problem: Completely argumentative.

Improved: My supervisor is away from her desk. We have discussed this in the past, and the information I am giving you is correct. However, if you would still like to speak to

her, I can have her call you.

Try some for yourself. See if you can identify both the problem with the statement, and write an improved version.

31. *You missed the entire point of my letter.*

Problem: _____

Improved: _____

32. *If you persist in this, you'll lose.*

Problem: _____

Improved: _____

33. *As you no doubt realize, we don't cover that.*

Problem: _____

Improved: _____

34. *That's no reason to not give me a statement.*

Problem: _____

Improved: _____

35. *(Leaving message) Please call me between 1:00 p.m. and 1:15 p.m.*

Problem: _____

Improved: _____

36. *You failed to notice that I already paid that.*

Problem: _____

Improved: _____

37. *You overlooked the fact that the police report blames you.*

Problem: _____

Improved: _____

Save the Date!

4th Annual Claims Education Conference

May 12-15, 2009 | The Coeur d'Alene Golf & Spa Resort | Coeur d'Alene, Idaho

Coeur d'Alene is located in Northern Idaho just east of Spokane, Washington.
The Resort is located on the north shore of Lake Coeur d'Alene flanked by the foothills of the Bitterroot Mountains.

There are many exciting area activities to choose from in Coeur d'Alene!



“I love this conference! I learn something new each time I come. I wish my entire claims department could come to these!”

– Sue Elet, American National Property and Casualty Insurance Company

“I felt the classes were beneficial and a great refresher for me as a long time claims person.”

– Ron Gossett, Consumers Insurance

“This has been a great experience. The friendliness of staff and participants was unbelievable. People were here to learn, to participate—can only hope I get to come again.”

– Barb Elking, Celina Insurance



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What You Say Matters

Many claims people will use phrases passed down to them through the years without really appreciating the impact. This is especially true when trying to set up an effective negotiation. Here are some common things that adjusters say when negotiating with customers, along with some suggestions for improvements.

Don't Say

- We're going to offer you....
- We're willing to pay you....
- Your claim is only worth....
- We'll throw in \$500....
- I was hoping you'd be reasonable.
- Per the policy, we don't owe you....
- You're not entitled to that.
- You are going to have to understand.
- Since this isn't a major injury, we will only pay....
- I didn't call you because you left the wrong number.
- If you don't give me a recorded statement, I can't pay your claim.
- Your car isn't worth \$3,000; let me prove it to you with my report.
- You need to fill out the form and return it to me.
- You need to trust me.
- You'll need to be patient.
- You'll need to stay calm.

Say

- The value of your claim is....
- We want to pay you....
- Your claim is worth up to....
- We'll adjust the value of your claim by \$500....
- I know you're a reasonable person.
- I would like to pay that, but your policy does not allow it.
- Unfortunately, that is not covered under the policy.
- It's important for you to understand.
- Because this is an important situation, let me outline what we can pay.
- I'm sorry I didn't call; I had the wrong number.
- If you allow me to take your recorded statement, I can consider your version.
- I understand you believe your car is worth \$3,000.
- Would you please fill out the form and return it to me?
- I understand this is important to you.
- I understand the need to handle this promptly.
- I understand that this can be upsetting.

Obnoxious

38. *If you won't give me a statement, you'll get nothing.*

Problem: This is a threat.

Improved: I understand that you do not want to give me a statement. Let me explain how providing me with a statement can help you.

39. *How many claims have you handled?*

Problem: Pulling rank on customers always results in hard feelings.

Improved: I understand that you would like your claim handled that way. Let me explain how these things are handled.

40. *I need receipts. Without receipts, how would I know you weren't lying?*

Problem: Just implied customer is a liar.

Improved: I will need the receipts to document the file and make sure that you receive everything to which you are entitled.

Try some for yourself. See if you can identify both the problem with the statement, and write an improved version.

41. *I'll call when I can. I have serious claims I have to get to first.*

Problem: _____

Improved: _____

42. *Go ahead. Maybe your attorney will have better luck getting you to understand.*

Problem: _____

Improved: _____

43. *If you were smart, you would have added comp and collision.*

Problem: _____

Improved: _____

44. *I'm going to need to take your statement. Please try telling the truth.*

Problem: _____

Improved: _____

45. *I'm tired of asking you for this information.*

Problem: _____

Improved: _____

46. *You conveniently neglected to mention that he was out yesterday.*

Problem: _____

Improved: _____

Awesome Claims Customer Service makes its way to the U.K.

Royal and Sun Alliance Group, an international insurance carrier based in the United Kingdom, has contracted with International Insurance Institute to provide a session on Claims Customer Service at its technical academy in London, England.

On November 18, 2008, Dave Vanderpan, Director of Claims Training for III, will present the basics of the *Awesome Claims Customer Service* class to over 100 executives from England, Newfoundland, India, Ireland, Italy, Canada and around the world.

Re-titled "Brilliant Claims Customer Service" to better suit the terminology of the U.K., Mr. Vanderpan will outline:

- ▶ The five standards of great customer service companies
- ▶ Listening and empathy training in claims
- ▶ How improving customer service increases efficiency and profitability

International Contingency Grows

Ten years ago, when III was founded as a small training company in Folsom, California, many questioned why a company with just a few potential in-state customers would be so bold to call itself "International" Insurance Institute. For those involved in the concept and design of a company dedicated to claims specific training, there was little doubt.

Having conducted on-site training to top Canadian companies such as Royal Bank of Canada Insurance, Aviva Canada, Royal and SunAlliance Insurance, and soon to be Alberta Motor Association, in cities such as Toronto, Dartmouth, Edmonton, Calgary, and Mississauga, III had already established itself as the leading training force in both the U.S. and Canada.

Newfoundland is the latest to be added to the list that will host III trainers. Johnson Insurance, located in St. Johns, Newfoundland, will be the beneficiary of workshops facilitated at their locations by III.

360Training.com Announces New Partnership

360Training.com, a premier provider of accredited online insurance and financial services training, announces plans to incorporate *The 8 Characteristics of the Awesome Adjuster* book as part of an adjuster program for Continuing Education and Licensing through various Department of Insurance offices around the country.

Jason Clark of 360Training.com announced the project recently and will be listing it on their proprietary website with a launch date scheduled for October 2008. "Through this collaborative effort with the International Insurance Institute we are striving to provide the adjuster additional best practices training beyond our current state approved licensing exam. A major concern for adjusters is acquiring education that speaks directly to their needs. We feel that 8 Characteristics is that addition to our product line and we look forward to the launch in our online bookstore."

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.

▶ NEW MEMBERS

United States

- Excel Energy, Kathy Doughty, Claims Manager
- American Modern Insurance, Tara Osborne, Claims Examiner
- Professionals in Workers' Comp, Diann Cohen, President
- State Farm Insurance, Dean Zendarski, Claims Manager
- State Farm Insurance, James Paladino, Claims Manager
- State Farm Insurance, Melany Chepow, Claims Manager
- Westfield Insurance, Laurel Hershman, Learning Specialist
- Shelter Insurance, Renee Ryan
- Georgia Farm Bureau, Cedric Battle, Claims Manager
- Belk, Inc, Mashea Miller, Risk Coordinator

International

- Alberta Motor Association, Taryn Pue, Claims Trainer - Edmonton, Canada
- Royal and SunAlliance, Julie Hands, Technical Academy - London, England
- Aviva Canada, André Bourgie, H/R Business Learning Partner - Scarborough, Canada
- Aviva Canada, Wendy Hillier, Claims VP - Toronto, Canada
- Johnson Insurance, Gord Pike, Corporate Manager - St. Johns, Newfoundland

A New Look at an Old Friend

On Course is usually dedicated to taking a look at these new or updated courses offered by International Insurance Institute, Inc.

Because we consistently receive requests for more information on our most popular class, Awesome Claims Customer Service, we thought we would provide a blow by blow description for those who may be interested.

For a free catalog, visit www.InsuranceInstitute.com.

Awesome Claims Customer Service

At the beginning of class, we ask the students to complete this sentence. "My job as a claim professional would be SO MUCH EASIER, if the customer would just...."

Usually, the responses we receive are:

- Trust me
- Be patient
- Cooperate
- Be reasonable
- Tell me what they want
- Listen
- Remember what I told them
- Stop calling so much
- Calm down

This is basically the agenda for the class. The class teaches the claim professional to accomplish all of those things, while making the job much easier.

1st hour

Exercise and discussion centered on the fact that claims is a customer service business, and customer service is the main function of the claims department. Students are shown how a focus on customer service can result in their job becoming much easier.

The five standards of outstanding claims customer service are outlined and discussed. Many claim professionals will struggle when asked to finish the following sentence, "customer service is...."

Meeting and exceeding expectations is a focal point as adjusters realize how they can dramatically improve customer service just by taking the time to set customer expectations.

2nd hour

"Nail Down Questions" are demonstrated and practiced as a way to greatly enhance the adjuster's ability to know when a customer is actually listening, and to increase the customer's retention of the information provided. This should result in fewer misunderstandings and fewer follow up calls by the customer.

Dealing with snide comments often made by

PARAGON
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WORKING TO A HIGHER STANDARD

customers is covered.

The three step process to gaining customer cooperation is outlined and practiced. Many claim professionals are pretty good at using the “Claims Hammer”, which points out to customers what will happen if they don’t cooperate (*if you don’t sign this form, we can’t pay you*). The three step process to gaining cooperation is intertwined with different ways of saying the same thing (*if you are able to sign this form, we can get busy paying your claim*).

3rd hour

Dealing with the “Question after Question” cycle. Adjusters become frustrated with customers who keep asking question after question. Adjusters often do not realize they are not hearing what the customer is really asking for. The five step process of dealing with the “Question after Question” cycle is outlined and practiced. This will result in the customer gaining confidence in the adjuster, and feeling they have been listened to.

“Too many telephone calls” is always the number one item claim professionals will list as what gets in their way of getting their work finished. This section provides several ways adjusters can improve customer service while reducing the need for customers to call as often. Adjusters learn to avoid using phases that almost guarantee will make a customer call back a few minutes after the conversation ends.

4th hour

Many claim professionals make statements that have an effect opposite of their intent. These are simple, honest mistakes that most claim professionals can change once they realize how the customer hears them. These are discussed and practiced in class. For example:

Trying to get a customer to be patient:

- The adjuster says, “Sir, you’re going to have to be patient.”
- The customer hears, “Sir, since I’m not taking your situation seriously, and I’m overworked, and don’t really have the time necessary to do a good job for you, you’re going to have to be patient.”

- The adjuster should say, “Sir, I understand the need to get this claim resolved promptly and efficiently for you. I will do everything I can to keep it moving.”

Trying to get a customer to trust him/her:

- The adjuster says, “Sir, you are going to have to trust me on this.”
- The customer hears, “Sir, I have no reason for the things I do or say. If I did, I would explain them to you in a way you could understand. So, question everything I tell you. And for heaven’s sake, DON’T TRUST ME.”
- The adjuster should say, “Sir, you have every right to question the process. You, like me, want to make sure you get everything you are entitled to. I’ll do my best to make things clear.”

Trying to get a customer to calm down:

- The adjuster says, “Sir, I don’t know if there is any reason to get excited over this.”
- The customer hears, “Sir, you have no reason for your actions, and your feelings have no value. What a hysterical moron you are.”
- The adjuster should say, “Sir, I can understand why you are frustrated. Let me see if I can help.”

Trying to get a customer to be reasonable:

- The adjuster says, “Sir, you are going to have to be reasonable about this.”
- The customer hears, “Sir, you are not a reasonable person. I’m going to make you change your mind. And when you do, you’ll be proving that I was right for calling you unreasonable.”
- The adjuster should say, “Sir, I understand your points. You are obviously a reasonable person. You are entitled to an explanation, and I’d like to provide that to you now.”

5th hour

Managing customer interactions is a big part

of the perception of customer service. In this section, we outline and practice the best way to deal with: the assertive/demanding customer; the angry customer; the passive customer; and the talkative customer. The five step process to dealing with an angry customer are practiced in detail.

6th hour

During negotiations, claim professionals are usually so focused on the facts, they do not see that the driving force behind the customer’s objections are emotional. In this section, we go over the process during the negotiations that will help decrease customer nervousness and anxiety and instill a high level of confidence.

Claim professionals are pretty good at getting customers to “give in”. This process will help the adjuster gain agreement from the customer rather than the customer just giving in. This will result in fewer complaint calls and much quicker claim resolution.

7th hour

Of everything that drives claim performance, nothing is more important than attitude. A claim adjuster’s attitude toward the customer will drive virtually all interaction, whether it be in person, on the phone, or even in writing.

This sections helps adjusters develop a positive attitude toward the customer, their job responsibilities, their personal development, and of course their own job satisfaction. ■



STUDENT OF THE QUARTER

Jeske Shoots Up the Ladder

Jennifer Jeske, AIC, was 20 years old and just looking for a job when she stumbled into insurance by landing a job as a sales secretary. She joined Texas Farm Bureau in 1998 and never looked back. Starting as a claims assistant, she is now proud to hold the title of senior claims representative. She says her greatest reward is, "The opportunity to help people in their times of need. That is who our customers are, people who need our help."



Jennifer was selected as Student of the Quarter because of her outstanding demeanor in training classes, and her enthusiasm in helping others in her group. Carl Van, president of International Insurance Institute, mentioned, "I had the pleasure of having Jennifer in a Critical Thinking class I was doing for the Texas Farm Bureau. Her focus and desire to learn were remarkable. Even the other members of her team called her their team MVP?"

Jennifer credits Randy Smith, her district claims manager, as the person who most influenced her in her claims career. When asked about Jennifer, Randy said, "Jennifer is doing a remarkable job, and I am extremely pleased with her work."

Like many other students recognized as Student of the Quarter, Jennifer says hard work and leadership are the things that contribute most to her success. The advice she offers to her younger coworkers is, "Stick to the golden rule. Just treat people how you would like to be treated, and you'll do great."

Along those lines, Jennifer quotes ballerina Anna Pavlova (1885 – 1931) when speaking about success: "If your success is not on your own terms, if it looks good to the world but does not feel good in your heart, it is not good at all."

When not hard at work Jennifer enjoys photography, and she is looking forward to completing her CPCU. ■

MANAGER SPOTLIGHT

Visconti Uses Versatility

Wayne Visconti, AIC, CPCU, received his B.A. in business in 1979, and began his career in the insurance industry in 1982. In 1984, joined Guide One Insurance where he has worked



ever since. According to Wayne, what brought him into insurance was listening to the stories from a family member. "My brother Glen was in claims, and he used to discuss his work with me. It sounded so interesting," Wayne explains.

Wayne has held many positions throughout the years, such as claim adjuster, claim supervisor, quality control analyst, and now as branch claim manager. When asked what he enjoys most about his job, without hesitation, he replied, "The people I have the privilege to work with."

TRAINER OF THE SEASON

Gutcher Raises Fraud Awareness

Brad Gutcher, director of fraud awareness and training at Nationwide Insurance, began his career in 2002 and has been with Nationwide ever since. Before landing his current position, Brad also held the positions of product manager and process manager, giving him quite a well-rounded view of the insurance business.



When asked, Brad recounted how he got

into the insurance industry: "I wanted a position where training was tied into driving performance," Brad said. "I am an advocate of employee development that improves performance and helps the customer. This philosophy, coupled with my desire to work in an industry that I can identify with, is what drew me to this career."

Brad tells us that what he really likes best about his current position is "the ability to interface and influence all aspects of the customer experience in order to protect our customers from insurance fraud."

Brad attributes his success to treating everyone with respect and really listening to them. This comes out in Brad's advice to people who are new in the industry: "Always follow your passion in life."

Brad identifies his father Ken as the person who most influenced him in life because he taught Brad the importance of a strong work ethic. "My father grew up on the family wheat farm in northern Montana, and that says it all," Brad explains. This is evidenced by Brad's accomplishment of building a Fraud

Wayne is a big supporter of claims education, and recently set up a Negotiation Skills for the Claims Adjuster class for his people, which he enthusiastically attended. (See training reminders, page 18). "Without a doubt it certainly was the most useful and interesting class I have attended," Wayne mentioned.

Wayne is well respected in the industry and is known not only for his knowledge in the area of analyzing both coverage and liability, but his passion to deliver service to his customers. Wayne tells us, "The ability to empathize with the customer is essential to claims position, and I constantly look for ways to do that."

Wayne attributes his success to several factors. His parents taught him the value of hard work and perseverance. His first manager Steve Bowen was his mentor in the claims business and taught him how to interpret coverage and analyze liability.

Wayne also feels his wife Lyla was instrumental in his success as she never complained about him working late hours nor occasional weekends. "She has been such a blessing to me," Wayne says. Wayne also

and Awareness Training Program for product sales, underwriting, claims, special investigators, and policyholders. He also wants to expand the use of their LMS and instructors to ensure that the right training is available, in the right medium, at the right time.

Brad says that the most important thing he has learned in his career is patience. Training seems to be a perfect fit for Brad, as underscored by his favorite manta, "Grow your people, get results." That is a motto we can all live by.

When Brad wants to wind down from working hard, he enjoys running, playing golf, and woodworking. ■

feels his faith has put his work and his family in perspective all these years.

Wayne is seen as both a manager and a leader. When asked what advice he would give people on how to be successful in the claims business, he advises, "Work hard, and strive to get along with others. Don't forget to serve the customer." He continues, "Being part of the claims team that provided outstanding customer service during the worst storm season in recorded history was an incredible and rewarding experience (a year that included Hurricane Katrina). The combined effort of the entire industry was great, and such an honor to be a part of."

Dave Sours, Wayne's boss, commented, "Wayne is a unique individual in claims because he is very good technically, and he is a strong manager. Oftentimes, these two qualities in a claim manager or supervisor can be mutually exclusive, but not with Wayne."

When he is not hard at work, Wayne enjoys coaching youth sports and working out in the gym. Wayne's survival instinct is obvious by his favorite quote, "Sometimes you get the bear and sometimes the bear gets you." Wayne says that when he retires... someday... he'll look forward to volunteering at his church more often. ■

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Lessons of the Past

Here are some reminders from two of our favorite courses.

Awesome Claims Customer Service — Part One

In Awesome Claims Customer Service, part one, students learn that “people will accept what you have to say, to the exact degree you demonstrate you understand where they are coming from.” We accomplished this by gaining confidence through a high level of understanding.

This is reflected in situations in which people ask continuous questions. They do so not because they want a lot of information, but simply because they are nervous and anxious. Many hypothetical questions are indicators of nervousness or anxiety. Start by comforting the customer. Let them know that they have a competent individual who knows what they are doing, and cares about doing a good job.

Strategies for stopping the question cycle:

- Acknowledge:* Acknowledge that you understand how important this is to them.
- Empathy:* Empathize with the feelings the customer may have. Don't be too intrusive.
- Permission:* Let the customer know it's perfectly normal to be concerned.
- Experience:* Make a modest comment about your experience, but never downplay the importance of the question.
- Promise:* Tie the empathic statement into a promise that you will use that experience to do everything you can to make the process go well.

Here's an example: “Ms. Smith, I can see by your questions that it's important for this claim to go smoothly. You may be a little nervous or a little anxious. That's fine. I know this is new for you, but I've been handling claims for some time now, and I've got a pretty good handle on what is important to make sure this claim goes smoothly. I can't promise that everything is going to go perfectly. What I can do is tell you that I will do everything within my power to make sure that it does.”



Negotiations for the Claims Adjuster

In Negotiation Training for the Claims Adjuster, students analyzed negotiation techniques, starting with building cooperation.

Have a process

- ▶ Know your strengths and weaknesses.
- ▶ Prepare logical explanations.
- ▶ Anticipate objections.
- ▶ Determine your maximum settlement point.
- ▶ Establish your target settlement point.
- ▶ Decide on your negotiation strategy.
- ▶ Identify what information you hope to learn during the negotiation.
- ▶ Decide what information you are willing to reveal.

Prepare logical explanations to support each point

Always apply the “so-what” test when negotiating with an attorney. Instead of implying a point, come right out and say it. Don't say, “Your client did not even go to the doctor until 30 days after the accident.” So What? Say, “Your client did not even go to the doctor until 30 days after the accident, and that makes us believe the injuries he is claiming didn't come from this accident.”

Set the anchor

Establish your offer to set the anchor. Then calmly discuss numbers as fact, rather than demands. Maintain your tone.

Watch the pitfalls of your words:

Don't Say	Say
We're going to offer you....	The value of your claim is....
We're willing to pay you....	We want to pay you....
Your claim is only worth....	Your claim is worth up to....
We'll throw in \$500.	We'll adjust the evaluation of your claim by \$500.

Make an effective opening statement

- ▶ Establish credibility by reviewing the leg-work you have done.
- ▶ Remind the other side of concessions.
- ▶ Define how settlement eliminates risk.
- ▶ Stress the importance of a settlement.
- ▶ Define terms up front.
- ▶ Explain the process of your evaluation.
- ▶ Talk about your intent to be fair to all parties. ■

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