

Luck: Where Preparation Meets Opportunity

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The New Year is only weeks behind us: A time of reflection on our lives and the choices we have made which lie behind us and the future at our doorstep with many new forks in the road and new decisions to make regarding our future careers.

So what is your chosen preference when making those life altering decisions in your claims career? Will you leave your fate to a game of chance, of lucky breaks and opportunities? Do you prefer a more effective planned approach to advancing your career with your present employer or gaining new positions through effective planning?

It is truly amazing that the more you plan, prepare, and proactively participate in both formal and informal career enhancing opportunities the luckier you get! A favorite quote of mine via an unknown author is "Luck: where preparation meets opportunity." This has stuck with me throughout my career in claims as I watched this come true time and time again in the lives of fellow adjusters and managers. Today, through my online volunteer project with ClaimSmentor (www.claimsmentor.com), I have constant interaction with both experienced and inexperienced adjusters and claim managers and the findings haven't changed. Those putting their best preparation foot forward are the same individuals with all the luck! Sure there may be those rare occasions where the "who you know is more important than what you know," but those gems are few and far between.

What can you be doing to turn your luck around? *Prepare*. It's that simple. *Apply yourself* to the many opportunities available for gathering educational achievements, for obtaining a mentor, for completing continuing education that is important to adjusting firm owners and, more importantly, to the insurance carriers they serve.

Other steps necessary if you are truly going to

make a difference in your career success this year include removing *excuses*, planning a path to remove *obstacles* in your way that have stopped you from achieving your dreams in the past, *assessing* what courses and job opportunities are out there and what requirements they include, and being *determined* to make 2008 your lucky year. We all have issues, both minor and major, which stand in our way if we let them. It's those folks who overcome these issues who succeed.

I am one of the fortunate folks who had a father with a strong commitment to education and overcoming all odds, who supported me and my career goals. Every time life got in the way and I wanted to quit college where I attended night school as a single parent while holding down a full-time claim adjuster position, he encouraged me to go one more quarter. He walked the talk himself by beginning a military career in the Navy at the lowest entry level seaman position, retiring 35 years later as a commander. Was it luck that got him that far? Hardly! With a growing family of eight children, the death of one of our siblings during those years, and many military deployments, including Vietnam, he struggled through the hard times, not only achieving his Bachelor's but also a Master degree, all of which sure made him one lucky man as he progressed up the ranks. Following his lead, I had the same results during my 28-year career with a major carrier, progressing from a mail and file clerk up 16 positions to my last position as a National Catastrophe Claim Team Leader, all due to making continuing education an ongoing priority in my life. I watched this same "luck" as my daughter, at age 24, marched across the stage, graduating number one in her law school class of 500. She had major obstacles and three children less than five years of age to boot! Yes, her friends also told her she was "lucky" to be earning such a great salary.

You will run in to other adjusters who tell you obtaining your college degree is not necessary. While this may be partially true for those



pursuing careers as independent adjusters, it is not so true should you be interested in a more stable position as a staff adjuster or claim manager. The majority of carriers in the property and casualty industry still require a degree to even get your foot in the door. This is only the beginning. Carriers also expect adjusters and claim managers to be very proactive in continuing education, not only to meet minimum state insurance department continuing education requirements, but also to take what they consider substantial courses, especially through the American Insurance Institute, such as obtaining your Associates in Claims Designation (AIC) or your Chartered Property and Casualty Underwriter (CPCU) designations. These are the most highly coveted designations and requirements to progress up the corporate ladder in the claim-handling industry. So don't let others who are not making the decisions about your career persuade you not to take educational steps that are required to progress in this industry.

Look for opportunities to kill two birds with one stone. For example, the Associates in



Claims program through the Insurance Institute at www.aicpcu.org not only provides you with the AIC designation, but also the opportunity to obtain college credits at the same time. To learn all about this important program that provides you with a good overall background about claims, you can view the program specifics at <http://www.aicpcu.org/flyers/aic.htm>. The institute has programs for national college credit through the Academic Credit Recommendations through the American Council on Education (ACE) program. Here is a chart of the semester hour credit recommendations for your undergraduate and graduate degree programs found at: <http://www.aicpcu.org/doc/ace.pdf>. They also have a good list of accredited universities they have formed partnerships with for applying your credits towards your degree found at <http://www.aicpcu.org/Students/ace.htm>.

Better yet, do you realize that the majority of carriers and most employers provide funds to overcome the obstacle of affordability by either paying for these courses in advance or reim-

bursing you upon successful completion of a course or designation? Another great advantage is the fact you can self study for these programs, which allows you substantial more time with your friends and family while at the same time achieving these important claim designations so you too can become one of the lucky ones!

What other formal opportunities should you be taking part in so you can meet opportunities? In addition to obtaining your degree and your AIC or CPCU designations, many experienced claim professionals are members of SCLA, The Society of Claim Law Associates, obtaining their SCLA designation. You can learn more about this valuable program at <http://www.sclasociety.org/>. My personal experience is that more carriers request the CPCU designation versus the SCLA, but the SCLA is most definitely an impressive qualification to obtain to increase your odds of successful employment and advancement opportunities.

Be sure you are investing your time and your budget into designations such as these that will

get you the recognition you deserve. You'll hear of many others in the industry but those listed above are the most coveted by human resource personnel looking for strong candidates for current opportunities. We've watched hundreds of adjusters using their entire budget attending independent adjusting firm yearly conferences. These are valuable for networking opportunities and enhancing your technical skills for estimating programs and carrier required certifications, but they do not substitute when applying for a job that requires first your adjuster's license and your college degree.

I had the opportunity to recently review the deposition of an adjusting firm owner given in a Katrina lawsuit. It was interesting to note their criteria for determining those independents deployable, which included in the following order their preference. First and foremost was those independents meeting the qualifications (time, certifications for the carrier, experience level, skills) *then* came seniority and last, availability. Qualifications was first on the list, as it is in all cases. I didn't see luck on the list anywhere although they did mention that those meeting the qualifications *and* referred by others they deploy were also considered. The "who you know" didn't matter if you first did not meet the qualifications.

There are outstanding informal opportunities to also improve your odds. An interesting article I read recently even mentions taking up golf due to the excellent friendships and networking opportunities provided. Any adjuster reviewing claim conference agendas, whether at a large conference or a vendor seminar, will see they always include a golf outing.

We strongly recommend memberships in your local claim association. You will find invaluable opportunities to meet claim managers and other adjusters in your local community who have the inside track on current opportunities in your area. These associations also are an excellent source for obtaining your continuing education credits required by your state licensing bureau. For a complete list of claim associations, you can find one near you on this link at <http://www.claimspages.com/data/associations.asp>.