

# Make Time in Your Life for Continuing Claims Education

BY KEVIN QUINLEY

**W**hat do most busy claims people gripe about?

The answer: Not having enough time to read and study. Claims professionals live in a world without enough hours in the day.

Full-time careers take up a huge chunk of time. The pace accelerates daily. Downsizing is the norm. Staffs are leaner. Management urges adjusters to do more with less. Supervisory controls widen as companies strive to have less bureaucracy. A longer workday translates into a challenge to find time for study and self-improvement.

E-mail, voice mail, Blackberries and laptops help us stay in touch, but they also encroach on our personal time. The demands of a spouse or children deserve a high priority. Evening commitments for PTA, Scouts, the homeowners association, church groups or soccer practice make study time more scarce.

On top of that, many claims professionals face long daily commutes. This can extend the workday at both ends. It also limits the amount of time left to pursue discretionary activities, like claims education.

It's no wonder that claims practitioners often feel pressed for time, as

though there are never enough hours in the day. There aren't!

Here are 18 timely, field-tested techniques that will help clear your path to continuing claims education:

**1. Get up earlier.** Yes, I hear you groaning. Getting up 30 minutes earlier gives you an extra two-and-one-half extra hours per week. Many people find that doing this gives them study time during their most alert and productive hours of the day. While others may be sleeping, phones are silent and your mind is ready to accept new ideas.

- You're mentally fresher.
- You feel good about checking one item off your to-do list.
- You might be tempted to procrastinate later.
- Your desk is not buried under 1,001 distractions.

Researchers have found that those who work out in the mornings are more likely to sustain long-term fitness habits than those who defer workouts to the day's end. Apply this to the habit of continuing claims education as well.

**2. Get to work earlier.** One insurance student says, "I studied for the ARM and CPCU classes by coming into the office a half-hour early every day. There was no one around and it was quiet. Plus, my employer thought I was working more than anyone else since I came in early!"

**3. Study after work.** Add extra time at the end of your workday. Before leaving the office, simply close the door and read. If you're in a cubicle, snag a vacant conference room or a remote empty workstation away from the late afternoon chaos.

**4. Grab any free time you can find.** Even with a demanding claims job, you can probably squeeze in some study and reading during lunch hours or coffee breaks. Rearrange your priorities if you spend time rehashing last night's episode of *The Sopranos*. Socializing, schmoozing and kibitzing will probably not get you a promotion. Ask whether it's moving you toward your long-term goal.

**5. Use your commute.** If you carpool or take a train into work, take study materials along, read or make notes. View commuting time and business travel as a gift. Enjoy traffic jams and accept the fact that you can't do anything about them, except to put the extra time to study and good use.

When one employed student worked on his CPCU and ARP designations, he rode the bus to work four days a week and managed to read about 15 pages each morning. At 60 pages per week, plus weekend time, he managed to do two courses a semester for several years.

Another student studied for his insurance exams by reading textbooks during his 90-minute commute by train every day. He was able to read the text several times, make notes on the text and use them as his review.

One creative student made cassette tapes and played them as he traveled over 50,000 business miles a year in

the car, giving him plenty of spare listening time.

Dave Morgan of Morgan Bishop U.K. utilizes his business travel. He found that working away from home left him virtually nothing else to do. "Getting exams over with before you get into the realms of real responsibility in your career has to be the solution. I'm about halfway through the UK equivalent and my job takes about 25 hours a day, so I'll be lucky to pass any more of the bloody things!"

Plane travel gives you hours of interruption-free study time. Check into your hotel room and curl up with a good insurance book instead of the television. Double-check that your insurance text is on your list of essentials right below your toiletries.

Insurance writer and consultant Nancy Germond explains, "Self-study programs with tapes are very effective if you don't just turn them on and zone out. Listening while driving to and from work, while waiting for appointments, before dozing off at night is helpful." Nancy also recommends a set of flash cards from the information on the tapes.

**6. Use waiting time.** Prepare for stretches of time when you will be waiting: sitting in line, waiting for your car to be inspected or in the waiting room at the dentist's office. Delays will be much less frustrating when you use them wisely.

**7. Shut off distractions.** Lock the door. Pull the shades or swipe the batteries from your kid's boom box. One mother/student with two little boys made a deal with her kids at night. She

would set a timer for one hour and explain that Mommy was studying and was not to be disturbed. Cloistered behind closed doors for an hour, she studied her CPCU books. When the timer went off, the kids burst into the room, knowing that study time was over.

**8. Enlist family help.** Busy claims professionals have been known to turn spouses into informal study coaches. Even if family members are preoccupied with other activities and interests they can help tremendously by respecting your need for study time.

Ask a spouse to call out questions to you from the text. Have them drill you in key terms using flash cards. Bribe them by promising to take them with you when you go to the annual CPCU Convention. If you need to study rather than fix dinner, have the kids order a pizza or pick up some carryout on your way home from work.

**9. Plan your work, then work your plan.** No elaboration necessary. For example, look at each individual chapter of your insurance course. Divide the readings up into manageable, bite-size bits. Divide and conquer.

Map out a study schedule and timetable. Calculate the number of days or weeks until the exam. Divide this by the number of individual assignments in the course. Or, divide it by the number of pages to be read. This gives you an idea of how to pace yourself and how much reading per day or per week you need to stay on target. Whatever form or format you use is critical to having an overall plan of attack before you embark on the voyage.



### 10. Make an appointment with yourself.

James Brittle (LaRoche Industries Inc., Atlanta, GA) worked his way through the CPCU and ALCM designations. "I try to arrive at work about 30 minutes early, close my door, and hold calls so I can read and work on assignments. You should schedule study time as if you were taking a class. With two kids under age seven, most of my studying is still done after 10 p.m. It is hard, but worth it."

**11. "Just do it," every day.** Adopt the Nike slogan in your study habits. Try to answer one Course Guide discussion question each day. Read for 30 minutes each and every day. Schedule the same time each day so that it becomes a habit.

*Psychologists say it takes 30 days to build a new habit. Apply this to claims education. Read for 30 minutes each day. Schedule it for the same time each day so that it becomes a habit.*

**12. Set a daily page quota.** Decide to read a certain number of pages per day. If you read 10 pages per day you will likely be ahead of a chapter-a-week schedule presumed by most classes. It does not matter if you read 15 pages a day or just five, the important thing is: Establish a reasonable reading quota and stick to it.

**13. Become a flasher.** Prepare your own flash cards based on the questions and vocabulary terms. Four-by-six-inch index cards are handy for this. After reading a section of text, review it and prepare flash cards based on that section.

Soon, you will have a handy and portable information bank from which

to draw once the study phase ends and the review/exam preparation phase begins. Flash cards become your own form of software that do not require a computer. Success in exam preparation may very well be in the cards.

**14. Use homemade study tapes.** Dictate your own study tapes on cassette. For a fraction of what it costs to buy commercially available tapes you can make your own. Dictate flash card information onto blank audio cassettes.

**15. Form a study group.** Recruit others who might be studying the same material. Quiz each other. Discuss the readings. Clarify questions and answers. A support group such as this can help you stay motivated through the exam preparation process.

**16. While working out.** Sharon King of the Carlson Companies, Inc. says, "The best time for me to read was during my daily workout. I would ride the stationary bike three days a week for about an hour and read the text. It certainly keeps you from falling asleep during some of the drier chapters.

"The class time was invaluable," she adds, "not so much for the material itself, but for the experience and comments of the other people there. These people had a wealth of experience and knowledge that was exciting to hear about. My recommendation: Do the classes and use the study guides as pointers to the current aspects of the material."

**17. Factor education into lifestyle choices.** Ken Brownlee, former corporate claims manager for a major TPA, espouses a few rules.

First, "Do it BEFORE you have kids!"

Second, "Don't commute 25 miles each way in heavy traffic. Instead, get a home within a mile of the office and use the time you'd otherwise be spending commuting to study."

**18. Find your own recipe.** Everett Randall of the Insurance Institute of America adds, "When to find time to study? Lunch! If I ride an exercise bike during lunch, I read on the bike rather than

watch TV or listen to the radio. I have not yet mastered highlighting while running on a treadmill, but I am working on it. I also do some reading and typing of notes at night when the kids (and, unfortunately) my wife have gone to sleep. You can't do the latter too many nights and be fair to your family. I begin my study immediately after finishing my previous exam."

What do you want to achieve from claims education in order to boost your earning power and get ahead? Read a business book on negotiating? Attend a crackerjack seminar? Enroll in an Associate in Claims program?

Time is the price of admission. Unfortunately, scientists have yet to find a way to clone claims people, which would make these time challenges easier to navigate. Until the cloning option materializes, use these tips and tactics to fit an ongoing investment in continuing claims education into your overstuffed life!

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## seminar solutions

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*Time Management for Claims Supervisors and Managers*—Geared specifically toward claims supervisors and managers who struggle at the reality of being compressed into serving as both managers and technical experts. Participants leave with practical methods of improving time management as well as some methods that allow managers to become independent thinkers.

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