

# 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