

The battle of the givers vs. the takers

BY THE III TRAINING STAFF (A COLLABORATIVE EFFORT)

Of all the questions we get asked from claim managers in our classes across the country, the most common has to be, “Is there a simple way to know what to look for in the interview process when hiring adjusters?”

Our first response, of course, is to come to our *Interviewing Skills for Claims Managers* class, but since that is not practical for many of our customers, we thought we would take a few moments and outline what we feel is a great tip on hiring adjusters.

When interviewing for people who will make good claim adjusters, it is important to understand some personality characteristics. There are countless personality traits, but for the purpose of hiring good claim people, we divide them into two main categories. We call

them “Givers” and “Takers.”

Takers

“Takers” are people who are always looking to improve their lives and gain happiness by taking everything they can out of a situation. They are always worried that they are being taken advantage of, or that someone else is getting something they are not. They are almost paranoid that they have to work harder than someone else.

They are constantly worried about fairness, unless they are on the better end of the situation. If eight of their co-workers are getting more files than they are, and two are getting less, they will complain about getting more than the two who are getting less.

They will spend time and effort making sure they get everything they may be entitled to, even if they don’t want it. If they make a mistake, they will blame it on the lack of training they were provided. If you set them up for a training class, they will complain about having to go.

Takers hate being taken advantage of, and if anyone, including a customer, gets something they are not entitled to, a taker feels it personally. Therefore, they will treat customers with skepticism, which can be good for catching fraud, but bad for the way they end up treating the vast majority of customers who are being honest.

Takers don’t care for other people smiling very much. If they see someone smiling, they will say, “What are you so



happy about?" Someone else smiling annoys them because it means someone else might have something they don't.

Takers are always looking for happiness by getting more than they have to give.

Takers usually do not make great adjusters. They can be technically sound, from a claim-handling standpoint, but overall are a pain to manage and to have around.

Takers usually have a low level of job satisfaction, because they are always looking for what they are not getting.

Givers

"Givers" see the world differently than takers. Givers enjoy helping out their co-workers, because they like to see the co-worker's reaction and understand that it benefits the organization as a whole. They don't get caught up in complete fairness but understand that things will probably even out in the long run.

They like to see people smile. If they see



TAKERS

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- ▶ Smiles annoy them.
- ▶ Preoccupied with "fairness."
- ▶ Always want more.
- ▶ Use the words "not fair" a lot.
- ▶ Complain about being asked to do more than someone else.
- ▶ Rarely volunteer.
- ▶ If they do something wrong, someone else is to blame.
- ▶ Like to hear others complain.

someone smiling, they ask why, so they can be part of the fun.

Givers understand that customers, even those that get mad, demanding or frustrated, need help. They like helping people. In fact, they use the word "help" a lot. Instead of saying, "I have to explain to you why you have to sign this form," they will say, "Let me help you see why this form is important."

Givers see the extra work that their supervisor gives them, as the supervisor's outward demonstration that he/she believes in them. Extra projects or assignments are just confirmations that they are valued.

The very best claim professionals are those who have a desire to help other people. They are patient with customers, willing to help co-workers, and don't mind putting in a little more effort to help their supervisor. These are givers.

Givers usually have a high level of job satisfaction, because they derive their happiness from what they accomplish.

Givers vs. Takers

Most people fall into both categories at different times. Based on the situation, we all have a little giver and taker in us. However, if during an interview, someone falls into the taker category seven or more out of ten times, WATCH OUT!

That doesn't mean you automatically hire the person who is always a giver. Givers have their downsides as well, so you need to make sure they will be tech-

GIVERS

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- ▶ Enjoy smiles.
- ▶ Don't mind giving a little extra.
- ▶ Able to enjoy what they have.
- ▶ Use the word "help" a lot.
- ▶ See being asked to do more as a vote of confidence
- ▶ Like to volunteer.
- ▶ Accept responsibly for their mistakes.
- ▶ Like to share in others' success.

nically capable of handling the claim position.

However, in general, we recommend hiring people who are more givers than takers, and we absolutely recommend staying away from the heavy taker.

Above are some comparisons. In our training sessions, we provide the list on page six, and then ask managers to add additional ones to the list.

Weeding Out the Takers

As mentioned before, you do not necessarily hire the taker. However, we do recommend weeding out the takers regardless of how technically competent they are.

To do that, simply present ten situations that can be viewed either positively or negatively and watch for the response. Make sure the situation implies that the person must say or do something. Judge whether the response was a giver response or a taker response and keep track. If someone provides a "taker" response, mark it down.

For example, you may ask, "What would you say to your supervisor who is always assigning you the most difficult files?"

If the response is, "I would ask why I have to always get the difficult files," mark it as a taker response.

If the response is, "I probably wouldn't say anything," or, "I'd ask if I was doing them right," or, "I'd ask if he/she wanted me to train the others on the tough files,"

Giver vs. Taker

QUESTION	RESPONSE	GIVER	TAKER
What would you say to your supervisor who is always assigning you the most difficult files?"	I would ask why I have to always get the difficult files.		X
	I would see if she wanted me to train other people.	X	
What would you do if an auditor found that you made a mistake on something you hadn't been trained on?	I would make sure my supervisor took it off of my audit score.		X
	I would ask for training.	X	
If a customer made a comment to you that they have not received good service from our company in the past, what would do?	I would see what I could do to help them feel better.	X	
	I would find out who it was and tell them to write to their supervisor.		X

or something along those lines, mark it as a giver response.

If you can't figure out whether it is a giver or taker response, give them the benefit of the doubt and mark it as a giver.

Above is a chart of questions we develop during this session. We include a couple of them to get the class attendees started. Keep in mind, during the interview, you would not necessarily write down the person's answer, as this would become awkward and time consuming. However, until you have

a lot of practice, it might be helpful to have your list of questions handy.

Keep in mind what we mentioned before. Most people fall into both categories at different times. Based on the situation, we all have a little giver in us and a little taker in us. However, if during an interview, someone falls into the taker category seven or more out of 10 times, WATCH OUT; that is not the person you want to hire.

So, there you have it. Is this a fool-proof way to find great adjusters? Of course not. But it does begin the process of weeding out the people who tend to not make great adjusters. To all those people who have asked us for a head start on what to look for, we hope this has been helpful.

For those looking for extra guidance, the III training staff encourages attendance at the Claims Education Conference where a session on Tips to Hiring Great Adjusters will be presented. See page 13.



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