

# Claims Education

INTERNATIONAL INSURANCE INSTITUTE AND **Claims** MAGAZINE

emagazine

## TRAINING || TALK

## Falling Back on Training

In this issue, we launch a seven-part series that couldn't be timelier. A series that examines how some companies, while given the same "save-money" directive as most insurance companies, are investing in training to meet that end. Our first look begins with RSA, a company in Canada that made the bold (and smart) move to invest in its people in order to save money.

The popularity of the *Exceptional Claims Customer Service* online program continues to grow. We are very pleased that our new *Negotiations for Claims* class is up on the site now. A special preview has been set up on the web site for anyone caring to take a look. You can find it at [www.ClaimsEducationOnLine.com](http://www.ClaimsEducationOnLine.com). See this issue's News Briefs section for a list of the topics.

The 5<sup>th</sup> Annual Claims Education Conference continues to take shape, with more programs and activities being added. I am especially excited about our Dine-A-Round activity, which will feature 3 of the great chef Emeril Lagasse's restaurants in New Orleans. For sessions that have been confirmed, see this issue's News Briefs section.

As always, we here at International Insurance Institute 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/or topics that you would like to see discussed in the magazine. ■



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

## FEATURE || STORY

## Tips on Taking Statements and Information Gathering

By LeiAnn Dunford, Carl Van and Dave Vanderpan

Every claims professional needs to be able to take statements, or at the very least gather some facts about an accident. Below are some excerpts from the "Effective Statement Taking and Fact Gathering" workshop offered through International Insurance Institute, Inc.

### Gaining Trust

Sometimes "bickering" in claims can occur once a claims representative asks the customer to give a statement — but the customer doesn't want to.

When a new claims person is asked, "When does the trust issue begin?" they will reply, "When I ask how the accident happened." Experienced claims people know this is not true. They know the trust issue begins the first time they start talking with someone. Even so, they often place obstacles in the path of gaining trust throughout the handling of the claim because they don't remember they are in a trust situation.

#### Don't Say

I need to take your statement.

#### Say

To help process your claim, I'd like to take a statement from you.

#### Don't Say

If you don't give me a statement, I can't consider your version.

#### Say

If you allow me to take your statement, I can consider your version.

#### Don't Say

You are required to give a statement.

#### Say

Let me help explain why we need a statement.

### When to Take a Statement

It is very important to obtain a statement at the appropriate time and setting so that you can collect details in a clear and concise

**Tips On Taking Statements** | continued from p.1

manner. Also, do not allow a long time to pass after notification of the claim to obtain a statement from all pertinent parties. Details will become unclear as time passes and you could run the risk of losing current contact information of the parties.

Here are some brief examples of when it may or may not be reasonable to take a statement:

- You call Mr. Smith at work. He answers the phone at his desk. (Yes, as long as he has time.)
- You call Mrs. Jones at home and hear her infant crying in the background. (Probably not, unless someone else is dealing with the baby.)
- You call Mr. Sam, who is 17 years old, at home about the accident he had six months ago. (Probably not, unless you have his parents permission and he has a good memory.)
- You happen to catch Mr. Yoda at home. He invites you into his living room where his 12-year-old son is playing video games. (Probably yes, as long as you go can somewhere quiet or get the son to stop playing the game.)
- Mrs. Edwards calls you on her cell phone while driving. (No. This is unsafe.)

**Let Them Talk Before Taking the Statement**

Some people just really need to get some things off their chest. You may want to allow them to do this in an initial conversation before you actually take a statement. That way, your statement won't be cluttered with information that doesn't affect the liability determination.

Don't interrupt them, but stay in control of the conversation. Continue to gain trust with comforting words or phrases. "I can understand your frustration," and

"I will try to help with that," can go a long way. Do your best to establish a rapport before just jumping in with questions.

Take some time to make sure there are no distractions and that the time is right. Remind them that this is important so they will give their full attention. "I appreciate you taking the time to give this statement, it is an important way for me to help process this claim." Make sure you also include how long it will take so you don't get someone becoming fidgety. "This entire statement will take about 20 minutes. Do you have the time for this?"

**Keeping Personality Styles in Mind**

Some people are the assertive/demanding type. These folks are always in a hurry because something very important is always waiting. For these people, be direct and succinct. If they ask, "How long will this take?" don't say, "Well, each case is different, and we need to go through the details of the accident so we can look at all the different sides of the case, so there is really no way to know because people answer questions differently." Instead, say, "About 20 minutes."

Some people are shy, so you need to do a good job of drawing out information without showing any frustration. Others are just gregarious or rambler. Use courteous phrases to move on such as, "That's helpful information. Let's continue to the next question."

**Develop Statement Strategy (Intent)**

There are many advantages to being well prepared before trying to gather the facts or taking a statement. Preparation gives the interviewee the confidence that you have reviewed his case and care about his claim. You won't be forced to suddenly think of questions to ask. The interviewee will appreciate that you are not wasting their time.

One big mistake when taking a statement is to allow the interviewee to guide the statement. As the interviewer, you must begin with the direction you wish to develop based on who you are interviewing and how they can assist you in your decision-making process. In order to do this successfully, you must first create a strategy:

1. Understand who will be giving the statement.
2. Understand their relationship to the accident/claim.
3. Does this person have pre-accident or post-accident information?
4. Information you may have about the witness now and what you lack.

Here are five examples: What additional questions may be asked from the following answers?

- Interviewer: "Sir, what speed were you going?"  
 Interviewee: "I was going about 50mph."  
 Interviewer: "Ma'am what was the weather like?"  
 Interviewee: "Oh, it was kinda raining."  
 Interviewer: "Mr. Smith, were you injured?"  
 Interviewee: "Yes, my head hurts."  
 Interviewer: "Joe, which way were you traveling?"  
 Interviewee: "I was going to town."

A very important question to ask yourself is this: "Does the interviewee's description of the loss/claim make sense?" If not, don't be afraid to go back and ask more questions.

**Be Ready to Listen**

More than anything, just listen to the answers. Be quiet and let them talk (within limits). Consider follow-up questions based on answers to which you have effectively listened. Many times, we ask our list of prepared questions, yet later when we review the statement it's obvious we never listened to the responses! This can be prevented if the claim representative listens conscientiously throughout the conversation.

The following examples are taken directly from actual recorded statements in different claims files. Not listening to a response is the most common error made in claims:

**A: Adjuster**  
*I: Interviewee*



▶ (left to right) **LeiAnn Dunford** is claims unit manager for Shelter Insurance.  
 ▶ **Carl Van** is president & CEO of International Insurance Institute.  
 ▶ **Dave Vanderpan** is director of training for International Insurance Institute.

The three have developed the course, "Recorded Statement and Information Gathering," which is offered through the Institute. For more information, contact the Institute at 504-393-4570, [www.InsuranceInstitute.com](http://www.InsuranceInstitute.com).

**A: What direction were you driving?**

*I: I wasn't driving.*

**A: How fast were you driving?**

\*\*\*

**A: Was anyone in your car with you?**

*I: No.*

**A: Were any of your passengers injured?**

\*\*\*

**A: You live and work at the mobile home park on Cable, is that right?**

*I: Yes, the main trailer is my residence.*

**A: How long?**

*I: It's about 62 feet.*

**A: Um. Do you live alone?**

*I: Since my wife Janice died, it's just me and my cat, Candy.*

**A: Uh.Huh. Does your wife use the office as well?**

*I: Not since she died.*

**A: How about Candy?**

*I: My cat?*

**A: No, wait ... didn't you say Candy died?**

*I: No, I said Janice died.*

**A: Oh, that's a relief.**

\*\*\*

**A: Which direction were you traveling?**

*I: I wasn't. I was coming out of the store.*

**A: How fast were you going?**

*I: I ... well ... I guess about a mile an hour I guess. How fast do people usually walk?*

\*\*\*

**A: Can you tell me which direction you were traveling?**

*I: Yes, I was headed toward the ACE Hardware store.*

**A: And how fast were you traveling?**

*I: Oh, not very fast. I mean, slower than everyone else.*

**A: Were you going the speed limit?**

*I: Yes. Yes. Slower probably.*

**A: And do you know what the speed limit is?**

*I: No.*

**A: Which direction was the other person coming from?**

*I: They were coming from that street where that big tree is.*

**A: How fast?**

*I: Really fast. I mean, super fast.*

**A: Faster than the speed limit?**

*I: Definitely.*

Having a well-prepared strategy along with actively listening can guarantee a quality statement. Silence — don't be afraid of it. ■

# While Others Wait, Some Invest in Training

*RSA Canada Shines Its Light on Employee Development*

*By Carl Van*

**T**imes are definitely tough for most insurance companies these days. When times get tough, training and education usually are the first casualties of cost-cutting directives. This is nothing new; it has been standard operating procedure ever since the first company declared the development of their employees "a top priority."

Nevertheless, there are some companies that realize in the long run, they must keep their employees trained and educated despite the downturn. Why? Because they believe it's more profitable.

This article is the first in a series that will focus on those companies that decided to buck the trend and found tremendous returns on their investments in the talent and skill of their people.

## The Company

RSA Canada has been writing insurance since 1845 and is part of one of the world's largest insurance groups with 20 million customers worldwide.

RSA provides insurance products and services in more than 130 countries and employs 22,000 people in 32 countries.

RSA Canada is part of a leading home, auto, and business insurer, obtaining its business through a large network of independent brokers. It is the largest marine insurer and second-largest travel insurer in Canada. It employs about 3,000 people. In 2008, it wrote \$1.7 billion in net written premiums.

RSA Canada believes its "hassle-free claims service" is a key differentiator in the marketplace. It is also focused on providing leading broker IT solutions. Not only have they invested in these leading IT solutions, but they also have

implemented environmentally friendly ways of doing business by using tools such as EZ-Docs, which allows its personal insurance brokers to receive their copies of documents electronically instead of on paper.

Strong broker investment and relationships remain at the heart of RSA Canada's strategy. They invest in broker education through initiatives such as their Making Partner program, designed in partnership with Queen's University, to provide leadership and business skills to brokers who are on track to becoming senior managers.

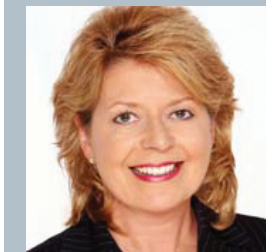
## The Task

Irene Bianchi, vice president, claims and corporate services, and Maria Holland, national claims customer care manager, attended the annual Claims Education Conference in San Diego, Calif. Both Bianchi and Holland had been asked by their company to look for ways to improve claims customer service, but also to save money, since it was aware

that the financial system was going to get difficult all around the world. Among the many subjects offered they believe their people could benefit from was the "Awesome Claims Customer Service" course.

While many who are faced with the directive to save money automatically cut training, Bianchi and Holland decided to go another route. They decided to seek out ways to ultimately save money by investing in the thing they knew brought hefty returns.

What they found was an opportunity. An opportunity to not only improve the



*Irene Bianchi is vice president, claims and corporate services, for RSA Canada. She has been a firm believer in employee development, especially in difficult financial times.*