

Claims Education



INTERNATIONAL INSURANCE INSTITUTE

emagazine

TRAINING || TALK

FEATURE || STORY

In this issue we feature part four of our seven part series, *While Others Wait, Some Bold Companies Invest in Their Future with Training*. Veronica Dunbar takes a look at a Plymouth Rock Assurance and how they decided to use training to help back up their promise to be more than just insurance.

See our News Briefs section for announcements on the new books offered at Claims Professional Books, the location of our upcoming 7th Annual Claims Education Conference, the new claims blog, and the new Carl Van YouTube Channel.

We are also pleased to include an article written for the general public that has had such a fantastic response, we thought we would include it for our readers. See *Oh Her, She's New* on page 3.

As always, we here at International Insurance Institute welcome your contributions to CEM and encourage you to contact Karla Alcerro at karla@insuranceinstitute.com for any input. Please feel free to direct any questions, feedback, articles, claims success stories, and/ or even topics that you would like to see discussed in the magazine. ■



Carl Van
President and CEO
International
Insurance Institute

While Others Wait, Some Bold Companies Invest in their Future with Training

Times are definitely tough for most insurance companies these days. And when times get tough, training and education usually are the first casualties of cost cutting directives. This is nothing new. This 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, despite the downturn, realize that in the long run, they must keep their employees trained and educated. Why? Because they believe it's more profitable.

This series 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.

Part 4 of 7

Plymouth Rock Assurance Lives It's Brand, and Proud to be More Than Just Insurance

by Veronica Dunbar

THE COMPANY

Plymouth Rock is one of the largest auto insurance companies in New Jersey, and has an excellent record of financial stability.

Plymouth Rock recently merged many of its car and home insurance companies in New Jersey under the brand Plymouth Rock Assurance.

Plymouth Rock New Jersey is managed by the Plymouth Rock Group of Companies which together write or manage over \$1 billion in personal and commercial auto and homeowner's insurance in Massachusetts, New Hampshire, Connecticut and New Jersey. The New Jersey companies have grown 14 fold since 2000.

Plymouth Rock's service has long been some of the best in the industry. Customer satisfaction surveys are over 94%, and they continue to rank in the best tier of companies on the New Jersey Department of Banking and Insurance list.

What sets Plymouth Rock apart is the seemingly total commitment to being more than just insurance. Not only does the culture at Plymouth Rock stress treating its customers as family, but

they actively look for ways to protect their customers in ways most companies wouldn't think about.

A quick example is the "Get Home Safe" program that Plymouth Rock initiated by President & CEO Gerry Wilson at the suggestion of an employee, Shannon Greevy. Plymouth Rock will reimburse policyholders for cab

fare if they call for a safe ride home rather than risk driving under dangerous circumstances. One can imagine that this program has been quite useful around the holidays when people tend to drink and drive. Other signature programs include the company's Door to Door Valet Claims Service in which they seek to minimize the inconveniences and hassles of the claim and car repair process, and the Pledge of Assurance in which they put their money where their mouth is and give \$25 to charity if they fall short of their service standards, either in their view or in the opinion of their customers.

THE TASK

With customer service already so high, Plymouth Rock knew it wouldn't be easy to find ways to improve its customer service. Nevertheless, Plymouth Rock executives, being extremely proud of the company's desire to be more than just insurance, as well as treating customers like family, were looking for opportunities to increase the recognition of those branding concepts with their customers.

President & CEO, Gerry Wilson, had been the recipient of some of the Awesome Claims Customer Service training delivered by International Insurance Institute many years earlier, and knew there was some very powerful customer service skills from that course that he wanted to bring to Plymouth Rock in order to raise service levels even higher.

It just so happened, that International Insurance Institute was already in-house, providing Negotiation Skills training to the claims department. The stars appeared to be lined up for III and Plymouth Rock to join forces on a one-of-a-kind Insurance Customer Service

and Branding course that would not only raise customer service to new levels, but greatly increase the chance that customers would recognize their special brand of service.

Carl Van, President & CEO of International Insurance Institute, Gerry Wilson, President & CEO of Plymouth Rock New Jersey, and Rick Adam, Chief Claims Officer of Plymouth Rock New Jersey, outlined and developed a hybrid of the Awesome Customer Service course. Erin Collinson, Communications Director, also helped with some of the branding examples used in class. The result was a program so effective, it was decided that the program would be delivered to not only Claims, but the Customer Service group,

Our people came back from the training saying they were able to use their new skills right away, such as to calm customers down and gain trust.

**- Gerry Wilson,
President & CEO of Plymouth Rock Assurance**

Marketing, Underwriting and any other department that interacts in any way with the customer. Carl Van commented, "I was extremely impressed with the executive group at Plymouth Rock. Not only did they want to attend the training sessions, but they got involved in the design of the program." This might be an understatement. From CEO Gerry Wilson, President of High Point Jim Tignanelli and all of the VPs, all the way to the company receptionists, every professional in the organization that interacts with customers attended the training. Even Hal Belodoff, the company's Chairman of the Board attended the training.

Gerry Wilson said, "The Customer Service course that International Insurance provided was so practical, our employees loved it. Most training cover customer service in flowery terms, but they don't make it practical. Our people came back from the training saying they were able to use their new skills right away, such as to calm customers down and gain trust."

One claims employee reported he was able to reduce his voice mail queue by 75% within a week of attending the training.

Rick Adam commented, "What struck me was how actual real life business problems were used to demonstrate the use of the techniques that were being taught to the employees. This is not just a course for Customer Service associates but rather a course for all business people in companies that want to excel beyond their specific industry, and reach the 'Gold Standard' of delivering an exceptional customer experience."

"What so impressed me about the Plymouth Rock people is how true to heart they were to their ideals. Many companies have slogans and marketing tag lines, but these folks really were constantly looking for ways to be more than just insurance. They truly do view their customers as family members, and that comes out right away", said Carl Van. He continued, "They are so dedicated to customer service, they even have a program called Pledge of Assurance (sm), where

they make a donation to charity if they have an unsatisfied customer. Who does that? That is so impressive!"

Plymouth Rock's brand equation is: Insurance + More = Assurance. They believe they go beyond what "insurance" is. They are proud to redefine insurance from something negative to something positive through a relentless attention to customer service and a view of their customers that they are part of their family.

Wilson received a B.A. in East Asian Studies from Oberlin

THE DECISION MAKER

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**- Carl Van,
President & CEO,
International Insurance Institute, Inc.**

Oh Her? She's New: A Lesson in Attitude and Performance

by Carl Van and Veronica Dunbar

*This article was originally written and published in June 2011 for the general public as opposed to a claims specific audience. It includes excerpts from the book *Attitude, Ability and the 80-20 Rule*. Since that time, the article has appeared in over 40 national magazines and websites including... (name 3 or 4 here).*

We have agreed to reprint it here for our subscribers.

Part of any management, leadership, and employee motivation speech, is a common theme; that is that people's performance is influenced by their attitude. This article will propose that people's performance is 80% their attitude and 20% their ability. When referring to attitude, it doesn't mean how happy they are. What is referenced is their attitude towards their job.

Charlie travels extensively for his job. He travels so often that he is constantly observing the customer service he receives on an airplane. The other day, Charlie encountered a somewhat overbearing flight attendant while in first class. The flight attendant, Sweet Dee, was being very pushy and telling people what to do.

Sweet Dee ordered people around in a demanding, unnecessarily authoritative tone. "Close that laptop." "Put that up there." "Put that seatbelt on." "That can't go there." "That has to be turned off." After observing this for some time, Charlie couldn't resist speaking up to Sweet Dee about her customer service skills. Charlie said, "You know, I think your customer service skills could really use some improvement." Of course, the other passengers were all nervous looking around at each other thinking, "Oooooooo ... he's gonna get it"

"Well sir," she said snidely, "I'm here mainly for your safety."

That's all Charlie needed to know. That statement alone answered Charlie's question on how someone in the customer service business could be so lacking in skills. The answer is she's not lacking. Her ability is just fine.

Flying as much as Charlie does he knows that pilots always say "The flight attendants are here mainly for your safety, but if there is something they can do to make you feel more comfortable, please feel free to ask ..." Well, Sweet Dee actually believes this!

So, let's pose a question: What's driving her performance? She knows how to be polite if she wants to be. She knows she's a representative of the airline. She probably has to deal with huffy customers every day. So what's driving her poor customer service performance? This poor woman thinks she's in the safety business and not the customer service business. She believes her job is safety. She even said it, "I'm here mainly for your safety." What's driving her poor performance? Her attitude!

And her attitude is: *I'm not here for your pleasure. I'm not here for your comfort. I'm not even here to ever make sure you come back again. I'm here for your safety.* And because of that, she can be mean. She can be nasty. She can be bossy. Why? Because she's not in the customer service business, she's in the safety business. And because of her attitude, she is perfectly okay with pushing customers around.

Knowing this, Charlie responds to Sweet Dee by saying "Yes, I agree you are here for safety. But you're not in the safety business. You are in the customer service business. I think you made a mistake by separating the two. Safety is part of the customer service you provide. It's an important part, but still just a part."

As she rolled her eyes, Charlie said, "Think about it. 99.9 percent of the time, you are dealing with people and their needs; Serving drinks, answering questions, and getting them things. You're not dealing with safety issues. Most of your time on the job is spent providing customer service."

Knowing flying is very safe, Charlie even asked Sweet Dee, "Have you ever been on a plane that has crashed?" "No", Sweet Dee replied. "Well, there you go then," Charlie said, "You've never even been on a plane that's crashed. Yet it's your excuse for bossing people around." Again, Sweet Dee demanded, "I'm here mainly for your safety ... SIR!"

Growing tired of the conversation and realizing that all of the passengers had pulled their ear phones out and were now listening intently, Charlie finally said, "Okay. You're here mainly for my safety. Fine. Then why is the other flight attendant back in coach being so nice? You know, the one who is always smiling, being polite, courteous, helpful, and friendly? Why is she asking people to do things and not barking orders? You do the same job yet she's making people feel good about it. Why is that?"

Sweet Dee looked down the aisle, looked back at Charlie and smiled condescendingly, pointed down at the other flight attendant, and said, "Oh, her? She's new."

There you have it. A perfect example of someone who's attitude is driving their performance. Was it her ability? Probably not, she knows how to smile. She knows how to ask instead of demand. She knows how to talk to people, so as not to make them feel yelled at. Her ability is just fine. What was driving her poor performance in customer service? Her attitude!

It's her attitude about what she does for a living which is driving her poor performance. Maybe her attitude is that she is in the business of safety, transportation, or "keeping the airplane clean." Who knows?

It's not that she has a nasty attitude in life. It's just that she doesn't understand her job. You see, she's not in the transportation business or the safety business. She's in the customer service business. Performance is 80% attitude and 20% ability.

How can Sweet Dee improve? She can remember these points:

- **Attitude drives performance:** How she describes her job is just as important as the tasks she performs.
- **Take off the blinders:** The plane probably really isn't going to crash, so she should keep in mind that although safety is important, most of her time deals with customer service.
- **Perception is everything:** Although she might not believe her job is in customer service she needs to let the passengers think that. If she was perceived as being polite then people would more willingly listen to her and act accordingly. ■

College, an M.A. in History from the University of Michigan and an M.B.A from the University of Michigan. He also spent time in Osaka, Japan where he researched Japanese human resource management strategies.

Prior to joining Plymouth Rock, Mr. Wilson served a thirteen-year tenure with a national auto carrier rising to General Manager of their Michigan Division, where he was directly responsible for business in the state of Michigan. During this time, Mr. Wilson served on the Executive Committee of the Insurance Information Association of Michigan and on the Government Affairs Committee of the Michigan Insurance Federation.

Mr. Wilson began his career with the Plymouth Rock group of companies in 2000 as President and CEO of Palisades Safety & Insurance Management Corporation, and was responsible for the management of the New Jersey personal lines insurance operation.

He was named 2003 Insurance Company Person of the Year by the Professional Insurance Agents of New Jersey (PIANJ).

Aside from his role at Plymouth Rock, Mr. Wilson also serves as Chairman of Twin Lights Insurance Company, Teachers Auto Insurance Company of New Jersey, and as a Director of Shared Technology Services Corporation, and Mount Washington Assurance Company, all Plymouth Rock managed companies.

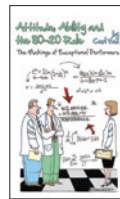
He says his current role is also his favorite. He loves being in the middle of things, believing in what he is doing, and most of all believing in the company. He says being a leader is the best part about it, along with working side by side with smart and interesting people. Although he says landing in the insurance industry originally was not intentional, he now can't imagine why anyone would not want to be in it. "Every day we get to deal with life, money, and the solutions to dramatic situations."

Mr. Wilson attributes most of his success to simple luck. "I've been lucky to get really great people to work with me", he says, "I don't view myself as particularly brilliant, but I am a good generalist. He also works hard to understand the differences in people and what motivates them. He says, "That every time you figure out what makes someone tick, it's like getting a little 'super-power'. If you get enough of these super-powers, you become a superhero. I am a firm believer that you have to understand people to work with people."

You may find his article entitled "What Assurance Means to You" in *AutoFocus* Summer, 2011. His hobbies include Scuba diving, windsurfing, family, reading and talking politics. ■



Gerry Wilson, President & CEO of Plymouth Rock says they are proud to redefine insurance from something negative to something positive.



Claims Professional Books

Yes, two more books have been added to the library of books at www.ClaimsProfessionalBooks.com.

Gaining Cooperation for the Workers' Comp. Professional: How to get the injured worker to do what you want them to do.

Attitude, Ability and the 80/20 Rule: The makings of exceptional performers.

Carl Van YouTube Channel

International Insurance Institute announces the Carl Van YouTube Channel. This channel will be updated periodically with new clips from the on-line claims training videos at www.ClaimsEducationOnLine.com. This is FREE training!

Every other week or so, a new clip will be added to the library. It is starting with clips from the Critical Thinking for Claims Professionals, but will also be including clips from Real-Life Time Management for Claims, Negotiation Skills for the Claims Professional, and the most popular video, Exceptional Claims Customer Service!

To be notified of the new clips as they become available, all you have to do is:

1. Go to www.youtube.com/user/CarlvanTV and subscribe. or
2. Go to Facebook and "Like" either (or both) of the pages at www.facebook.com/CarlVanSpeaker or www.facebook.com/InternationalInsuranceInstituteInc.

New Claims Blog

Our new blog is available to view at:

carlvanclaimsexpert.wordpress.com

Come check it out!

New Customers

We are delighted to welcome our newest members who have joined International Insurance Institute's member list, either through on-site training, on-line video training or training materials.

UNITED STATES

Karel Davis, L&D Manager, State Compensation Insurance Fund

Lainie Barrows, L&D Supervisor,

State Compensation Insurance Fund

Ted Duckworth, Claims Administration Manager,

Germania Insurance

INTERNATIONAL

Troy Bourassa, Claims Director for Alberta Motor Association,

Alberta, Canada

Location for 7th Annual Claims Education Conference

Ann Van, Director of the Claims Education Conference, announced that the location of the upcoming conference will be at the beautiful Merritage Resort and Spa in Napa Valley, California. Located in the heart of Napa Valley, the Merritage boasts its own on-site vineyard, winery and wine cave. To register or download a free brochure, visit www.ClaimsEducationConference.com. ■

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