

# Claims Education

INTERNATIONAL INSURANCE INSTITUTE AND **Claims** MAGAZINE**e**magazine

TRAINING || TALK

## Welcome to Our Launch!

**A**t *Claims Education Magazine*, we are thrilled to be moving in the direction of having more involvement in online publication. The decision to make *CEM* primarily an online publication was based on the opportunity to increase the number of issues from four per year to six per year.

This being our first fully online issue, we wanted to start things off by taking a look at the very basics: Customer Service. Claims Customer Service has been the cornerstone of the International Insurance Institute catalog of classes, and the most popular theme of past issues of *CEM*. So what better way to launch our inaugural online issue than to feature two articles related to the topic of customer service?

Congratulations to Grace Strahl of Safe Auto Insurance, who we are featuring in this issue as our Manager Spotlight.

In the issues to come, we will be highlighting the new online courses that will be featured on the International Insurance Institute's web site. We are starting off with the topic of (what else?) "Claims Customer Service," which is scheduled for release in the first quarter of 2009, with a new course becoming available online every quarter thereafter. Look for "Negotiations for Claims" in the second quarter and "Real Life Time Management for Claims" in the third quarter.

Congratulations to Ken Sanders, International Trainer at III, who has been named creative director for the new online course programs.

The Claims Education Conference travels to Coeur D'Alene, Idaho this year to the beautiful Coeur D'Alene Golf and Spa Resort. The format remains fully focused on training, with many new sessions from which to choose. Come for the great educational value, and join us for our golf tournament at the world-famous floating green golf course, great dining, scenic cruises, horseback riding, wine and olive oil tasting, spa treatments, mine tours, gondola rides, kayaking, fly-fishing, hiking, mountain biking, and much more! For more information or to register, go to [www.insuranceinstitute.com](http://www.insuranceinstitute.com).

As always, we here at III welcome your contributions to *CEM* and encourage you to contact Karla Alcerro at [karla@insuranceinstitute.com](mailto:karla@insuranceinstitute.com) for any input. Please feel free to direct any questions, feedback, articles, claims success stories, and even topics that you would like to see discussed in our e-magazine. ■



**Carl Van**  
President and CEO  
International Insurance Institute

FEATURE || STORY

## Lessons in Customer Service and Attitude

By Carl Van

I always enjoy writing on the subject of claims customer service. When I do, I almost always relate delivering great customer service to attitude. I continue to preach the model of "Performance is 80 percent attitude and 20 percent ability." Because of our claims customer service classes and our many articles on the subject, I am asked very often to give examples of truly exceptional customer service. Many times, rather than getting caught up in the technicalities of the claims process, it is actually easier to give examples of great customer service outside of the insurance industry. So here it goes.

Some people hate to travel. I like it. I've been traveling virtually every week for over 10 years now, delivering our claims courses to claims people all over the U.S. and Canada. Now that we are branching out to the U.K. this year, I expect to travel even longer distances.

Like most people, I don't care too much for the security lines at the airport. I don't like delays, don't get excited about the food on the planes, and don't relish the time spent picking up my rental car. Other than that, travel isn't too bad. I certainly enjoy the opportunity to see the number of places most people don't get the chance to see. So, overall, the pluses outweigh the minuses.

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I would like to take a moment and mention one aspect of traveling that, normally, would be considered one of those minuses, and talk about how it has become a plus. But first, I would like to take a moment to explain the connection all of this has to claims.

We all know that claims is a tough business. We often deal with customers who have had something bad happen to them. They didn't want it, they didn't ask for it, and they don't like it. We accept that most of the time, if we do our jobs well, we can take away some of the pain our customers are experiencing by doing an exceptional job in handling their claims. We can't actually make them happy they had a claim, but we can get them through it.

To the degree that we dedicate ourselves to delivering truly exceptional customer service, we can make the claim experience a much better process for our customer. In my travels, I sometimes come across individuals who are so completely committed to customer service, it makes me wish our industry could be as committed.

Back to my example. As a proud resident of New Orleans, I fly out of the New Orleans Louis Armstrong International Airport. I always check my bags with the skycaps because I have so much training material that I bring along with me.

One day a couple of years ago, I pulled up to the skycap station and noticed that most of the skycaps were doing what they always do: They were standing behind their booths, waiting for us passengers to drag our bags up to them. Once there, they would ask that question that is so consistent among skycaps that I assume they must receive weeks of intensive training. The ritualistic, "Where are you traveling to?" Well, nothing wrong with that, that's their job.

Every so often, I would run across a skycap who would break from his rigid training and ask, "Where you traveling to ... today?" But that didn't occur too often.

On this particular day, however, I saw a skycap actually going out to people's cars to help bring in their luggage. I thought this must be some kind of new service they were offering because I hadn't seen that level of assistance in a long time. He was smiling, shaking hands with people,

and generally looking like he was enjoying helping people. So, of course, I assumed he was new.

By pure chance, when I got up to the stand, the person who was going to help me was leaving, and the skycap that was running out to people's cars came in to assist. As I waited for him to ask that question, I was surprised when he said, "Thank you so much for flying with us today. Can I ask you where you are flying today, so I can help take care of you?"



*Jerome Gooden believes his attitude toward customer service makes his job easier and more enjoyable.*

Being a little thrown by his enthusiasm for something as mundane as checking luggage, I must have paused a moment before answering. Before I could, he asked, "I think I've seen you here before, do you fly a lot?" I was floored. Keep in mind I travel every week. I see the same counter people, gift shop people, and even flight attendants virtually every week. This was the first and only person who ever noticed me as a repeat customer.

Astonished that this person had actually noticed that I fly frequently, I could only nod up and down for a moment. He asked my name and looked it up. That's when he said something that really took me by surprise.

He said, "Mr. Van, I'll tell you what. If you travel a lot, you must be a busy person. My name is Jerome. Here is my cell phone number. The next time you are on your

way to the airport, give me a call, and I can have everything ready for you." Now a little stunned, and becoming suspicious, I started looking around for the hidden camera. I asked, "Are you serious?" Jerome replied, "Sure. I don't want you wasting time. Just call me and I'll take care of you."

Sure enough, the next time I was on my way to the airport, I called Jerome on his cell phone. He asked me how many bags I had to check and, of course, where I was traveling. When I arrived at the airport and pulled up near the skycap booth, Jerome came out to my car, pulled the bags out of the trunk, put the tags on them, and put them on his cart. He then came up to my window, checked my ID (because that is required), and handed me my tickets. I never even got out of my car. Now THAT'S service!

One time when I called Jerome on my way to the airport, it rolled into voice-mail. His outgoing message said, "Hello, this is Jerome. Leave me a message and I'll get right back to you. And remember, the only difference between a good day and a bad day is your attitude." There it is! The attitude connection.

Jerome is one of those rare people who can make a normally negative experience into a pleasant one. Now, when I pull up with my bags, I genuinely look forward to the few moments Jerome and I get to chat before I have to leave. Because my wife travels with me frequently, he knows her, as well. When I travel alone, he will say, "Say hi to the first lady Miss Ann for me."

When I asked him if his special service slows him down, he told me that he actually puts many more customers through than if he just waits for people to come to the booth because he does the computer work in advance. So in this case, as with many situations in claims, providing outstanding customer service actually takes less time and makes the job easier and much more satisfying.

Can we chalk all of this enthusiasm to just being new? Jerome is actually a supervisor and has been with his company for 20 years. He said he got into this job because he loves interacting with people and going out of his way to help them. He says he loves "spending quality time with my beautiful wife Felicia of 20 years and my daughters Jerlicia and Jenesha." He sees a direct connection between his

desire to provide a good life for his family and his drive to always find ways to improve the customer's experience.

Jerome commented, "I see the relationships I have formed with people in this job as a significant accomplishment. I have customers who are now friends, who have been as good to me as people I have known all of my life. I found this out after Hurricane Katrina. I received so many calls from people who only know

me because I help when they travel. They were checking to see if I was okay, and that really touched my heart."

Jerome is a great example of someone who not only delivers great customer service, but because of his attitude, seems to enjoy his job very much. I'm sure it is profitable for him, as well, because I am sure that most people he shows a special interest in, like me, are more generous when it comes to tips. ■

# The Future of Training

## III Launches On-Demand Video Learning for Claims Professionals

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

Can you imagine a training program that would make your job easier by providing real-world relief to the challenges of being a claims adjuster or claims manager?

As someone who has watched International Insurance Institute (III) grow from a small claims training company in Folsom, Calif., just 12 short years ago, to the premier, on-site claims training company serving customers in the U.S., Canada, Newfoundland, England, Ireland, Italy, Chile, India, and France, I have often marveled at the company's ability to explore new territory.

When III decided to begin publishing its own book, *The 8 Characteristics of the Awesome Adjuster*, it seems no one surmised that it would become one of the best selling claims books. When III decided to start publishing its own periodical, *Claims Education Magazine*, no one seemed surprised that it would quickly establish itself as required reading for many claims organizations and evolve into an easy-to-read electronic edition. When III decided to facilitate its own conference, the Claims Education Conference, it very quickly gained a reputation as one of the premiere claims training events of the year.

So now, as one of the lucky people who are privy to III's latest venture, I am equally confident that the new video learning project will quickly become the best soft-skill claims training resource in the industry. Based on advanced inquiries from compa-

nies in the U.K., the U.S., Canada, and Australia, it is sure to be an international hit.

For 12 years, III has trained more than 30,000 claims adjusters through their live and on-site training programs. Continuing with their commitment of providing high-quality instruction with a flair for innovation, III has embarked on a multi-year project to provide the opportunity for claims adjusters and managers to improve their performance anytime and anywhere through the magic of online streaming video.

Organizations are always looking to raise the bar on performance. In uncertain times, organizations must adapt their training interventions to focus on what is mission critical — like retaining existing customers. The companies that positively focus on the training initiatives that can bring bottom-line results for their organization will emerge as winners during and after the turnaround in the economy.

### Imagine the Future

What if you could have an immediate impact on results without having to wait to go to class, through the application of new adjuster skills learned via video demonstration?

III's commitment to helping organizations improve their bottom lines by improving performance continues with its first series of video training courses, available in February 2009. The first course, "Awesome Claims Customer Service," lays the foundation for developing a truly awesome claims adjuster by teaching

and demonstrating through role-play the critical skills for success. The first series of video courses teach and demonstrate the following skills:

- ▶ Improving time management
- ▶ Gaining trust
- ▶ Gaining customer cooperation
- ▶ Dealing with angry and assertive customers
- ▶ Making negotiations easier
- ▶ Reducing customer anxiety
- ▶ Increasing customer retention
- ▶ Increasing customer satisfaction

The same quality instruction provided in III's on-site traditional classes is now available to anyone, online, on-demand, and anywhere in the world.

Wouldn't it be nice to be worry-free about fulfilling your adjuster license continuing education requirements?

As more and more states require some form of adjuster license continuing education, III has submitted all of its video courses for approval in the states that require adjuster continuing education. To accomplish this, each video will include a random assessment question for each 10-minute segment of video, with an optional final exam for those who require continuing education credit. This format also serves to reinforce the important concepts taught in the course and to continually engage the learner as he progresses through the course.

For anyone who has a need to improve their customer service, negotiation, time-management, and critical-thinking skills, join the on-demand learning movement, and join III's new video on-demand, skill-building program. ■

Sandra L. Masters, MBA, CPCU, AIS, ITP, CPIW has her own consulting practice helping subject matter experts and small businesses harness the capabilities of Web 2.0 to extend their reach to customers and currently serves as president of the Society of Insurance Trainers and Educators (SITE). She can be reached at [sandramasters@cox.net](mailto:sandramasters@cox.net) or at [www.learnintown.com/profile/SandraMasters](http://www.learnintown.com/profile/SandraMasters).

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

## III Crosses the Atlantic

International Insurance Institute facilitated its first overseas class for Royal Sun Alliance's (RSA) Technical Academy in London, England last month. More than 100 managers from countries such as India, Sweden, Mexico, Dubai, Italy, Chile, Canada and Ireland attended the *Brilliant Claims Customer Service* session, which was taught by Dave Vanderpan, director of claims training.

Irene Bianchi, vice president of claims for RSA and a member of the global executive steering committee for the Technical Academy, said, "The *Brilliant Claims Customer Service* program was very well received by members of our claims teams from around the world. The emphasis on empathy and treating customers as you would want to be treated was something that resonated with our claims folks, whether they came from India, the UK, or Scandinavia. It was one of the key highlights of our 2008 Technical Academy."

## Online Course Set for 1st Quarter

The International Insurance Institute will launch its new online program with its signature Awesome Claims Customer Service course. This course and all future ones will be viewable at IIP's web site, and most course will be approved for CE credit. Ken Sanders, creative director for the project, said, "Certainly any online version of our courses can't replace the impact that our in-person training has on a claims staff. However, for those who cannot attend the in-person training, it is a great alternative. It has all of the same concepts of our full-day courses, and they are taught by claims professionals, not actors, so the credibility remains intact.

For more information, see *The Future of Training*, located in this issue.

### ► NEW CUSTOMERS

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

##### ► Publix Super Markets

*Carman Davis, General Liability Supervisor*

##### ► Social Security Administration

*Karen McGlothorn, HR Specialist*

#### International Canada

Aviva Canada - *Andre Bourgie, HR Business Learning Partner*

Aviva Canada - *Angela Prashar, Sr. Manager*

Canadian Direct Insurance - *Monica Juhasz, Sr. Manager*

Allstate Insurance of Canada - *Paulette McGill, Director*

#### England

Royal SunAlliance - *Julie Hands, Manager*

Technical Academy - *Judith Pritchard, Manager*

#### Italy

Zurich Global Corporate - *Kathrin Koffel, L & D*

#### Newfoundland

Unifund Assurance - *Gord Pike, Corporate Manager*

Unifund Assurance - *Brian Summer, Manager*

## Manager Spotlight

Grace Strahl is vice president of claims operations for Safe Auto Insurance. She began her career in the insurance industry in 1991, working part-time for an agency after school. As she puts it, "Since then, I have never left the business."



Grace has held a variety of positions in the industry, including claims adjuster, sales manager, and customer service AVP. Now as vice president of claims operations — which she assures us is her favorite position to date — she notes that the sheer diversity of the position is the best part of her job.

Just a few of her many projects include: launching a fast-track processing group; co-championing one of the company's strategic goals (service excellence); and the implementation of a new claims management system. "I have the opportunity to affect change on a daily basis across a wide spectrum of areas throughout the department," she said.

Grace attributes her success to "perseverance, ambition, and the ability to be resilient in the face of adversity." This is evident in her advice to others: "Challenge the status quo, question authority, consistently seek out ways to improve operational efficiency and ... keep your boss happy."

And happy he is. As her boss, Senior Claims Vice President Vic Johnson told us, "Grace is a major contributor to the overall success of the claims department. Her direct and honest approach to managing her team is refreshing. I can depend on her to accomplish her goals and complete major projects timely and thoroughly."

A seasoned veteran of III courses, Grace lists *Managing Change*, *Time Management for Adjusters*, *Teaching and Coaching for Claims Supervisors and Managers*, and *Time Management for Claims Supervisors and Managers* as her favorites.

Grace believes that the most important thing she has learned in her career is "There is never time to stop learning," which shows in all of the training and leadership classes she has attended. She certainly keeps herself busy learning, growing, and developing herself as a professional, which likely helped her become an officer at the young age of 30 (we weren't suppose to tell). She is quick to name her husband, Michael, as the person who has had the most influence in her career and life.

Not being a person who likes to beat around the bush, Grace is well known for her style of being clear and honest. Testimony to this is her favorite saying, "Say what you mean, and mean what you say." Well put!

After accomplishing so much in her career; Grace still finds time to enjoy gardening, reading, shopping, watching movies, and interior decorating. ■

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