

*“You can ask me for anything you like, except time.”*

— Napoleon Bonaparte, 1803

# Meeting the Challenges of Time Management

This is the second in the 8 part series of the popular book, *The 8 Characteristics of the Awesome Adjuster*, reprinted with permission by *Claims Magazine*. In it, Carl Van briefly looks at the challenge of Time Management. - Ken Bohn, Sr. Editor

The question is not, How do I return 50 phone calls a day? One of the most important things to understand about effective time management is that there is no way to get all of our work done.

*“Which task is creating more work?” If one of them is causing more work for you, then it becomes a priority to eliminate that extra work.*

When I teach our Real-Life Time Management for the Claims Adjuster class, invariably someone will ask the question: “How can I possibly return 50 phone calls in a day?” My response is normally, Because you asked me that question, I now know what you have been doing wrong.

The question should be, What am I doing in the process that’s making me get 50 phone calls? If we can solve that problem, we won’t have to worry about how to efficiently return 50 phone calls.

Most claims people try to improve time management by to organizing in

an effort to complete more work, when that is not the issue. The issue is, What am I doing that’s causing more work? And, What can I do to eliminate those things that create more work so I can prioritize the tasks that remain?”

Here is just one possibility:

### The Wendell Lambert Effect

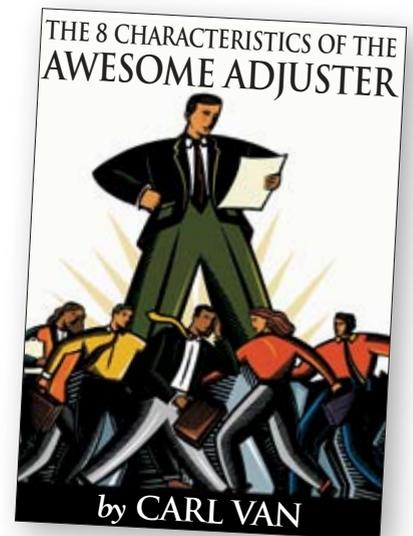
Voice mail might be the worst culprit to effective time management. Too many of us allow voice mail to pick up even when we are there to hear the phone ring. It might be that you do not want to be interrupted, or it’s a person you don’t want to deal with right now. Each justifiable.

Allowing the call to roll into voice mail should be viewed from the time management perspective. Ask yourself, “Which task is creating more work?” If one of them is causing more work for you, then it becomes a priority to eliminate that extra work.

In the figure below, there are two columns. Let’s say you receive 100 phone calls in a week that you could have answered, but instead you let roll into voice mail.

In column one, let’s say that you had the opportunity to answer all 100 of those phone calls. For the sake of this example, let’s say you answered every call when the phone rang. What’s your total number of phone calls? 100.

Now look at column two. Instead of answering them, you let all 100



calls roll into voice mail. Now you have to pick up 100 voice mail messages and write each one down. Do you have to return all of those calls? The answer is usually: no.

Probably only about 90 percent you will actually need to return, the other 10 percent probably just want information. You now have to make 90 outgoing calls, after listening to a 100 voice mail messages. Just the task of writing down the message is already extra work because it went into voice mail, so you have created extra work.

Do you need to reach all of these 90

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people on the phone? No, but for this example we'll say half. Now you'll need to talk with 45 people. Odds are you'll only reach half and leave messages for the others. Then what? That's right, they call you back. Do all of them call you back? No, only about 90 percent will call back, because the other 10 percent might be seeking information that you could have just left in a message.

Let's say about 40 actually call you back. What happens when those people call you back? They roll into

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voice mail, of course. Now what do you have to do? You have to pick up 40 voice mail messages and make return phone calls. Do you have to return all of them? No, you only have to return about 90 percent, so you'll now make about 36 outgoing phone calls.

Do you get all of those people? No, of course not; you only get about half, so you'll talk to 18 and guess what you do with the other 18? That's right, you leave a message for them. What do those 18 people do when they get those messages? That's right, they call you

*Voice mail might be the worst culprit to effective time management.*

back. Not all of them, probably only about 90 percent, so maybe 15 or 16 call you back.

What happens with those 15 phone calls when they come in? Well you let them roll into voice mail of course, and it goes on and on and on.

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**100 Calls get answered  
or  
100 Calls go into voice mail**

**Total Calls – 100**

**100 – Pick up voice mail**

- 90 – Return calls (leave 45 messages)
- 40 – Incoming calls into voice mail
- 36 – Return calls (leave 18 messages)
- 15 – Incoming calls into voice mail
- 13 – Return calls (leave 6 messages)
- 5 – Incoming calls into voice mail
- 4 – Return calls (leave 2 messages)
- 2 – Incoming calls into voice mail
- 1 – Return call (leave 1 message)
- 1 – Incoming call into voice mail
- 1 – Return call. All calls completed

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**308 Total calls**

The general rule of thumb is that for every call that you could have answered you are literally generating three-four more phone calls. Thus, creating more work to do!

Unfortunately, the price you paid for not being interrupted has created

more work that will interrupt you later.

Just don't allow yourself to be interrupted. Answer the phone, deal with it and get right back to what you were doing without it feeling like you've been interrupted. Then you could handle both issues, and make the most effective use of your time.

Can this be done easily? Well, it's not easy, but it's not impossible. Just ask Wendell.

The key is Wendell Lambert. That name, loosely translated means, "Answer Your Damn Phone." Actually, Wendell is a claims executive, who answers his phone. I have never had to play telephone tag with him. His rationale: "I don't like wasting time, so I answer my phone."

Simple, but very effective.

**If customers would just listen**

My class always begins with this exercise. Finish this sentence: "My job would be much easier if the customers would just \_\_\_\_\_." The response I

almost always get is: LISTEN. There are other answers that might save time and help us blow off steam, but remember we would not have jobs if all the customers just went away.

For the sake of job security, we'll stick to the challenges we can actually address and issues we can influence. Can you affect whether customers listen to you? The answer is yes.

- Do you have influence over whether customers remember what you say? Definitely.
- Can you change customers' attitudes so that they will be more cooperative? Absolutely.
- Can you reduce the number of calls customers make to you? Unquestionably.

As an adjuster, you have incredible power over things you never thought possible that will make your job much easier and save you a lot of time. All you need is a little training by someone who knows claims.

*The 8 Characteristics of the Awesome Claims Adjuster* is intended for already solid performers who wish to become superior. The full-day workshop was designed to heighten the awareness of the characteristics which are the trademark of truly exceptional adjusters (Attitude, Initiative, Customer Service, Teamwork, Desire for Excellence, etc.). Each student will come away from the day with an action plan enhanced by specific areas of concern.



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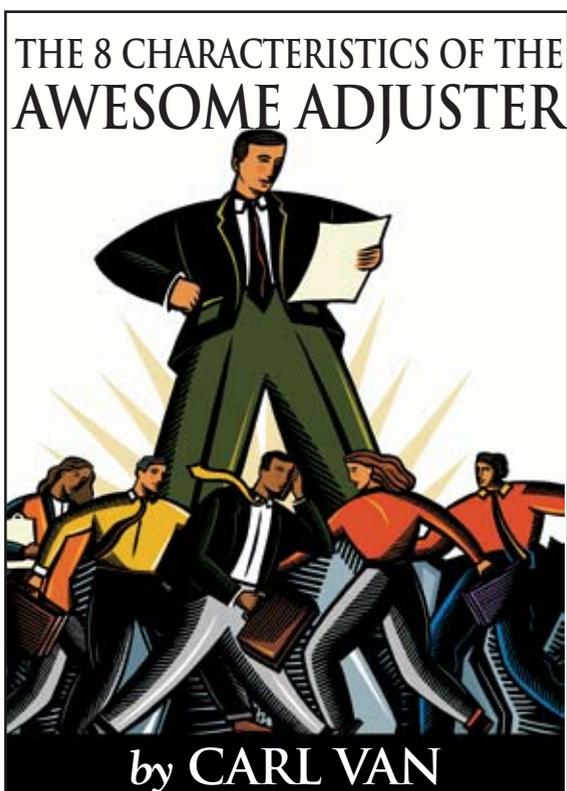
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**seminar solutions**

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# *The 8 Characteristics of the Awesome Adjuster*



*Retention is the name of the game. Adjusters are the real reason people stay or leave a carrier. This book will help any claims person improve their company's retention and that goes straight to the bottom line. It will be terrific annual reading for all seasoned experienced claims people. Not because they aren't doing a good job, but because they can do a fabulous job, with less hassle, less confrontation, better production and a lot less stress!*

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—Sam Friedman, Editor-In-chief  
National Underwriter

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