

# MANAGER SPOTLIGHT

## A Word from the Wise



**Robert Cretel,**  
**BSBA, AIC, CPCU, CLU**  
**Subrogation Unit**  
**Manager**  
**Auto Club Enterprises**

Robert Cretel, a claims unit manager in the subrogation depart-

ment at the Auto Club Enterprises, has an abundance of knowledge to share with the claims world. Wise beyond his years, Mr. Cretel entered the claims industry in 1982 where he worked for an insurance company located in New York. In addition to New York, he has also lived in North Carolina, Virginia, and California, holding the positions of claim representative, claim supervisor, claim team manager, interactive claim system coordinator, and determination of fault coordinator.

Robert joined the Auto Club in January of 2003. He enjoys any chance he is given to make an impact on someone and the way they view insurance claims. “The opportunity to train, influence, and inspire new employees as they begin their insurance career is what I like best about my current position. We are growing and the challenges that come with growth are exciting and rewarding. While subrogation may not be the

glamorous end of the claims world, it is the closest thing to running your own company. Return on investment is readily measured in terms of recovery, and any improved process or training can have an almost immediate impact on the organization.” It is impossible to comprehend the enthusiasm and passion that he emotes when speaking about his role in claims—unless you’ve heard him in action, of course.

The person most influential to Mr. Cretel was Curt Flynn, a team manager he worked for with a previous company. “Curt told me that one out of 12 times when you obtain one more statement from a witness or obtain one more necessary piece of evidence, the liability or value of a claim will change. To this day, I stand by that. Curt would not allow me to do the minimum on any claim. I began to understand the importance of my investigations and how I could protect an insured from personal liability, or protect the assets of the organization by knowing all I could about how a loss occurred and the damages,” explained Cretel.

“I once managed a fatal automobile accident claim in which the claim representative’s investigation not only allowed us to settle within the insured’s policy limit, but also convince the DA to

dismiss manslaughter charges against our insured.

“We remember the large cases, but think of the impact we have on people not only replacing property after a CAT, but even on life’s smaller claims and life interruptions. What we have chosen to do for a living has a profound impact on people’s lives.”

Mr. Cretel has sound advice for others in claims: “Don’t be a surface dweller. Dig in and learn all you can about each claim and the industry; it makes your career gratifying. Once you learn how to investigate, research, and negotiate, you can build on those skills and experiences and develop continually. What you learn by speaking with real people regarding real losses provides stories you could never image or dream up!

Maybe most importantly, always be honest with an insured or claimant. Be proud of what you do, and present yourself as the expert you are. Always be objective about what you find and resist the urge to avoid information that may not support your first assumptions or the insured’s theory.”

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to know that I was a part of their development. I also find value in educating existing employees. I believe that the continual growth and development of all employees can bring a company to new heights,” Ileana explained.

It is obvious to anyone who knows Ileana that she is exactly where she wants to be, doing exactly what she wants to do. “The job of a claim representative always appealed to me. I saw each claim as a challenging puzzle and it was a job that allowed me to utilize my customer service and investigative skills.

“Working with people has always been very satisfying. I attribute my success as a CCT to my positive outlook and eagerness to help others improve.” When asked what advice she has for others, Ileana stated, “Continuing education is important. If a company will pay for your CE, take advantage of it. If they don’t, treat yourself to a class here and there. Also, learn to keep up with changes, whether they be in technology or in the company workflow process. By doing so, you will continue to be an asset to your company and acquire useful skills for the future. You can never

have enough knowledge, and learning something new is never a waste of time.”

When she is not training claim representatives, she loves to do outdoor activities, such as hiking, biking, climbing, and scuba diving.

The most important thing Ileana has learned in her career is to always treat people with respect. “If you tell someone you’re going to do something, it is important to follow through because your word is only as good as you make it.”