

# The Conference that Couldn't Fly... Soars!

## An attendee's view of a new kind of conference

BY JOSÉ RAFAEL GONZÁLEZ, ESQ. CPA, HUMACAO, PUERTO RICO

Given our name, International Insurance Institute, we thought it fitting to hear one of our far-traveling attendees give an account of the conference as he viewed it. José González is an attorney and CPA with the González & Morales Law Offices in Humacao, Puerto Rico, who came to Sonoma, California for the conference. —Ken Bohn, Sr. Editor

When the concept arose, there were plenty of skeptics. Put on a conference that truly delivers on the promise of providing helpful information, without all the usual stuff that makes people confused, irritated, or just plain bored? Not a chance. Financially not feasible. It'll never happen.

But to their credit, the folks at International Insurance Institute never flinched. The result? An incredible, no-hitch conference that met and exceeded the expectations of virtually all attendees by not doing what most of us hate, and only doing what most of us love.

### The Promises of What They *Wouldn't* Do.

**1. No boring panel discussions.** Throughout their advertising, the Claims Education Conference committee promised that, no matter how hard one looked, one would be unable to find a single panel discussion. This came as quite a blow to the sleep deprived, who look for panel discussion sessions in order to catch a few winks.

**2. No unskilled presenters.** True to their word, there was not a single “non-professional” trainer. Not one person up on stage pretending to do training while they try to sell you their services. Not one person delivering some worn

out old speech they have been giving for years.

**3. No PowerPoint.** Not one trainer attempted to commit “Death by PowerPoint.”

*Sandy Masters, Regional Marketing Director of AICPCU, commented, “We knew they were doing something different—actual training for claims professionals in the areas of customer service, time management, coaching and teaching for claims managers, just to name a few of the many sessions offered.”*



Brief opening comments let participants know what they could expect from the conference. And see...no PowerPoint.

### The Promises of What They *Would* Do

**1. Present meaningful, applicable information, in a training format that would make it easy to bring back to the office.** Instead of 50-minute sessions that just scratch the surface of a subject, and leave you with a feeling of uncertainty, all breakout sessions were three hour training modules.

The sessions were sections of actual training classes offered by International

Insurance Institute, Inc, and gave the attendees clear insight into what they could expect from a full-day class. Real-life scenarios and situations were discussed, and attendees left each session with something they could actually use and apply right away.

*As Lisa Miller, Market Claims Manager of Allstate Insurance, said, “Great concepts to apply to my everyday job responsibilities.”*



Ann Van and Lisa Ferrier welcomed all conference attendees with a personalized bottle of wine.

**2. Training to be conducted by professional trainers with claims backgrounds.** All the trainers at the conference were professional trainers from International Insurance Institute, and all have extensive claims backgrounds. This gave the participants the opportunity to ask claims-specific questions in the sessions.

All of the trainers were enthusiastic, entertaining, and extremely knowledgeable. They were extraordinarily smooth in their presentation style, and kept the sessions moving at the perfect pace.

*Steve Watkin, General Adjuster, Farmers Insurance, commented, “The conference was well run. The instructors did a great job of presenting the material.”*

*Tonya Bernhard, Claims Team Manager*

*Save the Date*

**2<sup>ND</sup> ANNUAL  
CLAIMS  
EDUCATION  
CONFERENCE**

**May 15-18, 2007**

**Myrtle Beach Marriott Resort  
at Grand Dunes**

**Myrtle Beach, South Carolina**

*presented by the*



**International  
Insurance  
Institute, Inc.**

Come for the high-level claims education and training, and enjoy golf, shopping, nightlife, and of course, beaches!



at Liberty Mutual, stated, "The content of the presentations was great! The staff has awesome presentation and speaking skills."

**3. Make learning fun.** Each session was made fun with prize give-aways (such as signed Emeril Lagasse cookbooks, wine, candy, etc.). Some sessions had attendees separate into teams that competed against each other, while other sessions encouraged individual participation in role-plays.

Charlie Kaz, Sr. Claims Asst. of C.V. Starr & Co., stated, "Excellent job by both of my facilitators. Truly passionate, effective, and fun presentations. Perfectly aimed to reach a variety of students of all experience and skill levels."



Unlike most conference breakout sessions, attendees were given time to actually practice their newly learned skills.

## The Sessions: Adjuster Track

**Awesome Claims Customer Service for Adjusters.** This breakout session, designed especially for claims adjusters, focused on changes adjusters could make that would not only improve customer service, but also make their jobs easier! Some of the specific topics included:

- Customer service is our job. Focusing on the fact that in claims, customer service is all that we do.
- Gaining customer cooperation by using the "Acknowledgement" power tool. Instead of saying, "Mr. Smith, if you'll listen for a minute, I can explain why you're wrong," say, "Mr. Smith, I understand your point. Let me take a moment and explain why

this decision was made."

- Avoiding the "Claims Hammer." Instead of saying, "If you don't release your vehicle, you will be stuck with the excess storage fees," say, "If you will release your vehicle, we can help you avoid unnecessary storage fees." Or, instead of saying, "If you don't sign the medical authorization form, we won't pay you," say, "If you would be willing to sign the medical authorization form, we will be able to collect your bills and get them paid for you."

Brian Baker, Field Claims Manager, Cincinnati Insurance, commented, "Best Seminar I have ever attended. Outstanding staff, outstanding topics."



Ken Bohn, Assistant Vice President of Ill, gives examples of how to avoid using the Claims Hammer when speaking with customers.

**Business Writing Skills for the Claims Adjuster.** This breakout session not only focused on some important elements to improve professionalism in claims letters, but also on being more persuasive. Some of the specific topics were:

- Avoiding clichés such as "per the above referenced matter" and

"please be advised."

- Rules of thumb to keep letters clear, and avoid jargon.
- Making sure the letter is clear, so as to reduce calls questioning the letter.
- Eliminating insulting language such as "of course you realize," or "it seems like you're confused."
- Developing phrases that persuade the reader to believe what they are being told.

## Time Management for Claims Adjusters.

This breakout session provided tips for reducing the amount of work an adjuster has by eliminating things that actually create extra work, as well as setting priorities based on results rather than emergencies. Some of the tips covered were:

- How to reduce the number of phone calls one gets and receives by avoiding the Voice Mail Multiplier. A key element is to resist the temptation to let calls roll into voice mail when the call could be answered.
- Shifting the focus on priorities based on results. For example, if something is going to take more time to do later than if it is done now, it becomes a higher priority.
- Reducing the frustration of constant interruptions by creating a flowing to-do list that allows for new items to be added and ranked during the day.

Julie Lewis, Director of Claims at MGM Mirage, commented, "I learned very useful information in this session that I will definitely use and implement in my daily duties."

**Negotiations Skills for Claims.** This breakout session analyzed various strategic negotiation techniques, starting with building cooperation and ending with attaining the most accurate possible settlement. Some of the strategic elements of an effective negotiation that were discussed included:

- Thinking/Feeling Strategy—we discussed that the secret of the most successful negotiator is that



Tonya Bernhard, Claims Team Manager at Liberty Mutual, pays close attention to the skills outlined in the Time Management class.

they know the difference between people who think and people who feel. When a person uses the word “think” in common conversation to describe his beliefs, they are giving an analytical response, and thus dealing directly with the facts is acceptable. Whereas, a person who uses the word “feel” in common conversation to describe his beliefs has emotion-based feelings, in which case you should utilize the following five steps in order to avoid hitting an impasse in the communication:

**Why** — Why do you feel that way?

**Acknowledge** — Acknowledge their answer as reasonable.

**Bridge** — Provide a reason why they should consider what you have to say.

**Agreement** — Obtain agreement that your information might be valuable to them.

**Facts** — Provide the facts when the customer is ready for them.

- Establishing a Negotiation Plan—the class also focused on the importance of having a negotiation plan, which incorporates the following steps for the settlement range and subsequent offers:

**Set** the low and high ends of your range.

**Set** a reasonable “target” within your range with which you would be satisfied.

**Plan** your incremental values that narrow in on your target.

**Increase** your offers in diminishing

amounts to “direct” the settlement. Set the “anchor” in your conversation. It is advantageous to establish your offer as a fair claim value and then stay in your conversation, with your value, and your numbers, rather than talking about their demands or their numbers. Experts say that a successful negotiation is often a matter of time staying in “your conversation.”

*Tara Kalkbrennar, Claims Specialist of Safeco Insurance, wrote, “Very informative. I learned numerous techniques I hope to use in the future and share with others, i.e. claims hammer, nail down questions, etc.”*



Dave Vanderpan, Director of Claims Training for III, gets the session on Negotiations going with an opening discussion on both good and bad techniques.

### The Sessions: Managers Track

**Awesome Claims Customer Service for Managers.** With a different focus than the session for adjusters, this session focused on unit, office, and organizational goals of customer service and tools the claims staff have at their disposal. Some important elements were:

- Improving customer retention by knowing that retention is driven by whether we have met a customer’s expectation, and taking the time to set that expectation when we have the opportunity.
- Reducing repetitive questions or repeat phone calls by the customer

by using verbal tools that increase customer retention.

- Revisiting common statements claims people make, that often have the opposite effect. These are simple, honest mistakes that most claims people can change once they realize how the customer hears them. For example:

#### **Trying to get a customer to be patient:**

- The adjuster *says*, “Sir, you’re going to have to be patient.”
- The customer *hears*, “Sir, since I’m not taking your situation seriously, and I’m overworked, and don’t really have the time necessary to do a good job for you, you’re going to have to be patient.”
- The adjuster *should say*, “Sir, I understand the need to get this claim resolved promptly and efficiently for you. I will do everything I can to keep it moving.”

#### **Trying to get a customer to trust him/her.**

- The adjuster *says*, “Sir, you are going to have to trust me on this.”
- The customer *hears*, “Sir, I have no reason for the things I do or say. If I did, I would explain them to you in a way you could understand. So, question everything I tell you. And for heaven’s sake, *DON’T TRUST ME.*”
- The adjuster *should say*, “Sir, you have every right to question the process. You, like me, want to make sure you get everything you are entitled to. I’ll do my best to make things clear.”

#### **Trying to get a customer to calm down:**

- The adjuster *says*, “Sir, I don’t know if there is any reason to get excited over this.”
- The customer *hears*, “Sir, you have no reason for your actions, and your feelings have no value. What a hysterical moron you are.”
- The adjuster *should say*, “Sir, I can understand why you are frustrated. Let me see if I can help.”

**Trying to get a customer to be reasonable:**

- The adjuster *says*, “Sir, you are going to have to be reasonable about this.”
- The customer *hears*, “Sir, you are not a reasonable person. You need to change your mind on this. And by the way, once you change your mind, you’ll be proving that I was right that you are unreasonable.”
- The adjuster *should say*, “Sir, I understand your points. You are obviously a reasonable person. You are entitled to an explanation, and I’d like to provide that to you now.”

Ron Todd, Claims Manager of Great American Insurance, commented, “Very good information learned. All instructors did a very nice job.”

**Stress Management for Claims Managers.** This breakout session began with the participants completing a “Stress Test,” and ended with delving into where most stress comes from, and how to eliminate it before it occurs. Some suggestions were:

- Be in charge of your reaction. Most stress management experts admit you have almost no control over the things that stress you out. The fact that customers yell at us; the fact that there is too much work to do; The fact that standards are high and sometimes unattainable. These are all examples of things over which we have no control. However, the experts would argue, you *ALWAYS* have control over how you respond to them.
- Plan your reaction. Decide in advance how you will respond to things that you can predict are going to happen that would normally stress you out.
- Focus on the positives when possible. Have too much work to do? At least you have some job security. Your manager gives you all the difficult assignments? At least you have a manager who trusts and respects your abilities. Customers always complaining? At least you have a job where you can help people in need.

As Heidi Lewin of The Hartford said, “Excellent, excellent, excellent. Great take-aways.”



Amber Williams of Grange Insurance relaxes and enjoys a little of the fun in the Stress Management class.

**Teaching and Coaching for Claims Managers.** This breakout session, according to the participant feedback, was the most eye-opening session of the conference. The session demonstrated how dramatically claims supervisors and managers could improve the performance of their people by focusing their people on improving themselves. It also covered eliminating some very poor teaching and coaching techniques that claims management uses to train, and replaced them with some solid adult learning concepts. Some of the areas covered were:

- Don’t settle for leading by example. Leading by example is good, but leading by being a beacon is better. A beacon shines on its own, and can be seen even by people who are not necessarily looking for it. Talk about the importance of self development every chance you get.
- Don’t send employees to training without reminding them of their job. People tend to take their job responsibilities seriously. Too many employees show up at training sessions with absolutely no expectation to do anything expect waste an entire day. Before sending them to a training session, remind them they are being paid to be there, and you expect results.

- Expect results. Expect them to get something out of the class, and come back with at least three things they are going to actually use or do as a result of the training. The most attentive and successful learners are those that show up to class with the desire and the expectation to learn something. In most cases, this is set in place by the supervisor or manager.

Greg LaMarche, CEO of LaMarche Assoc. Inc., commented, “Excellent conference. Practical teaching & coaching.”



James Swanner of AmFed Companies (center) picks up some great training in the Teaching and Coaching class, along with Brian Baker, Field Claims Manager of Cincinnati Insurance (top) and Tom Behrend, Division Claims Manager of Acuity Insurance (lower right).

**Interviewing for Promotion.** This breakout session was the most unique and specialized of all of the sessions at the conference. Quite different from common interview tips, this session’s focus was entirely on things to do, and things to avoid, when interviewing for that internal promotion. There were even different tips for when you are interviewing with someone who knows you well, like someone you work for; and for when you are interviewing with someone who doesn’t know you well, such as a hiring manager in another area of the company. Some points made were:

- Don’t show up without a plan. Choose a plan of how you will improve the organization, or



Carl Van, President and CEO of III, and Bernie Rosauer, Director of Claims, Ameriprise Insurance, offer tips in the "Interviewing for Promotion" breakout session for managers.

yourself. Do a little homework, and find out what the hiring manager's priorities are.

- Don't come with a list of demands. It's a turn off. Enough said.
- Don't complain about anything. Don't complain about traffic, don't complain about your current job, and don't complain about your sore feet.
- Do focus on what benefits you can offer the hiring manager.
- Do identify what you know about improvement opportunities, and what you might do to generate improvement. Show you've been thinking about it.
- Do have an intelligent answer to, "What are your weaknesses?" The old, "Well, I guess sometimes I just work TOO hard," or "I suppose I am a perfectionist. With me, it has to be right, or not at all," just doesn't cut it anymore. Demonstrating the ability to be self critical, and a willingness toward self improvement, will impress most people.

*As Dick Aten, Assoc. Superintendent of Cincinnati Insurance, said, "Excellent material and presenters. I learned, which is new for a conference."*

### The Activities



Everyone enjoyed the fantastic golfing weather in the beautiful wine country.

**Golf Tournament.** Set among the beautiful hills of Rohnert Park, the 1st Annual III Claims Education

Conference Golf Tournament was a great success! Stocked with lunch and tee prizes, the foursomes teed off for the 18-hole scramble-style event. The weather and the company couldn't have been better.

The course was challenging but fair and all that really seemed to matter was that everyone was having a wonderful time on the heels of the second day of the conference. After wrapping up a relaxing, yet moderately competitive day of golf, everyone met back at the clubhouse for a round or two, sharing stories of that one great golf shot that got away.

With mounting anticipation, awards were presented for Men's and Women's longest drives, closest to the pin, and the top three lowest scoring teams. I apologize for not keeping the names of the winners but you know who you are.

The 2nd Annual III Claims Education Conference Golf Tournament will be held May 17th at the scenic Grand Dunes Golf Course adjacent to the Marriott Hotel in Myrtle Beach, SC.

*Kimberly MacFarlane, Marketing Rep of P.W. Stephens, Inc., commented, "Your entire III staff is professional and wonderful to work with. The best tradeshow/conference I've ever been to!"*

**Wine Tasting and Shopping Tour.** Because the trip was such a popular



Chris Van and Reyna Villalobos get people ready for the wine tour.

choice, two motor coach busses had to be brought in instead of one. The wine tasting and shopping excursion in the Sonoma valley was a huge success and enjoyed by all. The tour began at the Stryker Winery for the tasting of several fine wines. The tasting took place in a picturesque tasting room overlooking the vineyards in the valley surrounded by mountains. The owners of Stryker provided the group with a tour and brief explanation of their wine-making process and the winery's philosophy regarding wine production.

A local deli provided a picnic lunch which all enjoyed on the Stryker grounds. From Stryker the group progressed to the Simi Winery down the road in Sonoma and had another beautiful presentation of wine tasting. At Simi, they were treated to a very educational discussion on how to taste wine in order to best recognize its qualities and characteristics. It was an informative and interesting presentation which will enable tour attendees to appreciate wine, and wine tasting, regardless of which wineries they may visit in the future.

Finally, the group traveled to downtown Healdsburg, in the heart of Sonoma, for some shopping. The quaint little square of Healdsburg contains many boutique shops and storefront wine tasting rooms, along with cafes, restaurants, and a town park in the middle of the square. As they traveled back to the conference location that evening, all agreed that the excursion was visually stimulating, horizon-broadening, and a whole lot of fun!

*Debra Baker of Nebb Institute said, "This was the best conference we've been to, and we go to a LOT of conferences."*

**On-Site Wine Tasting by Elkhorn Peak Cellars.** Considered by many as one of the finest medium-priced wines, Ken and Faith Nerlove, the owners of Elkhorn Peak Cellars treated all attendees to two separate wine tastings.

The first, during the opening reception, was met with rave reviews, and featured



Force behind the conference. (from left to right) LeiAnn Dunford, Executive Vice President of III and Conference Manager; Janell Fisher, Marketing Manager of III; Lisa Ferrier, Asst. Conference Manager; and Gretchen Huettelman, Asst. Conference Manager.

a three-year vertical of Elkhorn Peak Pinot Noir, 2000, 2001 and 2002. Not only did people get to taste the exceptional wine being poured, but conference attendees were also offered special pricing on purchases.

### Thank You

All of the folks at International Insurance Institute and the Claims Education Conference wanted to make sure I mentioned an extra special thank you to their exhibitors and sponsors who helped make the conference possible:

### Exhibitors and Sponsors

COMPANY	CONTACT	PHONE	EMAIL
The Wilber Law Firm, P.C.	Marylee Allen	(309) 663-1245	mallen@wilberlaw.com
Vaisala, Inc.	Andy Kirk	(520) 806-7300	andy.kirk@vaisala.com
P.W. Stephens, Inc.	Kimberly MacFarlane	(510) 651-9506	macfarlane@comcast.net
HAI West	Pam Stetson	(949) 470-4525	pstetson@healthadvocatesinc.com
American Institute for CPCU	Jennifer Smith	(610) 644-2100x7852	smithj@cpcuiia.org
Paragon Subrogation Services	Ani Naccachian	(818) 576-2121	naccachian@paragonsubro.com
Shefchick Engineering	Thomas P. Shefchick	(408) 615-7900	shefchick@comcast.net
American Educational Institute, Inc.	Patrick Vincent	(908) 766-0909	pvincent@aeiclaims.com
American Geotechnical	Roxanne Elsas	(530) 758-2088	elsasro@amgt.com
Four Star Cleaning and Restoration	Dan Cassara	(510) 796-5900	danc@bayareafourstar.com
JM Environmental, Inc.	Jon Aronson	(916) 870-0686	jaronson@jps.net
American Technologies, Inc.	Denise Garcia	(408) 362-3030	dgarcia@amer-tech.com
NEBB Institute	Debra Baker	(866) 632-2467	marketing@nebboffice.com

The second, during Wednesday's reception, also receiving high praise, featured a three-year vertical of Elkhorn Peak Pinot Noir as well as a 2004 Elkhorn Peak Chardonnay.

For days afterward, the conference committee continued to receive requests for information on the wine. For those interested, Elkhorn Peak's web site is [www.elkhornpeak.com](http://www.elkhornpeak.com).

### Looking Forward

With the remarkable success of the 1st Annual Claims Education Conference in the history book, the committee is already looking forward to the next conference to be held May 15-18, 2007, in Myrtle Beach, South Carolina. The Marriott is located right on the beach, so don't forget your sunscreen! ([www.ClaimsEducationConference.com](http://www.ClaimsEducationConference.com)).