

# CLAIMS EDUCATION

MAGAZINE



INTERNATIONAL INSURANCE INSTITUTE, INC.

SUMMER 2007  
VOLUME 4 NO. 3

Claim education is important.  
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Claim education is important.  
Claim education is important.  
Claim education is important.  
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Claim education is important.



## III CONFERENCE COVERAGE

Recognize the

**VALUE** of **CE**

- page 4

## PLUS...

Is there a judge on your side? - page 12

The importance of CE - page 14

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## Thanks on Many Fronts



First I want to thank you for the opportunity to bring you the latest in claims. We have some very exciting news and articles to share with you in this issue. I'm very happy to report that our second annual Claims Education Conference held in Myrtle Beach, SC, May 15th – 18th was a great success. There were claims people from all over the United States, Canada, and Guam. We received rave reviews and feedback from our attendees and sponsors. See the full write-up on pages 4-11.

If you missed this year's conference, be sure to sign up for our third annual conference which is sure to be just as informative and exhilarating as the first two. We will be in San Diego, CA, May 13th – 16th. See the ad on page 23. Remember the early bird gets the worm!

In this issue of *CEM*, we will introduce you to an important person in claims, a judge by the name of KK Norman. This judge has something she wants to say to insurance companies, and I believe we want to hear this; especially coming from the person who upholds the law and makes the decisions for or against us in court. See this story on page 12.

We would like to send a heartfelt thanks to the readers of *CEM* who took time out of their schedules and contributed to the rebuilding of New Orleans. We are especially thankful to the CPCU Society who, after reading a feature story in the last issue of *CEM*, decided to send a monetary donation to the Dragon Café. That money was used to purchase food which fed many, many families. As most of you know, our home office is located in New Orleans so this topic stays near and dear to our hearts. Please continue to help us rebuild.

We would like to thank all of our readers and sponsors who helped to make this publication a success.

We always welcome your contributions to *Claims Education Magazine* and encourage you to contact Krystle Grogan for any input at [kgrogan@insuranceinstitute.com](mailto:kgrogan@insuranceinstitute.com). Please feel free to direct any questions, feedback, articles, claims success stories, and even topics that you would like to be discussed. We need your continual contributions to keep *CEM* relevant to what's important to us and our industry.

Carl Van



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# Twice as Nice

## 2nd Annual Conference Flies to the East Coast and Soars Even Higher

BY LEI ANN DUNFORD, PROJECTS MANAGER, III

Even after the success of the *1<sup>st</sup> Annual Claims Education Conference* in Sonoma, California, many were skeptical about it being repeated. The conference managers hung tight to their promise of no boring panel discussions, no unskilled presenters, and no B.S.

With an astonishing increase of more than 50 percent in attendance, mostly attributed to word of mouth, the conference managed to exceed the expectations of the returning and new attendees.

*“Excellent - exceeded my expectations!”*

— Donna Ince,  
Royal & Sun Alliance Canada

### How Did the Conference Exceed Attendees' Expectations?

Ask and ye shall receive. Yes, sometimes asking for feedback can be a little scary. But the Claims Education Conference committee was willing to put it out there to all of last year's attendees. They received a lot of great feedback to improve their success. Improvements from the first year included:

- Separate workbooks for each session
- Conference binder to file each session workbook

- More activities
- Larger rooms
- Location closer to Airport
- More breakout sessions for managers.

Like with the first year, you still couldn't find any boring panel discussions or PowerPoint snooze fests. No sleepy head bobbing was seen. They actually strived to keep everyone awake by presenting meaningful and applicable claim training.

### How Was the Training Presented?

Professional, certified instructors conducted the sessions, teaching topics that directly related to the claim industry and/or management areas. All instructors of the conference were professional trainers of International Insurance Institute, Inc. Experienced instructors presented three-hour condensed versions of the most-requested courses offered by International Insurance Institute, Inc. Attendees ended each day with a compilation of newly learned skills they could immediately implement and use.

### Exhibitors and Sponsors Join the Sessions

Unlike most conferences where the ex-



Dave Vanderpan, Dir. of Claims Training for III, engaged the group with energy and provided skills that could be used immediately.

hibitors and sponsors sit around during the sessions, most decided to join the sessions and were blown away by how valuable the information was. Exhibitors expressed appreciation for providing an atmosphere that allowed them to meet and speak with each attendee.

*The availability of training managers was a tremendous advantage for this conference.*

— Chuck Parker, Vaisala, Inc.

The Claims Education Conference could not function without the support and attendance of the wonderful sponsors and exhibitors. The conference staff has continued to develop ways to provide interaction and support of the companies who graciously give their monetary support, time, and effort to make this conference a success each year.

*“The event earns high marks for how the staff supported & promoted exhibitors. Your efforts were genuine & helpful without being “salesy.” As exhibitors, we were made to feel valued & an integral part of the event rather than an afterthought.”*

— Jeff Schultz, Certified Restoration Dry Cleaning Network



Lisa Ferrier, Gretchen Gibbs, Ann Van & Lei Ann Dunford welcome guests at the registration table.

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Dave Vanderpan, Ken Sanders, Ken Bohn and Lei Ann Dunford of III show off their skivvies after performing their 99 Second Fun talk skit as they danced to "I'm Too Sexy"



Pat & Pat of Albers Alnet Language & Transportation Services perform a great skit during the 99 Second Fun Talk, which allows exhibitors and sponsors exactly 99 seconds to sing, dance, perform a skit, or do anything they can to entice attendees to stop by their booth.

phone calls and how to reduce the number of incoming and outgoing calls.

- **Gaining insight** into understanding what individual customers need. Listening, instead of talking and assuming you know what the customer is going to say or ask, is key.
- **Managing customer's perceptions.** We have control over a customer's perception by the way we say things. When we use "victim phrases," such as "you're going to have to be reasonable," the customer takes on a defensive attitude.

### *Negotiating with Attorneys*

This session focused on how to put yourself in the best position for a confident and strategic negotiation by building a solid foundation of knowledge and planning. Some of the foundation strategies include:

- **Importance of researching** the attorney. Understanding the attorney's settlement characteristics. Focus is also placed on their experience in the courtroom.
- **Understanding the claimant** is also important. You need to know as much as possible as to their background and issues they are claiming as factors to the claim.
- **What's the injury** being claimed? Performing in depth research as to the injury and any permanency can put the adjuster in a great negotiating position. Because of time constraints, some attorneys do not understand their client's injuries and treatment.

### *Empathy Training: Gaining Credibility with Customers Through Understanding and Listening.*

This session involved improving your communication by enhancing listening skills and developing empathy abilities. Skills are taught by:

- **Practice exercises,** role-plays and real life scenarios to improve listening skills.
- **Learning how** to take in greater amounts of information and remember more while "hearing between the lines."

### **Breakout Sessions Impressed Attendees with Presentation and Content**

The Claims Education Conference had one main focus. It was to provide useful, claim-related training in a fun and real-life manner by professional claim instructors. The breakout sessions this year ranged from soft-skill to technical subjects. Once again, separate adjuster and manager tracks were offered to provide each attendee with a wide variety of subjects from which to choose.

*"Great information that can be used easily in everyday circumstances."*

— Lori Gibowski, West Bend Mutual

### **Adjusters Track Sessions**

#### ***Awesome Claims Customer Service for Adjusters***

Everyone would like to make their job easier and improve their customer service skills. This session offered insight as to how this can be successfully done. Areas focused on were:

- **Understanding the basics** of providing high quality customer service. The fact that customer service is a claim person's main job is stressed.
- **Learning proper telephone techniques.** Focus is on how to manage

**Effective Recorded Statements**

The goal of this session was to increase the effectiveness of recorded statements by developing proper outlining and strategy skills. No matter how experienced a claim person may be, obtaining a clear, concise and legal recorded statement can be a challenge.

Areas focused upon in this session were:

- **The main reason** a recorded statement is needed is to preserve evidence.
- **How to avoid** asking leading questions.
- **Being properly prepared** as the statement taker and preparing the interviewee.
- **Keeping control** of the statement.

**Manager Track****Awesome Claims Customer Service for Supervisors and Managers**

This session was brought back by popular demand! It focuses on how and why management teams need to be able



Phyl Turrentine of State Farm makes note of skills presented in class.

to provide guidance to their staff when it comes to recognizing and delivering outstanding customer service. Some specific topics covered were:

- **Proper ways** to handle the telephone.
- **Effective** Listening.
- **Managing** objectives.
- **Delivering** bad news.

**More Time Management Skills for Claims**

This session was a continuation from last year's conference and included real-life scenarios specific to issues that claim managers face during their day-to-day operations. Managers learn how to use issues during problem-solving exercises to focus on result-oriented activities. Some skills taught included practical methods of improving time management. (How ironic: So much info was packed into this session, they ran out of time!)

**Motivating Your Claim Team**

This manager-specific session was designed to help managers get their staffs to work hard and give their best. This is not always easy, given the pressures and strains on adjusters.

Focus was mainly on:

- **Developing** Positive Attitudes.
- **Methods** of Motivation.
- **Concepts** of Leadership.



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- **Approaches** to effectively motivate the claims team.

### *Interviewing Tips to Hiring Great Adjusters*

All claim managers have struggled at some point with developing effective interviewing techniques to identify the characteristics most desirable in the typically successful claim person. To help attendees learn how to recognize certain characteristics the instruction focused on:

- **Making sure** your advertising is casting the right net. Writing effective claims ads.
- **Identifying** opposite characteristic traits. Reliable, dependable, process oriented people are not typically problem solvers and outside the box thinkers. Don’t ask for both.
- **Learning** how to use the “follow up question” format to get to the truth.
- **Identifying** the “Giver” vs. the “Taker.”

*“Terrific overview and useful information for anyone in any business.”*

— Lynn Mogstad, Montana State Fund

### *Ethics and Fair Claim Practices Handling*

Students’ awareness of Ethics and Fair Claim Practices Act Statutes common in most states were increased. This knowledge was applied to real-world claim scenarios to demonstrate the essential steps necessary for good faith claim handling. This subject is a high priority for the whole insurance industry as consequences can be very costly.

### *Basic Presentation Skills: From Remembering to Breathe to Having Fun*

This session taught the basics of proper gesture and eye contact along with the intricacies of persuasive conclusion building. This session included the six-step process for facing the skeptical audience:

- **Make a shocking statement or comment.** The first order of business is to get people’s attention. It doesn’t even matter if it is one the audience agrees with. You can always explain that later. For now, make them want



to hear your followup.

- **Paint a very dismal picture.** Show the audience what will happen if they do not end up agreeing with you. Something bad that has happened in the past, or to someone else, is a good choice. If you want change, show them what happens to people and/or companies that don't change.
- **Show the numbers.** In clear, simple numbers, talk about the problem of staying the course. Try to avoid graphs – everyone knows they lie.
- **Infuriate them.** If you can, demonstrate how totally unfair the past situation has been to them, and how they deserve better! Have the people they have been concerned about been wasting their money? Have the values they hold true been used against them? Have the nice things they have done for mankind been supporting evil? Whatever is, expose it. Show them that you only want to make sure they get what they deserve. (Not you, but THEM. Sure, it makes you better off too, but they shouldn't care about that!)
- **Offer your solution, idea or alternative.** *It is important that you intertwine your ideas with concepts they already hold true. Then demonstrate it as more of a "twist" to what*



Dick Aten and Brian Baker of Cincinnati Insurance are intensely focused on improving their presentation skills along with everyone in the session.

they wanted originally.

- **Demonstrate your concern for doing the right thing.** If it's money they are after, ease their minds that wanting money is okay. If it's honesty they are after, show them your solution, even though painful, might just really be the most honest thing to do. If llamas are what they care about, show them how much better off the llamas will be. Note: The best way to do this is make them think you don't care about doing the right thing, and

then show them that you do!

### ***Managing Change***

Every manager struggles with handling change within their office and organization. Managers are under extreme pressure to not only manage their own reactions to change, but also influencing their staff's perception of change. This session focused on how to rise to the challenge of management changes, office procedure changes, and workload changes.

## Here are the wonderful exhibitors and sponsors you could find at the conference. They would love to hear from you!

COMPANY	CONTACT	PHONE	EMAIL
Ford CCRN	Charles Baker	440-478-6361	cbaker4@earthlink.net
D'Brook & Co., Inc.	Tom Donkerbrook	866-785-2966	tdonkerbrook@dbrook.com
Haag Engineering Co.	John Derosa	972-246-3162	jderosa@haagengineering.com
Law Offices of Jan Meyer & Associates, P.C.	Jan Meyer	201-862-9500	jmeyer@janmeyerlaw.com
The Wilber Law Firm, P.C.	Donald L. Wilber	309-663-1245	dwilber@wilberlaw.com
S&S Claims Service	Kale Strickland	704-947-7722	kale@sslclaims.com
American Institute for CPCU/IIA	Sharon Koches	910-794-8442	koches@cpuiia.org
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The winning team celebrates their success.



Our Group Was Named Kings and Queens of Them All!

## Relaxation and Fun Activities Top Off the Success of the 2<sup>nd</sup> Annual Claims Education Conference.

### *Carolina Jeep Safari*

A light rain fell on Thursday afternoon when two vehicles full of attendees took off in hopes to see the wildlife of South Carolina. Well, apparently they saw plenty of “hogs” (Harley Davidson and other bikes) rolling up and down the main roads due to it being **Bike Week** in Myrtle Beach. But the real wildlife could be found in the low country on a barrier island. The group toured a Moorish-style plantation home site, remnants of rice fields, and they were even amazed by an 18-foot-long alligator that was sunbathing.

At one point, they exited the vehicles to tour a graveyard of a famous young lady named Alice. While one tour guide was reciting Alice’s sad story, the other tour guide found delight in jumping out from behind a tree startling all who were standing around the grave.

### *The Golf Tournament at Grande Dunes*

Over 30 players enjoyed a great day of golf and networking. The tournament was held at the beautiful Grand Dunes Resort Course designed by Robert Rulewich. The intracoastal waterways could be seen as the teams made their way throughout the course.

Contests for overall lowest score, closest to the pin, and longest drive created a competitive atmosphere for both men and women players. Dave Vanderpan did a wonderful job coordinating this activity. Everyone enjoyed the afternoon of fun relaxation. Who knows, some business deals may have taken place while teeing off.

### *Medieval Times*

Modern transportation delivered the participants into a time long past. Once they entered the arena, everyone enjoyed feasting on a meal fit for a king. While feasting, trouble ensued as the story of a kingdom being threatened by treachery unfolded. The crowd excitingly engaged in cheering on their favorite courageous joust.

Based on John Kotter’s *Eight Steps to Successful Change*:

- **Increase urgency** - inspire people to move, and make objectives that are real and relevant.
- **Build the guiding team** - get the right people in place with the right emotional commitment, and the right mix of skills and levels.
- **Get the vision right** - get the team to establish a simple vision and strategy focus on emotional and creative aspects necessary to drive service and efficiency.
- **Communicate for buy-in** - Involve as many people as possible, communicate the essentials, simply, and appeal and respond to people’s needs. De-clutter communications - make technology work for you, rather than against.
- **Empower action** - Remove obstacles, enable constructive feedback and lots of support from leaders. Reward and recognize progress and achievements.
- **Create short-term wins** - Set aims that are easy to achieve, in bite-size chunks. Set manageable numbers of initiatives. Finish current stages before starting new ones.
- **Don’t let up** - Foster and encourage determination and persistence, ongoing change. Encourage ongoing progress reporting. Highlight achieved and future milestones.
- **Make change stick** - Reinforce the value of successful change via recruitment, promotion, and new-change leaders. Weave change into culture.

Wonderful music was performed by the world-renowned Prague Symphony Orchestra while exquisitely period-dressed participants entertained the crowd. The food, clothing, entertainment, and camaraderie made all the group feel like they were Kings and Queens. Wonder if they are still wearing their crowns and claiming to be royalty?!

#### **Social Reception Activities**

Lots of socializing, refreshing beverages and great appetizers were found throughout the receptions. Attendees, exhibitors and sponsors were given the opportunity to become more acquainted and develop new business relationships. This conference encourages attendees to visit all exhibitors during planned activities in the exhibit hall.

#### **Other Local Myrtle Beach Activities**

This area of South Carolina offers many great opportunities to enjoy the surf, sand and sun. Many attendees of the conference spent their leisure time by relaxing around the pool or walking along the beach that was just steps from the hotel.

#### **The 2007 Claims Education Conference says "Thank You!"**

The staff of International Insurance Institute and the Claims Education Conference extend a huge thank you to all of attendees, sponsors and exhibitors. Their success depends on the positive experience of these groups. All feedback is appreciated so that the future Claims Education Conferences meet and exceed expectations.

#### **What to Expect Next!**

Yes, it's back to the west coast to beautiful San Diego, CA! 2008 promises to be even better with new exciting breakout sessions, along with some great old standards like *Awesome Claims Customer Service*. Take a look at what they have planned.

#### **Adjuster-Specific Sessions:**

- Awesome Claims Customer Service
- Telephone Techniques for Claims
- Medical Terminology: The Key to Word Building
- Critical Thinking for Claims

#### **Manager-Specific Sessions:**

- Awesome Claims Customer Service for Managers
- Surveying Team Strengths and Weaknesses-Team Building Games
- Policy Interpretation Made Easy: So Easy You Can Teach It
- Managing Change
- Tracking Claims Staff Needs-III Course Offerings
- Working To-Do Lists for Managers-Priorities vs. Importance
- Effective Team Meetings
- Presentation Tips
- Effective Delegation

Attendees will enjoy the atmosphere Paradise Point Resort offers on the tucked away island at Mission Bay.

There will be plenty of things to do right at the hotel property like swimming in the 5 pools, soaking up sun on the sandy beach, water sports galore, and magnificent treatments by the exotic spa at the SpaTerre. If you wish to venture off premises be sure to visit Sea World, stroll through the Gas Lamp Quarter after dining at one of the many establishments, or see all the wildlife at the famous San Diego Zoo.

Don't get left out, be at the 2008 Claims Education Conference, May 13-16 in sunny San Diego, CA! Be ready to learn, meet/great people and have a ball while you're there! For more information, go to [www.ClaimsEducationConference.com](http://www.ClaimsEducationConference.com), or contact Lisa Ferrier at 952-928-4642.



The group continues socializing outdoors while lounging in Adirondack style chairs on the veranda.



Many enjoyed the convenience of the hotel, right on the beach!

# It's My Honor to Introduce ...Her Honor

BY DAN AZNOFF, CONTRIBUTING EDITOR

*K.K. Norman is a well known personality in New Orleans. She is involved in charity work with the Lady of the Holy Cross, an instructor to young people in the fine Southern art of manners and social decorum, and even a ballroom dance instructor. And...oh yes...she is also a city court judge.*

*As publisher, sometimes I get to do what a lot of people would like to do. I can talk about someone I both admire and call a friend. She is a neighbor of mine as well as the instructor in the ballroom dance lessons my wife and I were taking. If you think that has nothing to do with claims training, then I say, "Class in session." Known as "The Judge of Love," which we'll explain later, she has some insightful words to claim professionals.*

— Carl Van, Publisher

Twenty years ago Mary Norman took time away from her duties as the law clerk in the Louisiana Court of Appeals to instruct young people in the fine Southern art of manners and social decorum.

As the presiding judge in Section D of the First City Court and in Second City Court in New Orleans today, she makes every attempt to project some of those same basic social skills to attorneys in

her courtroom who represent some of the largest companies in America.

"By the time we were through with those young boys and girls, they were ready to have tea with the Queen of England," Norman said proudly. "The same cannot be said for many of the lawyers who come into my courtroom."

Judge Norman believes that the lack of refinement in her courtroom begins with attorneys who do not have the authority to settle even the simplest of matters.

Some attorneys, according to Norman, lack the good manners it requires to accept clients as more than just numbers. Big companies, with all their money and



their teams of lawyers, are overmatched in legal disputes with individual victims.

Judge Mary “KK” Norman presides over a full docket of cases in the Algiers Pointe Courthouse in New Orleans, including small claims and rules of possession. Her caseload ranges from disputes over fender benders to property damage claims that date back to Hurricane Katrina.

### Claims Training: We Asked about Insurance Companies Specifically

“The vast majority of (insurance) cases brought into my court are settled out of court because the plaintiff (policyholder) is just one person against an army of lawyers from big insurance companies,” explained Norman. “As a judge, it can be frustrating to deal with attorneys who lack the authority to make even the simplest of decisions. I don’t think lawyers should have carte blanche on settlements, but they should be given a range in which to work.

“It’s just common courtesy.”

According to Judge Norman, there is one insurance company (who she declined to identify) that maintains its ominous reputation for not settling cases whenever there is any question of liability. Even with that company, she estimated that only 15-20 percent of the insurance cases in her courtroom actually go to trial.

Her message to claims professionals and attorneys representing insurance companies is simple: “Judges really want to help. We serve the public as well as the insurance companies. We’re all on the same team. I’d like both parties to leave my courtroom saying the decision was fair and the resolution was prompt.

“Everybody is looking for what’s fair and just for all parties. All we need to do is work together.”

Norman’s rulings are routinely based upon her insightful knowledge of the law combined with a sincere compassion of the situation faced by each party in her courtroom. As a one-time single mother

*“Judges serve the public as well as the insurance companies. We’re just looking for what’s fair and just for all parties.”*

— Judge Mary KK Norman

herself, Judge Norman has been able to empathize with the many single mothers coming before her in evictions court.

The judge has actually created programs that put single mothers in direct contact with the various government programs and charitable organizations available to them. She and her staff often serve as mediators to ensure the family is well cared for.

### No Mother Left Behind

Judge Norman is widely recognized as never having left a single mother homeless, even in the darkest of circumstances. She recalls the case of a single mother of five children—living paycheck to paycheck—who was being evicted during the holiday season because her employer had closed its doors.

“That was simply not acceptable,” Norman declared. The judge turned to her staff and the people in the gallery of her courtroom. Before court was adjourned that day, Norman had secured an apartment for the family in exchange for chores by the woman. One observer in her courtroom donated a used refrigerator, while another offered \$750 in cash to save Christmas for the young family.

Born as Mary Kathryn (KK to her family) in the rural town of Monroe, LA north of New Orleans, Norman began her legal career as one of four women graduates in the 1970 class from the prestigious Law School at Tulane University.

Following graduation, Norman was chosen to represent Louisiana in Washington D.C. as the legal intern to Sen. Russell Long, assigned to the Senate’s Small Business Committee. Her experience in the nation’s capitol prepared her for the

responsibilities that came along with being selected the first female assistant city attorney in the municipal court of Orleans Parish.

She was elected as the first female Clerk of Second City Court in 1989. Four years later, voters in the parish selected Norman to be that court’s first female judge.

“Thirty years ago people had a hard time grasping the idea of a woman taking the space of a man at a prominent law school like Tulane,” Norman said with polite smile. “The 70s were a time of change. I am very proud and feel very lucky to have been the first woman to fill many roles that had traditionally been reserved for men.”

In spite of her numerous personal accomplishments and professional milestones, Judge Norman pronounces that her proudest role has been to serve as mother to her son Hudson and daughter Caroline.

### The Judge of Love

Judge Norman was dubbed the Judge of Love by one television network because of her very romantic wedding ceremony. In 2005 she both officiated and served as mother-of-the-bride for Caroline at a ceremony held the week between Christmas and New Years.

The judge’s reputation for performing nuptials has become so famous in New Orleans that her name and the location of her courtroom are listed on the city’s official tourism web site.

“Weddings are just something that take priority in my courtroom, after we complete our regular docket,” she said with her trademark smile. “There is so much pain in this world and so much grief in this court, performing weddings helps bring everything into proper perspective and allows me to bring as much joy into this court as the law will allow.” Every newlywed couple leaves her chambers with a copy of Judge Norman’s 10 Commandments of Marriage.

The lessons in proper Southern manners she developed for her own son 20 years ago remain so popular they continue to this day.

# Building the Future of the Claims Industry through Continual Education

BY ROBERT J. CORMICAN

In light of the budget cuts of recent years, many companies have moved away from formalized training, viewing it as an expendable expenditure. However, in a field in which technology changes constantly, government regulations increase, and claims professionals become ever more specialized, training for adjusters has become more critical than ever.

Training is an integral part of any company's structure, bringing added value, as better training creates better employee performance. In the past, many companies shied away from it, believing they could survive with their own experienced adjusters. However, as the industry changes, organizations are finding themselves at a dead end.

Because of the value it brings, training should be one of the last programs to face the budgetary guillotine. In addition to creating higher-performing employees, formalized training assists in mitigating the adjuster shortage through increased recruitment. It can also be a helpful tool in a recent dilemma faced by many companies – managing a multi-generational workforce.

## New Challenges

The industry faces a playing field far more complex than it was 20 or 30 years ago, and the trend is continuing. Technology offers great benefits to claim professionals; however, it also increases the learning curve. Now, adjusters are no longer required to simply learn their

jobs, but also to hone their technical skills.

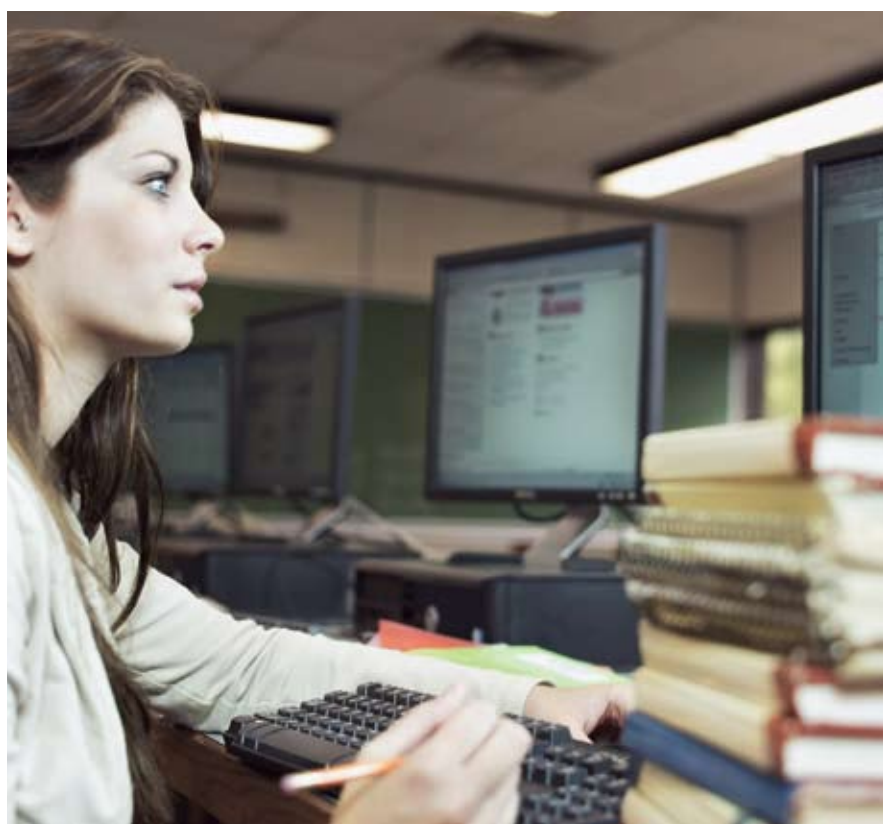
In addition to ever-changing technology, adjusters face new legal complexities. For example, if an adjuster does his or her job improperly, the risk of errors or omissions—and thus professional liability—dramatically increases. Companies face potential legal action which can be extremely costly.

## Assuring Quality

One of the most important benefits of training is the higher quality it creates. When professionals are properly trained, their performance improves, creating a more efficient and accurate claim process.

However, companies can be shortsighted, preferring to slash training programs in favor of budget cuts. Such immediate measures often take their toll in the long view. As employee training is eliminated, job performance suffers, and in turn, clients do not receive the proper level of quality and may look elsewhere. For example, some companies choose not to provide formal training to newly hired employees, preferring the training to come from an immediate supervisor. However, in practice, as supervisors must also attend to their own job duties, “training” becomes the answering of an occasional question, rather than anything significant or ongoing. In such cases, the ramp up for the new hire is slow and may not be consistent with the corporate standard. As such, the company cannot ensure that clients will get a consistent level of quality service and turnover may increase.

Formal training mitigates procedural inconsistencies, allowing each new employee to learn standard operating





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procedures and keep client service levels high. If a company's standard operating procedures and expected level of service become engrained in employees from the beginning of their job tenures, performance will likewise be more streamlined. As a result, clients will experience greater satisfaction in their service, and thus, the company handling it.

### Alleviating the Adjuster Shortage through Training

As demographics shift and baby boomers have begun to retire, the industry has been facing a shortage of adjusters. However, some companies may be reluctant to recruit entry-level adjusters, preferring to continue the search for more experienced professionals. Unfortunately, in looking long term, companies must begin to look at building the workforce with new members, and the industry must find other ways to compete beyond salary. Part of the adjuster shortage is due to the difficulty in attracting young people to the industry. However, training allows companies to actively recruit them. New hires often view training as a chance for a career path and advancement through technical skills, as well as management training. While some employees may desire a career path towards management, others truly enjoy an adjuster's work and have no desire to leave that for the management end. Training offers people options and different tracks, including the opportunity to become a high-end technical professional. Interestingly, not everyone who begins a new career as an adjuster is a recent college graduate, or a member of the so-called "Millennial" or "Generation Y" demographics. In fact, many new additions to the work force are Baby Boomers or Gen X'ers who have switched or retired from other careers. Such employees often create a new dynamic, as they bring previous work experience, but are also eager to advance in a new career.

### Training Options

As the return on investment in substantial, companies can find ways to incorporate training programs while still being mindful of budget considerations.



Obviously, some companies choose to internalize training, perhaps creating a training department that develops programs and works with employees. However, for some companies, this option is not financially feasible, nor necessary because of their training needs.

In such cases, it is not necessary to internalize training. Many companies use third-party vendors to provide support and fill the void of a training department. Working with a third-party vendor is often one of the best options as companies of any size may purchase programs as needed. Such programs can also supplement any existing training programs that may have been initially scaled back.

Additionally, training has become quite multifaceted, with a variety of program options designed to work with employees' individual personalities while still remaining streamlined. This blended learning offers more depth and bandwidth, providing classical

technical training, but also soft skills training, such as dealing with disruptive employees and different management styles.

The variety of learning programs encourages companies to train its employees, as it is no longer necessary to send an adjuster away for training for a week at a time. However, it also addresses the various learning styles of multigenerational employees. Some employees may prefer to learn in a traditional classroom setting, while others choose to take classes online, which may be led by an instructor in a live, web-based setting. Other employees may work better at their own pace and choose an "asymmetrical" program that allows them to study pieces of the program in their own time.

**Final Thoughts**

Fortunately, many companies have begun to explore training options once again. However, it is crucial that all companies find ways to incorporate

training into the fabric of their organizations. By highlighting training, not only will individual companies enjoy success in their bottom line, but the industry as a whole will also benefit moving forward. Claims adjustment is an industry focused on people. As such, quality client service and organizational success can only come with continual education and investment in the professionals who serve those clients and comprise the organizations.



*Robert J. Cormican is Senior Vice President of Compliance, Quality and Training for Crawford & Company (www.crawfordandcompany.com). He is responsible for Crawford University, managing quality auditors and the corporate quality system. He is also responsible for identify and tracking regulatory changes and developing, implementing and maintaining policies relating to corporate compliance.*

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## 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

**Adjuster of the Quarter** see page 19

## 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

# MANAGER SPOTLIGHT

## Make Your Best First Impression



**Brian Boechler**  
Commercial  
Claims Manager  
Allied/Nationwide  
Insurance Companies

For some, life might be a cabaret, but for Brian Boechler of Allied/Nationwide

Insurance, his work life is one extended interview.

Boechler believes that whether he's in the elevator between floors or grabbing a quick lunch in the company lunchroom, his behavior and his actions are being watched and evaluated by

other managers, peers, and co-workers.

"They may not be currently looking to fill a particular vacancy, but when they need to designate an individual for a new role or undertake a new task within the organization, actions at those relaxed moments are what others will remember," said Boechler, the commercial claims manager at the corporate office in Sacramento, CA.

"You have only one chance to make a good impression. The people that you interact with may only have that single notion to judge your merits."

Boechler's advice to claims representatives within his own department is to treat every

person as if they are important, "because they are." As a strong team builder and someone who prefers to lead by example, the 28-year insurance veteran has risen through various portions of the Claim Department before being named as one of the Commercial Managers two years ago.

"In 1979 I had no idea what I was getting into when I applied to an ad I saw in the newspaper," he said with a straight face. "I've always been customer-oriented. The training provided by this claim organization affirmed that this was the right path."

The Commercial Claims manager

**Manager Spotlight** see page 21

### Adjuster of the Quarter from page 18

from training from the International Insurance Institute, specifically the *8 Characteristics of An Awesome Adjuster* class she attended this spring.

"The role-play Carl (Van) facilitated was uncomfortable for some, but the lessons were very useful. Even those of us who have handled claims for years," said Lipham. "It

was good to know I have been doing many of the right steps all along. But I also learned new techniques that will be beneficial for me and my customers. There is always something new to learn."

Lipham said she is excited by the impact the *8 Characteristics* class has made on her life and in her own department.

"Employee development is very

important to our enterprise. I appreciated the training State Farm has provided me over the years. Carl was an excellent instructor and the material presented was extremely beneficial for anyone in the customer service business."

Van selected Becky as Adjuster of the Quarter for her "positive attitude in class and her willingness to be open to new concepts that had made her an even better adjuster."

remember that each situation is unique and each person is an individual."

Her belief in the importance of customer service was confirmed when she took *The Awesome Claims Customer Service* course from the International Insurance Institute. She came away from the one-day course with a commitment and realization "that customer service is everybody's job."

Lark has had a life-long belief in good customer service. She recalls as an adjuster volunteering to take over the telephone duties for another adjuster who had "horrible phone skills." She stressed that the telephone can be an intimidating challenge to professionals who are not trained to listen—and relate—to the person on the other end of the line.

She joined CUNA Mutual 10 years ago and currently serves as a learning consultant in the Madison, WI, office. She admits to using the tools she teaches to other claim professionals on her three daughters.

"I apologize and empathize a lot more," said Lark. "I do my best to shut off the skills I use at the office at 5 pm. Sometimes it's difficult, but it's important for me to be part of my girls' lives."

Lark's oldest daughter turned 22 in June. Her middle daughter just graduated high school and will be attending college this fall, and her youngest daughter will be a sophomore in high school in the fall.

Living in the natural paradise of

Wisconsin, Lark enjoys the good weather outdoors with her daughters biking, walking, or landscaping their yard. Indoors she loves to cook and make jewelry.

Before beginning her insurance career, Lark earned a degree in police science and studied public administration. She plans to return to the classroom to obtain a degree in either instructional design or adult education.

She confidently boasts about her strengths in the insurance arena: "Claims, claims, claims."

"Claims is a wonderful area in which to work. It gives you the opportunity everyday to turn a bad situation into something *really good*."

# Claims Training for the Goal-Oriented Insurance Professional

*International Insurance Institute, Inc. (III) provides a variety of superior educational opportunities dedicated to enhancing the insurance industry. The current list of classes provides education on virtually every aspect of the claims environment. For more information on individual classes or schedules, contact III by phone at (888) 414-8811 or online at [www.InsuranceInstitute.com](http://www.InsuranceInstitute.com).*

## COURSES FOR ADJUSTERS

### Featured Courses:

#### Negotiation Training for the Claims Adjuster

A full-day workshop designed specifically for the 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 true-life negotiation tips for adjusters are practiced. Class is light on textbook theory and heavy on real-life claim negotiation-handling. (1/2 day mini-workshop also available)

#### Managing the Telephone

A full day workshop dedicated solely to skills and techniques in managing the telephone effectively. This is especially crucial for the telephone claim adjuster, who needs to both increase the levels of customer satisfaction and decrease the actual time spent on the telephone. Many adjusters do not recognize that they themselves contribute to the telephone being the biggest interruption in their day.

The goal of this course is to teach adjusters how to be more time-efficient on the phone, and how to eliminate

those calls being generated as a result of how the adjuster answers questions and explains the claim process. Students also learn the right way to instill a high level of confidence in the customer, which eventually leads to fewer phone calls.

### Other Soft Skill Courses for Adjusters:

- Negotiating with Attorneys for Claim Adjusters
- Attitude and Initiative Training for Claim Adjusters
- Awesome Claim Customer Service Part 1
- Awesome Claim Customer Service Part 2
- Real-Life Time Management for the Claim Adjuster
- Beating Anxiety and Dealing with Anger
- Adjuster Organization-Managing the Desk
- Empathy and Listening Skills
- Prepare for Promotion-Adjuster Leadership Training
- Teamwork Basics-No Adjuster is an Island
- Interpersonal Skills-Improving Team Member Relations
- Effective Recorded Statement
- Business Writing Skills
- 8 Characteristics of the Awesome Adjuster
- Conflict Resolution for the Claim Adjuster

### Technical Courses for Adjusters:

- Reservation of Rights Letters
- 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:

#### Homeowners' Policy – General Overview

A full-day workshop covering the basics of the homeowners' insurance policy which includes an overview of the major sections and exposure to exclusions and conditions. The goal of this workshop is to introduce the basics of the homeowners' insurance policy to assist in future in-depth training on the policy at a later time. This course is ideal for anyone new to the homeowners' insurance policy that does not need to have a working knowledge of the entire contract.

## WORKERS' COMP SPECIFIC COURSES

### Featured Course:

#### Conflict Resolution for Workers' Comp

A full-day workshop designed especially for the Workers' Comp claim adjuster. Staying effective during unpleasant situations is the hallmark of the most successful adjuster. The main objectives of this course are to explain the psychology that governs an upset customer's behavior, suggests steps to take after the customer is gone, presents strategies for successful customer encounters, and advises adjusters about their actions and attitudes.

### Other Workers' Comp Specific Courses:

- Time Management for the Workers' Comp Adjuster
- Customer Service for Workers' Comp
- Business Writing Skills for Workers' Comp
- Dealing With Difficult People
- Stress Management for the Workers' Comp Employee
- Negotiation Training for Workers' Comp

## Governor Kaine Proclaims May 7–13 as “Insurance Fraud Awareness Week” in Virginia

The governor’s proclamation was presented on Thursday, May 10, 2007, during the 3rd Annual Fraud Fighters Award luncheon in Richmond. Law enforcement officials, insurance investigators and the legal community received special recognition for their efforts in going the extra mile to “stamp out fraud” in Virginia. The Fraud Fighters luncheon will be held in conjunction with the Virginia Chapter of the International Association of Special Investigation Units (VAIASIU) annual seminar.

Capt. Robert Tavenner (left) and Lt. Roger Rector (right), both with the Virginia State Police, and Jerry Altieri (center), President VAIASIU, with Gov. Kaine’s proclamation.



## NEWSBRIEFS

### III wins corporate award

The Society of Insurance Trainers and Educators (SITE) has awarded International Insurance Institute their “Corporate” award. The announcement and award presentation came at the SITE annual conference in Hollywood, California in June, 2007 from SITE president Cindy Davidson. The award is given annually to the company which, through financial support and volunteer work, did the most to support SITE’s efforts to serve the insurance training community.

### 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

- Arbitration Forums, Tim McKernan, Manager, Customer Education
- Assurant Specialty Property, Jack Stewart, Vice President of Claims

- Society Insurance, Steven Binkley, Vice President – Property and Casualty Claims
- State Farm Nebraska, Justin Wright, Team Manager
- United Heartland, Jane Ische, Claims Training Supervisor

### International

- Adamjee Insurance Company, Ahsan Jamal, Assistant Manager, Karachi, Pakistan

### Manager Spotlight from page 19

credits his father and his first Claims Manager, Dennis Strom, for developing his skills and strengthening his determination to succeed. As for continuing education, Boechler mentions that the Awesome Claims Adjuster class from the International Insurance Institute provided him with a template to guide newer claims professionals.

Boechler emphasized that his department utilizes many claims professionals new to the industry. “Cultivating their interest in the claim profession is very important.”

As the graduate of numerous III courses, Boechler mentions the *8 Awesome Characteristics*, *Time Management*, *Interviewing Tips for Hiring Great Claims Adjusters*, and *Recorded Interview Techniques* as the most practical and useful for his own style of management.

Like most Californians, Boechler is a transplanted resident of the Sunshine State. He enjoys the scope of commercial insurance in California because of the wide array of interesting events that can trigger a casualty claim.

When not working in claims, Boechler takes advantage of the year-round sunshine in Northern California by

riding his bike, playing golf, walking his dogs, and traveling outside the state.

He views his personal mission as playing a significant role in the development of other claim professionals within the Nationwide/Allied family of insurance companies. Boechler enjoys working as a team leader. He looks forward to greater challenges that involve employee development and providing the finest claim service in the industry.

Boechler’s favorite quote comes from Thomas Edison: “Opportunity is missed by most people because it comes dressed in overalls and looks like work.”

# Staying the Course

Here are some reminders from classes recently taught.



## MANAGING CHANGE

Inspire change - Inspire people to move and make objectives that are real and relevant.

Pick the right people - Get the right people in place with the right emotional commitment and the right mix of skills and levels.

Paint a clear picture - Get the team to establish a simple vision and strategy. Focus on emotional and creative aspects necessary to drive service and efficiency.

Involve and communicate - Involve as many people as possible, communicate the essentials simply, and appeal and respond to people's needs. De-clutter communications; make

technology work for you rather than against you.

Get things moving - Remove obstacles. Enable constructive feedback and lots of support from leaders. Reward and recognize progress and achievements.

Bite Size Treats - Set goals that are easy to achieve; in bite-size chunks. Set manageable numbers of initiatives. Finish current stages before starting new ones.

Stay Focused - Foster and encourage determination and persistence - ongoing change. Encourage ongoing progress reporting. Highlight achieved and future milestones.

Lock change into place - Reinforce the value of successful change via recruitment, promotion, and new change leaders. Weave change into the culture.

## LISTENING AND EMPATHY

Pay attention to two or more unrelated statements:

"I was not at fault, so why are you going to depreciate the tires?"

Acknowledge the repetitious statement with an empathetic comment:

"I realize that you are not at fault and that this process may be frustrating. I am just trying to follow the terms in the contract that you agreed to and that included a deductible in the case of a loss."

Listen and let the customer talk. Do not finish sentences for the customer.

Drop any expectation of what the customer is going to say or why he is going to say it.

Listen for repeated think or feel statements and respond appropriately.

## CLAIMS EDUCATION

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2112 Belle Chasse Hwy. #11-319,  
Gretna, LA 70056  
(888) 414-8811

Carl Van  
Owner, President & CEO  
CarlVan@Insurancelnstitute.com

LeiAnn Dunford  
Executive Vice President  
leiann@dunford@insurancelnstitute.com

Dave Vanderpan  
Director of Claims Training  
DVanderpan@Insurancelnstitute.com

**Co-Publishers**  
Carl Van  
President & CEO  
CarlVan@Insurancelnstitute.com

Harry Rosenthal  
Publisher Claims Magazine  
HRosenthal@nuco.com

**Editorial**  
Senior Editor  
Krystle Grogan  
KGrogan@Insurancelnstitute.com

Kevin M. Quinley, CPCU, ARM  
KQuinley@medmarc.com

Assistant Editor  
Layne Stackhouse  
LStackhouse@Insurancelnstitute.com

Art Director  
Jason T. Williams

**Advertising Sales**  
Harry Rosenthal  
Claims Magazine  
Publisher  
800-544-0622, ext. 2129  
hrosenthal@nuco.com

Bryan Pifer  
Claims Magazine  
Advertising Sales Manager  
800-544-0622, ext. 2308  
bpifer@nuco.com

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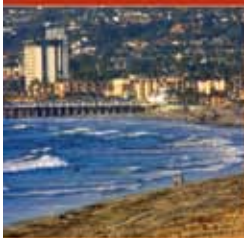
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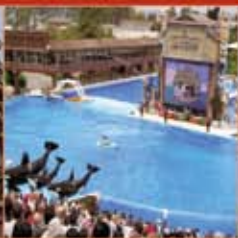
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