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# CLAIMS EDUCATION

MAGAZINE

A supplement to *Claims Magazine*

WINTER 2007  
VOLUME 4 NO. 1

## Who's Picking Up the **CLAIMS TRASH?**

- page 4

### PLUS...

**Effective Steps to  
Personal Development** - page 9

**Win at Carnivale du Vin** - page 10

**Help Rebuild New Orleans** - page 11

**Spicing Up Claims Training** - page 16



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## New Season, Same Focus



Yes, winter is upon us, but it's no excuse to let there be a freeze in claims education. We at *Claims Education Magazine* are always here to report on what's new in claims training.

When winter subsides and we dive into spring, we hope you sign up for the May 2007 Claims Education Conference, to be held in Myrtle Beach, SC. For information on the newest offerings, see pages 12 & 13.

In this edition of *Claims Education Magazine*, like every issue, we explore the daily problems claims professionals face. I wonder how many of us, when walking around our offices, "pick up the trash" when we come across it. Ken Sanders, in his article, *Who's Picking Up the Claims Trash?*, describes the importance of teamwork in the claims office.

Scott Thomas's article, *Take Hold of Your Career Through Personal Development*, discusses the importance of creating your own personal development plan.

These articles, along with our standard training course reminders, round out this quarter's issue of claims training issues.

On another note, Senior Editor Ken Bohn has accepted a high-level claims executive position at a prominent national company, and will no longer serve as senior editor. Central to the early success of *Claims Education Magazine*, Ken's absence will be greatly felt. We at *CEM* are confident Ken will do an extraordinary job in his new position, and we all wish him the best.

Replacing Ken Bohn as senior editor is Krystle Grogan. Krystle is a graduate of the University of New Orleans, and serves as accounting manager for International Insurance Institute, Inc. Krystle will continue Ken's focus to expand the reach of our publication.

I would like to thank all of our readers and sponsors who helped to make this magazine publication a success.

We always welcome your contributions to *Claims Education Magazine* and encourage you to contact Krystle Grogan for any input directly at [kgrogan@insuranceinstitute.com](mailto:kgrogan@insuranceinstitute.com). Please feel free to direct any questions, or submit feedback, articles, claims success stories, and even topics to be discussed to Krystle. Remember, this is your magazine and we want your input.

Carl Van



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# Who's Picking Up the Claims Trash?

BY KEN SANDERS, CPCU

Contrary to what many people believe, awesome claims customer service is a group effort. We may think this task is an interaction between one claim-handling employee and one customer, but that concept couldn't be further from the truth. As we will see from a little exploration, it involves everyone in the claim organization to make relationships with customers work successfully.

Working in claims is a really tough job. It requires constant focus on providing help to people who have experienced traumatic and unexpected events in their lives. Awesome service depends on the help of everyone, from the support group, to the adjusting staff, to front-line management, even to the executive staff. No one is exempt from defining, supporting, and executing superior customer service.

One of the core axioms of customer service, attributed to the great Walt Disney, is, "Don't pass the trash." As I have heard the story, Mr. Disney was walking the Magic Kingdom with a Disney executive one fine, sunny day. As they strolled along the pathway, the executive walked past a piece of trash lying on the ground. Mr. Disney stopped, looked at the executive, and nodded his head in the direction of the trash.

The executive stood still, puzzled by what Mr. Disney was trying to relate. He was quite astonished when Mr. Disney bent down, picked up the trash and threw it away. Mr. Disney then turned to the executive and said, "Here at Disney, we never pass the trash."

## It's Our Responsibility

Mr. Disney made sure that everyone, regardless of position, understood it was their responsibility to keep things clean for their guests. To this day, this concept is still practiced at all Disney theme

parks. Sure, there are janitors and clean-up crews, but no one is exempt from the responsibility to do their part.

The Disney goal is to focus everyone on keeping the park clean, so trash rarely hits the ground. The next time you visit a Disney theme park, I'm sure you will notice a little trash here and there, but probably not for long. You will probably also notice that you won't see too many cast members pass that trash on the ground.

You may be asking yourself, "What does this have to do with customer service in claims?" My answer to you is, "Plenty!"

As taught in our "Awesome Claims Customer Service" classes, the words we use when speaking or writing to customers can have a dramatic impact on how our customers view their experience of dealing with us. Our words are influenced by our attitudes, stress levels, and how we view our jobs. If we don't have a positive attitude or manage our stress appropriately, we won't see our jobs as an opportunity to help others.

Instead, we will use language, both written and spoken, that can ruin our chances at having successful customer interactions. When we say and/or write things that are condescending, negative, vague, or confusing, we are creating our own brand of trash. This trash creates many negatives, such as loss of customers and credibility, increased calls, and countless other negative consequences.

## You Are the Organization

The best claims operation is one where everyone realizes that they, as individuals, are representatives of the organization. Moreover, a customer dissatisfied with any one individual's performance, is a customer dissatisfied with their organization's performance.

Most people would agree with Disney's philosophy that everyone is responsible for keeping things clean. That being said, why is it that so many of us just walk on by when we hear a co-worker saying something to a customer that we know will only produce customer service losses instead of wins?

The same is true of a letter or an e-mail, sent to a customer that will create negative feelings, poor communication of information, or confusion. If we don't coach one another through the bad times, we are just as guilty as the faulting party by aiding the constant passing of trash. It's not just management's job, it's *all of our jobs*.



In our “Awesome Claims Customer Service” classes, claims people can easily list many of the benefits of providing awesome customer service: more satisfied customers, higher policy-holder retention, increased cooperation, more credibility, easier work and job satisfaction. Through awesome customer service, we can easily increase personal benefits and customer retention to higher profits, job satisfaction, job security, better benefits, and even better bonuses. So why not help each other be a part of that effort?

### Customer Retention Is Our Goal

When we provide superior customer service, we retain customers. This is true of the insurance industry and any other service provider. When an organization is more profitable, the results usually filter to employees, ultimately resulting in salary increases, an improved work environment, and better capitalization of benefits.

So why shouldn't we all focus on customer satisfaction? In my experience from working in claim operations over 25 years, I can think of nothing employees have more direct control over than customer service. If the benefits of improved service lead to so many positive things for employees, we should all be aware of the customer-service trash on the ground—and pick it up.

### How? Let's talk!

I recently visited Kathleen, a friend who is a claim adjuster. She proudly took me on a tour of her office with her boss, telling me how fantastic their customer-service scores had been. I congratulated them on their accomplishments, but while on the tour, I watched both of them walk right past trash right in front of them. They never even slowed down; they just walked on by.

Making customers feel bad is just one example.

I heard one adjuster, on the phone, tell a customer, “If you were smart you would have added comp and collision.”

Another adjuster said to a customer, “I will be taking your recorded statement. Please try and tell the truth.”

Both comments, although quite innocent, have the potential of making the customer feel bad. This is trash!

We turned a corner when I heard another example. Two adjusters sat in their cubicles and talked about a customer.

“I can't believe the jerk I just talked to. He wants an extension on his rental to go on vacation,” the one adjuster said.

“Like that's our problem; what a dope,” the other adjuster responded.

Not only was that trash, it was hazardous waste, which could be very detrimental to the organization.

At lunch I asked Kathleen about this, and she said, “Oh, Ken, they are just blowing off steam.” I told her she was correct, but that they were also undermining their success in customer service.

“Well I can't help what other people do. What am I supposed to do about it?” she replied. I told her to pick up that trash by correcting it.

Kathleen asked what she should have done. I told her about Mr. Disney and his “never pass the trash” philosophy. Of course, she pointed out these weren't ice cream wrappers or empty drink cups, but behaviors.

“Exactly,” I told her, “But without question these behaviors are still trash. This is exactly the type of trash that can destroy customer service organizations.”

“How do you pick up this type of trash?” Kathleen asked.

“Simple,” I said. “You have a quick conversation with the person who is



tossing it around, and offer advice on how to prevent it in the future. She was astonished that anyone would suggest that she get involved in someone else's business.

"That's the problem," I said, "It's your business too, because it reflects on you and your company. As long as you think it's not your business, you are letting trash pile up right in front of the customer."

We went to see Austin, the first adjuster, again and I said to him, "Austin, when you said, 'If you were smart, you would have added comp or collision,' that customer might have felt you were calling him dumb. Next time, try, 'To protect yourself against this situation in the future, you may want to think about adding comp and collision.'"

Much to Kathleen's surprise, Austin did not flip out or get indignant. He didn't even file slander charges. He just said, "I didn't mean to call the

customer dumb, but I can see your point. I'll try that next time."

We went back to Lynn and I said, "Lynn, when you said, 'Please try and tell the truth,' the customer may have felt you were calling them a liar, or at the very least, someone who finds it difficult to tell the truth. Next time, try, 'It is important that we get all the facts correctly, so I want you to feel free to be perfectly forthright in your answers.'"

Lynn didn't go ballistic. She just said, "I was wondering why people always get so defensive when I take their statement."

Finally, we went back to John and Steve, the last two adjusters I overheard. I motioned for Kathleen to give it a try. Sheepishly, she approached them and said, "You know guys, remember, we learned in class that to label a customer with a negative term can alter our attitude toward the customer. That comes out in our interactions with them."

She turned to John and said, "John, you could have easily said, 'This customer wanted extra rental time for a vacation, so I had to point out that although I understood why they wanted it, that sort of expense is not covered.'"

John, looking puzzled, said, "That wouldn't have even been funny. What would be the point of saying it like that? I'm just trying to tell a story. Steve isn't going to laugh at that."

Just when I thought Kathleen was going to back down, she replied, "Well maybe we aren't here to make fun of customers. Maybe we should just try to help them."

Steve, who was a part of the trash-talking himself, smiled and said, "Yeah, John, try to keep focused, will you?" and walked away. John rolled his eyes, but said he would try to cool the trash-talking in the future.

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### Some Final Pointers

So how do you get to the point where everyone in the organization feels obligated to never pass the trash? It starts with communication at every level.

Conduct a special meeting to go over what customer service is and what it means to the organization. Discuss where you stand, and where you want to be. Stress the benefits of providing outstanding customer service to each individual and give them permission to be selfish about benefits. Why not? If you're selfish about benefits derived from world class customer service, everybody wins, especially the customer.

Introduce the concept of "never pass the trash," and emphasize how it is everyone's duty, from support to the CEO, to stop and pick it up. Explain that a duty exists to coach one another when we hear, see, or read something that will have a negative influence on the customer's perception of the service they are receiving.

Teach everyone how to coach. This is the toughest part, but it starts with giving honest feedback, tips to improve, and most importantly, teaching employees to take feedback as a gift and not criticism. It is important that we are willing to accept help from others and not think we are being belittled.

Get management's involvement. Management must understand and believe in this concept and lead the way by picking up the trash. Once that is accomplished, everyone will start doing it. Before you know it, there will be less and less trash to pick up and results will improve tremendously.

This task isn't easy, but the rewards are bountiful. When you have an entire staff energized and eager to pick up the trash, every aspect of the organization will improve.

*Ken Sanders, CPCU, is a former regional claims manager and currently senior international trainer for the International Insurance Institute. He may be reached at 888-414-8811.*

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WANT TO MAKE A SPLASH?

# Claim Professionals Should Dive in Headfirst to the 2007 Conference

The majesty of Myrtle Beach, South Carolina, is more than just a golfers' paradise. The destination resort boasts 60 miles of pristine beaches and historic sites dating back to a gentler time in our nation's history.

This spring the tourist town will also become the haven for claim professionals who will gather for the Second Annual Claims Education Conference from May 15 - 18 at the Grand Dunes Resort, on the shores of the Atlantic Ocean.

Grand Dunes golf course features immaculate greens and manicured fairways, while the shoreline takes full advantage of the breathtaking views provided by the intercoastal waterways.

Using last year's success as a springboard, the 2007 Claims Education Conference is sure to exceed expectations with even more hands-on course work that claim professionals can use before their tans begin to fade. Workshops will be short on lectures and filled with tangible information, free of boring panel discussions. The information is guaranteed to be as vital to a claim expert as a sand wedge for a duffer.

PGA\* certified III trainers who work in the claims arena will teach the three-day conference. The instructors will be available before and after sessions for more casual conversation before you head out to dine in one of the many restaurants, lounge by the pool, survey the golf course, or hit the tennis court.

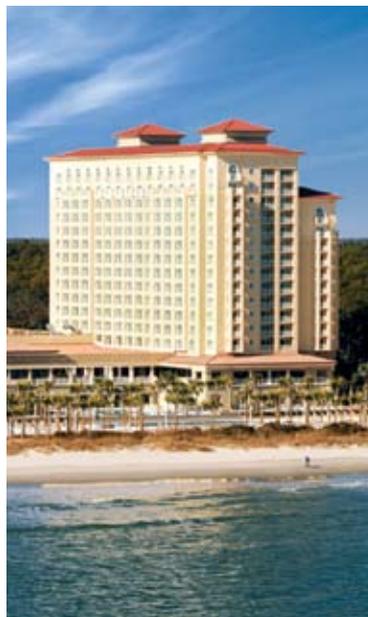
The "Continuing Education" courses have been approved to meet and exceed state and regional requirements, just like all instruction from

the International Insurance Institute. Sessions have been planned to allow participants time to shoot the breeze with exhibitors and catch a few rays.

Like the golden sands of Myrtle Beach, the III symposium is limited to only those who bask in the sunshine of advance registration. Participants who

take advantage of early registration will receive discounted rates, as well as a complimentary beach bag to enhance their golf and beach adventure.

*Early registration is available only until March 1. Being a part of the 2007 III Conference can be as simple as surfing the net. See pages 12 and 13 for details.*



\*PGA (Pretty Good Actors)

# Take Hold of Your Career Through Personal Development

BY SCOTT THOMAS, AIC, CPCU

Peter is a very good adjuster. He works hard and cares about doing a good job. Sure, he struggles just a tad with some interpersonal skills, but for the most part, he is well-liked by his co-workers and customers.

For some reason, however, he just seems to keep plodding along, without any noticeable advancement. Every once in a while he'll earn "adjuster of the month" in his office, but mostly he just coasts along. It isn't that bad. He likes the comfort of knowing his job well, and he's learned to manage life's daily stressors.

Nothing is wrong with Peter. He's fine. However, there is one thing that bugs him. He thinks he's not advancing fast enough. Other people he went to home office training with have since been promoted and moved on. Peter's always felt he's management material. He knows he'll get his chance someday, but still can't help feeling he has missed the boat.

## What Are the Steps to Success?

What Peter needs is his own personal developmental plan. He needs guidance to help him identify how to grow and perhaps be better balanced.

A personal development plan refers to a full and honest review of oneself, from deep within, not just a temporary personality change for a specific situation.

You may have numerous designations and degrees, but unless you put your knowledge to work, you may never see your skills improve or achieve your career ambitions. Personal development is essential to flourish in both work and personal domains. The first step is recognition that we can all benefit from a

personal development plan.

Peter's personal development starts with an assessment of Peter, including how others view Peter.

Peter will need to identify people in his private and business life that have known him for at least two years, and have come in contact with him on a regular basis. This may include a spouse, past or present bosses, peers, those under him, or anyone who has worked with him in a close capacity.

Peter will need to contact the people he wishes to participate in his assessment, to make sure they are comfortable with the process and are willing to provide him with honest and valuable feedback.

The next step is to seek feedback from them. It is best to ask for initial feedback in written form, as people tend to be more direct on paper than they would face-to-face. Peter should provide the same set of questions to everyone to get a complete and consistent picture of how others see him. He may want to rate responses on a numerical scale.

For example, Peter may ask the question, "Do people view me as an innovative person who is willing to take risks?" Responses might be on a scale from one (viewed as not very innovative) to five (very innovative).

## Delving Deeper

Other questions might include topics about organization skills, his ability to communicate effectively, whether or not he displays empathy towards others, and if he cooperates with others, etc.

Once Peter has gathered the feedback,

he should compile the results to get a clear picture of how he is perceived. He should also consider meeting with those who assessed him to discuss their feedback. However, he must be willing to keep an open mind and not be defensive to those who assessed him.

Next he must identify the areas of development upon which he wishes to concentrate. To do this, it is best for him to decide which areas, among those identified, most directly impact his current job responsibilities. Another consideration is, Which areas will most impact his future responsibilities, should he advance?

Once areas of development are identified, Peter needs to create an *action plan* to establish his goals. He should also outline what his idea of success looks like. In other words, he needs to pinpoint what he wants to accomplish and how to achieve and recognize those goals.

For instance, let's say Peter has determined that people see him as not being effective in meetings. His opinion is not voiced and ideas are not readily shared. When they are, they are not taken seriously. He wants to improve in this area so that he has an impact and his ideas are clearly and effectively communicated, as well as understood and respected.

To accomplish this, he prepares in advance for meetings by jotting down ideas and deciding how he wants to communicate them.

Soon, Peter is attending a meeting about

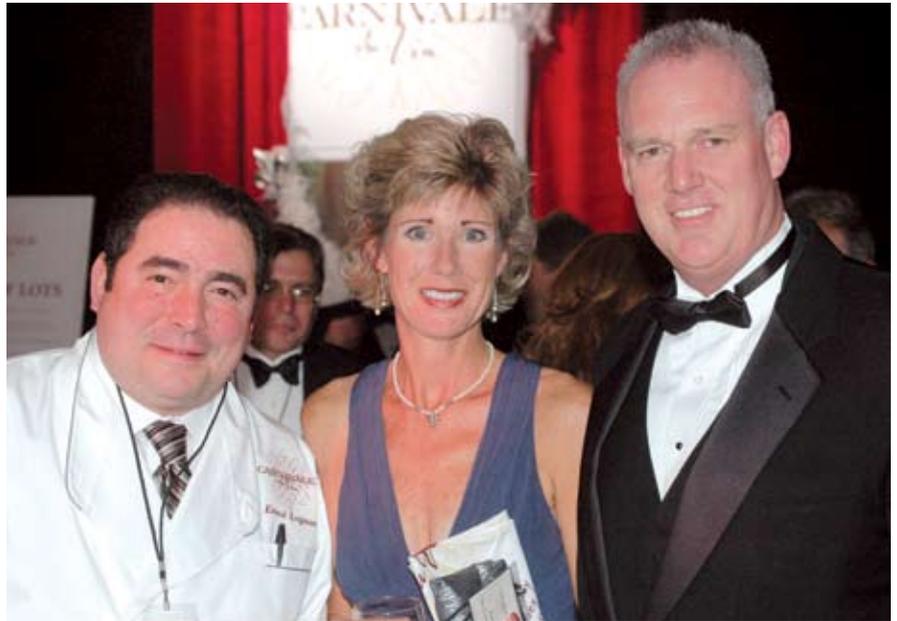
**Personal Development** see page 10

# III Supports Emeril Lagasse's Carnivale du Vin

Carnivale du Vin is a charity event created by Emeril Lagasse, the famous chef and TV personality. The event is a per-plate event, created to raise money for The Emeril Lagasse Foundation which supports children in the New Orleans area.

The Carnivale du Vin is an evening of incredible food and wine, music and entertainment, along with a charity auction. The 2006 items for auction included many exciting items, such as a birthday celebration with Emeril and Sammy Hagar in Cabo San Lucas, a Napa Valley getaway; a Domaine Serene Oregon package; rare wine; and personal tennis lessons by Stephe Graff and Andre Agassi! In 2006, it raised over \$2 million.

The 2006 meals were prepared by famous chefs from across the country, including Wolfgang Puck, Mario Batali, and Lidia Bastianich. Entertainment included famous musicians, such as the world-renowned Michael MacDonald, and local New Orleans celebrities such as Irma Thomas and Allen Toussaint and his band.



For the 2006 event, III was represented by Carl and Ann Van, pictured above with Chef Emeril.

In 2007, III has committed to a table of 10. International Insurance Institute supports the fund and the Carnivale du Vin by inviting fans of Emeril in the insurance community to come join their table and support The Emeril Lagasse Foundation. III will be giving away a set of two tickets to the 2007 event to a lucky student in one

of its training sessions some time this year.

For information on the event, visit [www.carnivaleduvin.com](http://www.carnivaleduvin.com).

*If you are interested in joining the III table in 2007 (\$1,000 per plate), please contact Carl Van at 504-393-4570.*

## Personal Development from page 9

customer service. He feels the present survey is too long and this is affecting the return rate of the surveys. He wants to limit the survey to five key questions. So, he writes down his points, and why he thinks limiting the questions will result in an increased return rate. This may involve bringing in some outside data on the issue. Once Peter has decided what he wants to say, he practices presenting his ideas to the group in a clear, convincing, and logical manner. Remember the old saying, "As you practice, so shall you do."

## Implementing Feedback

Peter asks someone else in the meeting to assist him by evaluating his par-

ticipation and communication. After the meeting, he seeks out immediate feedback on how he did and ways he can improve.

After receiving feedback, he continues to implement changes in order to keep enhancing his performance. When he feels comfortable, he may go back to the same individuals who provided the original assessment to see if they have noticed improvement. When he is comfortable with his own development, he can move on to other areas of possible improvement.

The process can, at first, seem a bit overwhelming. To avoid this, Peter selects one or two areas to work on at a time. Many habits are hard to break,

so patience and perseverance are very important. Trying to break more than one or two habits at a time can be extremely difficult.

Peter must realize that he is changing behaviors that have been developed over many years. Success will take time and will likely involve a few setbacks, but it will be worth the effort.



*Scott Thomas, AIC, CPCU, is director of claims at West Bend Mutual Insurance based out of West Bend, Wis., and past president of the Wisconsin Claims*

*Council. He may be reached at 262-334-6461 or [sthomas@wbmi.com](mailto:sthomas@wbmi.com).*

# New Orleans Rebuilding – Still a Long Way to Go

## III PARTNERS WITH LOCAL CHARITIES

Member companies of International Insurance Institute have been gracious in offering to help the great city of New Orleans recover from Hurricane Katrina. The largest issue for many is the concern that donated money will not reach the people who need it most.

That’s why III has chosen a few specific charities, operated by St. Martin’s Church. Members can donate with confidence that the money given will reach the people intended.



*St. Martin’s houses and feeds these volunteers while they are in New Orleans. Volunteers prepare and serve meals, and arrange for bedding in donated space.*

All donations are tax deductible, and any person or organization making a donation will receive a statement of funds donated.

**Helping Hands** – Housing Ministry Volunteer Assistance. The devastation in New Orleans has touched many people. Some of those people have even decided to come to New Orleans to help rebuild. Amazingly, many of the people who come have limited means themselves, and arrive without the funds to pay for lodging and meals.

St. Martin’s houses and feeds these volunteers while they are in New Orleans. Volunteers prepare and serve meals, and arrange for bedding in donated space.

**Dragon Café**—The tremendous

expense of clean-up and home rebuilding has left many families with little or no money for even basic necessities, such as food and clothing.

Funds donated here go directly to purchase food, prepared and served by St. Martin’s volunteers to anyone hungry and in need of a meal. The daily labor is still 100 percent on a volunteer basis.

While the early days of the program received large donations of food, those donations have largely dried up and food must now be purchased.

**Ella Dalhonde**—This public school serves children from Pre-K through 5th grade. Due to the strain of rebuilding, children come from a pressure-filled home where both parents work, often at more than one job. These parents truly want a better life for their children and are working towards that goal. Unfortunately they are not able to

participate fully in the regular school activities. Volunteers set up special events throughout the year and assist in tutoring the children.

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*If you would like to assist III in helping the people of New Orleans, make your check payable to St. Martin’s Church and mail to III – St. Martin’s Fund, 2112 Belle Chasse Hwy., #11-319, Gretna, LA 70056. Be sure to specify which program you wish to sponsor. All donations are tax deductible.*

# 2nd Annual CLAIMS EDUCATION CONFERENCE

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### *Here is what attendees had to say about the 2006 Claims Education Conference:*

“The content of the presentations was great! The staff has awesome presentation/speaking skills.” ~ *Tonya Bernhard, Liberty Mutual Insurance*

“Best Seminar I have ever attended.  
Outstanding staff, outstanding topics.”  
~ *Brian Baker, Cincinnati Insurance Co.*

“Great presentations. Look forward to seeing  
you all again in South Carolina!”  
~ *Jane Ische, United Heartland*



For more information or to register for the conference  
visit [www.claimseducationconference.com](http://www.claimseducationconference.com)  
or call (952) 928-4642.

An Adjuster Track and a Manager Track are offered throughout the entire conference. There's something here for everyone!

**BONUS** – The entire program has been approved for continuing education (C.E.) credit in the states that require C.E.

## CONFERENCE PROGRAM

### Tuesday, May 15th

2:00 p.m. – Registration and Exhibit Hall Set-up

5:30 p.m. – Welcome Reception in Exhibit Hall

### Wednesday, May 16th

7:30 a.m. – Breakfast in Exhibit Hall

9:00 a.m. – Breakout Sessions

#### Adjuster Track

- *Awesome Claims Customer Service for Adjusters*

#### Manager Track

- *Awesome Claims Customer Service for Supervisors and Managers*
  - *More Time Management Skills for Claims*
- 12:00 noon – Lunch and 99 Second Exhibitor Fun Talk

2:00 p.m. – Breakout Sessions

#### Adjuster Track

- *Negotiating with Attorneys*

#### Manager Track

- *Motivating Your Claims Team*
- *Interviewing Tips to Hiring Great Adjusters*

5:00 p.m. – Reception and Door Prize Giveaway in Exhibit Hall

### Thursday, May 17th

7:30 a.m. – Breakfast in Exhibit Hall

9:00 a.m. – Breakout Sessions

#### Adjuster Track

- *Empathy Training: Gaining Credibility with Customers Through Understanding and Listening*

#### Manager Track

- *Ethics and Fair Claims Practices Handling*
- *Basic Presentation Skills: From Remembering to Breathe to Having Fun*

12:00 p.m. – Optional Activities: Golf Tournament at Grande Dunes or Carolina Jeep Safari in the afternoon. Medieval Times in the Evening.

1:00 p.m. – Exhibitor Tear Down

### Friday, May 18th

7:30 a.m. – Breakfast

9:00 a.m. – Breakout Sessions

#### Adjuster Track

- *Effective Recorded Statements*

#### Manager Track

- *Managing Change*

11:30 a.m. – Closing Luncheon

Optional Activity: Horseback Riding Along the Beach.

## Enjoy the Sun, Surf, and Sand!

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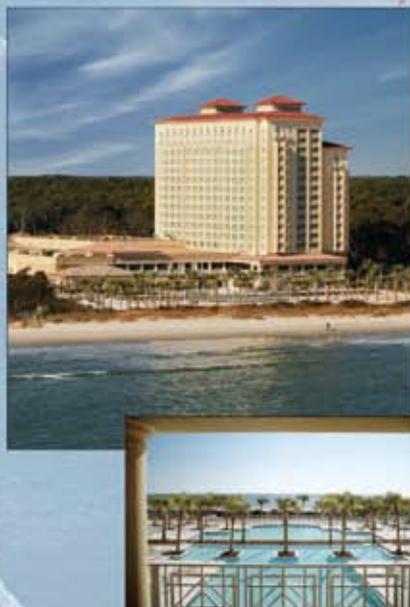
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## STUDENT OF THE QUARTER

### What Makes an Adjuster Awesome?



**Alex Palmer**  
Casualty Master  
Claims Representative  
Allied Insurance

Spend a couple of minutes speaking with Alex Palmer, and you can tell that she loves what she does and puts her heart into it.

Alex began her career in the insurance industry in 1999 as a customer service representative and then moved up to customer service supervisor. Wanting to further her career in insurance, in 2001 she attended claims classes and became a claim adjuster. She joined Allied Insurance in 2003 as a casualty senior claims representative. In March 2003, she was promoted to casualty master claims representative and has recently

been promoted to the field.

When asked what she likes best about her new position, she said, “As a field adjuster, I enjoy meeting the customers face-to-face. This way, it’s more personal and they are not just a name.” She says she enjoys being a claim adjuster and has grown to understand that her job is not just handling claims but also being the best customer service provider possible.

In a recent Awesome Claims Customer Service class, Alex demonstrated her personal focus of self improvement by practicing and applying the new high-level interpersonal skills she learned in class. Her co-workers agree that her drive and enthusiasm are key attributes to her success. She is very organized and as an added bonus, she’s fluent in Spanish.

Alex credits her former manager, Wendi Hatfield, with having the most influence on her, and in shaping her career. Carl Panico, claim director for Allied Insurance, commented, “Alex sees training for what it truly is—the opportunity to achieve her goal of improving herself.”

Outside of the job, Alex loves spending time with her children and taking her dog for walks. Her future goals are to attain a degree in business administration, continue on with her success in the insurance field, and obtain her CPCU certification.

Alex’s advice to others is to not procrastinate. This fits right in with her favorite quote by Elbert Hubbard, “The best preparation for good work tomorrow is to do good work today.”

## TRAINER OF THE SEASON

### Variety and Job Appreciation Make an Excellent Trainer



**Mike Dicecco**  
Claims Trainer Specialist  
Royal Bank of Canada  
Insurance

As an avid collector of more than 50,000 antique phonograph records, numerous

jukeboxes, gramophones, and even classic cars, Mike Dicecco understands the organizational skills needed to be successful in the claims environment. In addition, “Excellent interpersonal skills and a desire to help in a time of need are essential. A good sense of humor helps too!” he said. This is the philosophy of a man who’s had extremely varied and rewarding positions throughout his career in the claims industry.

Mike began his insurance career in 1979, shortly after graduating from the University of Toronto. He has held adjusting positions in physical damage, bodily injury, accident benefits (similar to PIP), homeowners’ property, general and product liability, and highly protective risks. In addition, he’s been a road field adjuster, a multi-line supervisor, senior supervisor, assistant claims manager, bodily injury consultant, and presently, a claims trainer specialist. He started at his current company, RBC (Royal Bank of Canada) in 2003 and said, “it’s been heaven ever since.”

Having worked in various areas of claims, he has a great appreciation for his job and what it entails.

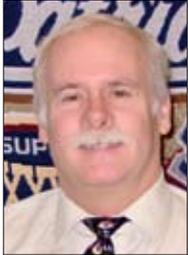
“I thoroughly enjoy doing training in

a variety of areas. This helps keep my job both interesting and challenging. Training people that are new to the insurance industry is extremely rewarding. It’s great to help them learn the job and then progress to much higher levels of performance,” Mike said.

Mike attributes his success in claims to his desire to help and interact with people. “Claims is essentially a field in which we provide customer service, to both our clients and co-workers. It is always interesting in terms of the types of losses people have, and ‘gray’ areas of coverage. Just when you think you’ve heard it all, there’s a new and intriguing claim reported. It’s a fascinating field to be in, and for the record, it’s been a great career,” he said.

# MANAGER SPOTLIGHT

## A Little Integrity Goes a Long Way



**Rich Morton, AIM,  
ARM, SCLA  
Senior Regional  
Claims Manager  
Universal Underwriters**

Are you willing to go the extra step and take the extra time to get it right?

Rich Morton, senior regional claims manager at Universal Underwriters in Framingham, MA, is, and believes it has played a key role in his success in the insurance industry.

Rich began his career in 1976 as a field road adjuster. Over the course of his career, he has held the positions of trial adjuster, supervisor, home office examiner, and claims manager. He joined Universal Underwriters in 1988 and says the accomplishment of which he is most proud is serving in his current position.

“I love the variety and daily challenge of the job, as well as the interaction with my insureds, sales, and underwriting,” Rich said.

He also loves to run seminars on discrimination, truth and lending, and loss prevention. His broad background in many types of claims and coverages is only one of his strengths. His ability to motivate others is another.

That motivation factor stems from the influence of Bill Pierson, his original supervisor at Liberty Mutual.

“Bill taught me to enjoy the job and find something positive in every case. He taught me that we have the ability to assist someone who has been harmed, whether it’s a claimant or an insured, they are all our customers,” said Rich.

The most important thing he has learned in his career is that one should never be satisfied with how much he/

she has already learned.

“There is always a way to be smarter, better, and more in tune with the industry. Always be open to learn and benefit from your experiences,” Rich said. “Treat your position as a career and not a job. Push yourself to do better, learn more, accept and relish the daily challenge. Each call—each claim, is an opportunity to assist others.”

As for Rich Morton’s future ambitions, he has one more exam to complete before receiving his CPCU certification.

“Each day is a challenge with daily changes, with new opportunities for growth and promotion, and I just want to keep my options open,” he said. His philosophy is, “Don’t make decisions because they’re easy, don’t make them because they’re cheap, don’t make them because they’re popular; make them because they’re right,” a quote by Notre Dame’s Father Theodore Hesburgh.

## new courses

### Effective Recorded Statements

This full day, eight-hour class offers invaluable skills for the claims person to obtain the most effective recorded statement from any person of interest in a claim. All skills will be reinforced with the use of practice scenarios and role-plays to increase effectiveness of this very important evidence-preserving function.

It is a highly interactive class that gives the student techniques for laying a solid foundation when taking statements. All types of claims situations will be reviewed to emphasize the importance of this everyday task of claims handlers.

Many times a well-experienced claim representative finds

that after conversing with a party at length, they did not either record the conversation or failed to ask pertinent questions. In this class they will discover how proper preparation, development of a strategy, and effective listening skills can produce a valuable piece of the claims process.

Here are the topics students will learn:

- Gaining Trust and Cooperation of the Customer
- Avoiding the Claims Hammer
- When and Who to Interview
- Proper Preparation Techniques
- Preparation of the Interviewee
- Effective Listening and Allowing Silence
- Legal Issues of Statement Taking.

IT'S LIKE GOOD COOKING

# Claims Training Benefits from a Little Spicing Up

BY KRISTLE GROGAN, SENIOR EDITOR

As the great chef and TV personality Emeril Lagasse says, "A little BAM goes a long way." Emeril is known not only for his incredible cooking, but also for the interesting and fun way he demonstrates his cooking knowledge and skills.

So when the course designers for International Insurance Institute were looking for a way to spice up their training, they followed Chef Emeril's lead. They decided to spice up their training by creating gift baskets that students compete for during training sessions.

"Many of our classes are interactive, role-play classes, which require volunteers to help demonstrate the skills we are teaching in class. Since volunteers can be hard to come by, we were looking for a way to add an incentive. By putting together gift baskets for which teams in the class compete, we found it very easy to get volunteers, and have a lot of fun at the same time," said III's Executive Vice President LeiAnn Dunford.

Certainly the most sought-after item is the personally autographed

cookbook by Emeril Lagasse. III's President and CEO Carl Van, a neighbor of Emeril's, arranged for the famous chef to sign the cookbooks to give out in the first-place baskets.

"The gift baskets were always fun to give out and watch people compete for, but there is no doubt that once people see that autographed Emeril book, the competition really heats up. It's certainly added some "Bam" to the training sessions," said III's Director of Training Dave Vanderpan.

"What is interesting about adding the Emeril cookbook to the prize basket is the number of times people will relate what they have heard Emeril say on his TV show to the subject at hand. From the customer service classes, to the negotiations classes, and even to the time management classes. Somehow, something Emeril has said or done on his show gets brought up in class as an example of how to improve," said Ken Sanders, senior international trainer of III.

Although the purpose of all of the courses is to enlighten the claim professional with real-life claims knowledge and skills, it never hurts to have a little fun.

"Normally, I would never volunteer to get up in front of a group of people and try a new skill, but when I saw that Emeril book, all my fears took a back seat. When I won it, I was so thrilled because both my husband and I are such huge fans of Chef Emeril. Oh, and by the way, I actually learned something in class because of it. So, I really won twice," Susan Leftet said.

John Ramon, a trainer at a national insurance company that brought in III to conduct a negotiations class, said, "We have the hardest time getting people to volunteer in any training session to try something new in front of the group. Everyone knows and loves Emeril, so even the chance to win an autographed book has inspired people to take risks from which they would normally shy away. It has literally changed some people's attitude toward not being afraid to try."

In a way, world class claims training can be a lot like world class cooking. Once you've had a taste, all you can do is think about your next bite.

*International Insurance Institute is very proud to participate in the Emeril Lagasse Carnivale du Vin charity event, by hosting a table at next year's 2007 event. For information about Carnivale du Vin, and the wonderful cause it supports, please visit [www.carnivaleduvin.com](http://www.carnivaleduvin.com). See story on page 10 about the charity event and III's invitation to insurance executives to attend in 2007.*



# Never Stop Learning

In this eight-part series, Carl Van shares his thoughts on the characteristics of the awesome adjuster. The series is to serve as a sort of road map for those interested, at least at this stage, in knowing what it takes to be among the top in their field. This article is the fourth in an eight-part series, and is reprinted with permission by *Claims Magazine* –Krystle Grogan, Senior Editor

One of the hallmarks of outstanding adjusters is that they always want to improve. Their knowledge and expertise grows as they get better at their jobs, but they also know that it is necessary to study and seek information.

When I am asked to go into a company and do training, it usually involves the permission and interest of top management. When I meet with management to discuss the aspects of the training, invariably, I am asked a question such

*“Who are the right people to send? Because we don’t want to waste our time or money sending people who won’t get anything out of the class.”*

as, “How do we know that everybody will get something out of this? Who are the right people to send? Because we don’t want to waste our time or money sending people who won’t get anything out of the class.”

Generally, I find that claim people fall into three categories when it has to do with any type of training or self-improvement. In the bottom level, we have the people who resist improvement. I call them the resisters. These are the people who will spend their time in a training class going around

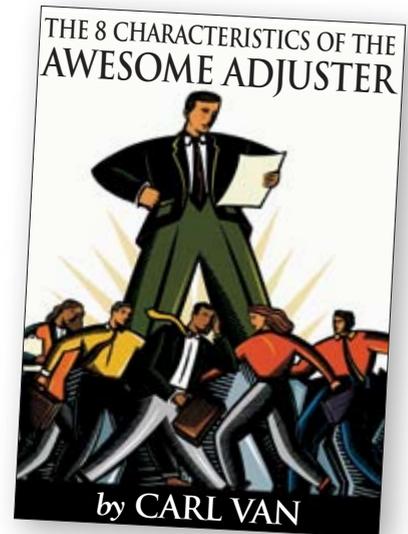
trying to convince everybody else that nothing will work. They will return from a good training class saying that it was not valuable, they did not get anything out of it, and it did not mean anything at all.

Usually, these are the borderline performers. They are people who are not going to achieve much anyway; they are pretty well stagnant in their positions. They are not bad people, but they believe that the only way that they can be successful is to bring everybody else down around them. Whether you want to get rid of them or not is up to you, but they will get nothing out of the class and you will have wasted your money.

Next, we have the coasters. Even if they had not wanted to attend a training class (and you cannot hold that against them, because many people do not), they still get something out of it. They did not want to be there, but they have learned some things that actually might improve them.

What is important about this middle group is that, even though they have received a lot of good information that they admit they should put into practice, they will go back to their jobs and not do anything differently. They will not apply any of the learned skills. They will talk about how good it was. They will talk about how much it helped but, at the end of the day, they will not make a single change.

This is very common, so do not be angry at these people, this is just who they are. This makes up the majority of the people who attend training classes. The classes will not hurt them; it might help them a little bit because it gives them an increased understanding. These are the people who get a lot of your work done at your company, so do not ignore them.



*They put something into place and make some kind of change that they would not have without the training.*

## The Improvers

The third and highest level is a group of people who, even if they had not wanted to attend a training class (again, we forgive them because most people do not), they still get something out of it. They have decided that some aspect of the class was worthwhile and that improvement is possible. Then, they actually try it; they put something into place and make some kind of change that they would not have without the training.

These are the people who are on the highest level. They work to improve themselves because they see improvement as important and they embrace change. These are the people on whom you want to focus because, ultimately, they are going to be your top performers.

This group actually contains two subgroups. The lower section of these two groups is the people who, even if they had not wanted to be in the class, still found some value in it. I call them the tryers.

Although they tried to apply some of their new knowledge, when it did not work perfectly, they quit. They did not try again. They felt that they had failed, and they do not like failure. They simply stopped and went back to their old ways.

Finally, we have the top half of the top group. Usually, this makes up about 10 percent, at the most 15 percent, of the people in your organization. These are the people on whom you should spend all your time and money. These are the people who, ultimately, will rise to the top of your organization and be your most effective leaders. They will facilitate change and they will be the most productive people. Who are they? They are the achievers.

FIGURE 1



These are the people who, even if they had not wanted to attend a class (and even the very top performers do not like going to training), they still got something out of it. They went back to their desks and attempted to make changes, and, when it did not work out perfectly, they just kept trying. They did not give up. They knew that what they had learned was valuable and it would be just a matter of time before they got it right.

Their persistence is their outward expression that they believe in themselves. They will not give up on something that they believe has value; they will keep trying until it works. This is where you want to spend all your time and money; this is where all your attention deserves to be.

### Sorting it out

After I finish this speech, top management is always very excited. “That’s terrific,” they say. “That helps us quite a bit.”

*Their persistence is their outward expression that they believe in themselves. They will not give up on something that they believe has value; they will keep trying until it works.*

## CLAIMS EDUCATION

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Then, they ask, “How do we know who those people are? How do we decide?”

Unfortunately, I have to tell them that they do not get to decide that.

“Who does get to decide who these people are and where they fall?” they ask.

As I point to the different types of people I just outlined, I explain that they are the ones who will make the decision; it is their call. No supervisor can take it away from them, and no manager can force them into it. It is 100 percent in their control, and cannot be influenced by anybody.

“Each of these employees whom you send to class will decide where he falls,” I tell them. “Your task is to send everybody, and simply watch where they decide they are. Their decisions will be much more accurate than you can even hope to be.”

Anyone who has been involved in any type of training knows that people tend to learn a subject much more rapidly when they have to explain it to other people. It heightens their ability to understand and, of course, use the information.

*Anyone who has been involved in any type of training knows that people tend to learn a subject much more rapidly when they have to explain it to other people.*

Awesome adjusters not only go out and seek information, they are involved in passing that information on to others. They bring up information that they have learned in office meetings and share it. They will review articles that have to do with case law or policy wording and recap them and distribute them to others. When they attend training sessions, they take notes and share the information with those in their organizations or units. Awesome adjusters, who develop themselves using this approach, usually achieve in a few months what would take a merely good adjuster a year.

If you are reading this article, you have an opportunity that maybe you did not appreciate before. You have an opportunity to decide where you fall. You have an opportunity to decide what type of person you want to be. No one can take that away from you, and no one can decide for you. It is up to you to determine whether you will be an adjuster who is merely good, or one who can be described as awesome.

*Carl Van is president and CEO of International Insurance Institute and dean of the School of Claims Performance. He can be reached at [www.insuranceinstitute.com](http://www.insuranceinstitute.com).*



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# Claims Training for the Goal-Oriented Insurance Professional

International Insurance Institute, Inc. (III) provides a variety of superior educational opportunities dedicated to enhancing the insurance industry. The current list of classes provides education on virtually every aspect of the claims environment. For more information on individual classes or schedules, contact III by phone at (888) 414-8811 or online at [www.InsuranceInstitute.com](http://www.InsuranceInstitute.com).

## COURSES FOR ADJUSTERS

### Featured Courses:

#### The 8 Characteristics of the Awesome Claims Adjuster

A full-day workshop designed to heighten awareness of the characteristics that are the trademark of truly exceptional adjusters (Attitude, Initiative, Customer Service, Teamwork, Desire for Excellence, etc.). Students engage in group discussions, role-play, team exercises, and self-evaluations. Throughout the day, each student is required to develop an action plan which includes changes they are actually going to make in order to enhance the area they identify as needing the most improvement. *Important note: This is not a class to correct performance problems. This is intended for already solid performers who wish to become superior.*

#### Awesome Claims Customer Service Part 2

A full-day workshop intended as a direct follow-up to the Awesome Claims Customer Service, Part 1. It is designed to build upon the basic customer service building blocks previously set down and develop new high-level customer service techniques to improve results. In Part 1, focus is mainly on the interaction with the customer. In Part 2, focus is mostly on

the claims people themselves.

Claims people are taught to understand stress factors in the claims position in order to better deal with stress in the claims environment, as well as to identify and eliminate self-induced stress; to install a sense of responsibility for one's own development and foster initiative; to identify and eliminate things that claims people do that cause unnecessary work; to develop a strong sense of prioritization and the ability to focus on high impact activities (low time, high results); to improve letter writing skills; to understand customer's reactions to demands and incorporate them into file resolution; and to identify common survey results and comments, and look for ways to improve results.

#### Other Soft Skill Courses for Adjusters:

- Negotiating with Attorneys for Claims Adjusters
- Attitude and Initiative Training for the Claims Adjuster
- Real-Life Time Management for Claims Adjusters
- Conflict Resolution
- Awesome Claims Customer Service Part 1
- Managing the Telephone
- Beating Anxiety and Dealing with Anger
- Adjuster Organization—Managing the Desk
- Empathy & Listening Skills

- Prepare for Promotion—Adjuster Leadership Training
- Teamwork Basics—No Adjuster Is an Island
- Interpersonal Skills—Improving Team Member Relations
- Effective Recorded Statements
- Business Writing Skills

#### Technical Courses for Adjusters:

- Reservation of Rights Letters
- Coverage Denial Letters
- Excess/Essential Letters
- Policy Coverage Interpretation
- Policy Interpretation
- Negligence
- Liability Basics
- Advanced Bodily Injury
- Medical Terminology
- Adjusting Property Losses
- The Legal System
- Liability Claims Handling

## COURSES FOR NON-CLAIMS PROFESSIONALS

### Featured Course:

#### Claims Training for Underwriters

A full-day workshop designed to enhance the understanding of the claims department's role for the underwriter. Subjects include the claims department's objectives, the claim department's functions, the adjuster's duties and responsibilities, fields of knowledge, and attributes. A portion of the day is set aside to answer questions from underwriters regarding the operations and procedures of claims functions. The goal of this workshop is to increase the underwriter's awareness and understanding of just how a claims operation works.

#### Other Courses for Non-Claims Professionals:

- Claims Training for Agents
- Auto Policy—General Overview
- Insurance Contracts—General Overview
- Homeowners Policy—General Overview

## WORKERS' COMP SPECIFIC COURSES

### Featured Course:

#### Negotiation Training for Workers' Comp

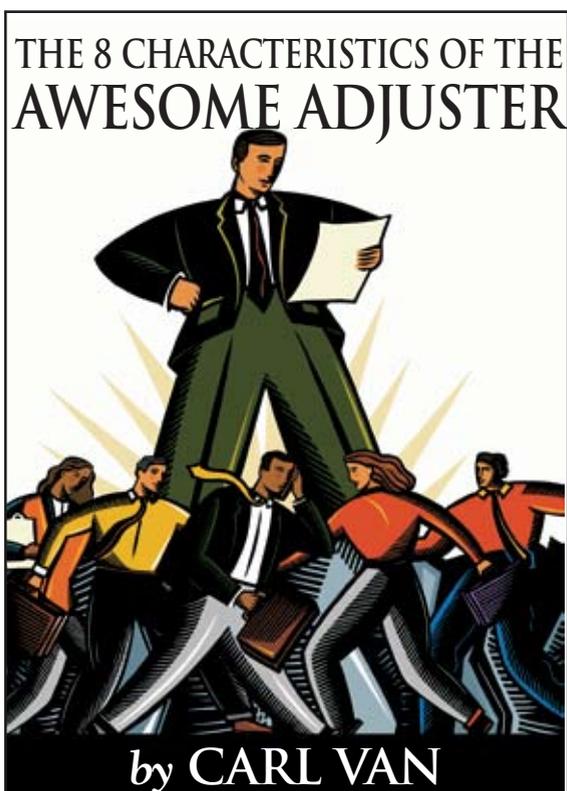
A full-day workshop designed specifically for the worker's comp claims adjuster. Both represented and unrepresented approaches are discussed and practiced. Students learn how to identify and respond to the negotiation games others play. Empathy, listening skills, and customer service are utilized as tools in setting up improved negotiations. Some real-life negotiation tips for workers' comp adjusters are practiced. Class is

light on textbook theory, and heavy on real-life claims negotiation handling. (1/2 day mini-workshop available)

#### Other Workers' Comp Specific Courses:

- Time Management for the Workers' Comp Adjuster
- Customer Service for Workers' Comp
- Business Writing Skills for Workers' Comp
- Conflict Resolution for Workers' Comp
- Stress Management for the Workers' Comp Employee

# *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!*

—Lola Hogan, Claims Vice President  
Sequoia Insurance

*This book takes the "claims hammer" out of an adjuster's hand before a relationship is damaged beyond repair suggesting more empathetic tools to successfully navigate the tensest of situation. Carl Van is coach and therapist combined and all claims people will benefit from his "first, do no harm" philosophy.*

—Sam Friedman, Editor-In-chief  
National Underwriter

*If you want to lower your loss adjustment expense and claims inventory while at the same time increasing customer retention and employee job satisfaction, have all claims representatives in your organization read this book.*

—Kevin Campbell, Regional Claims Executive  
Westfield Insurance

**Finally, something written especially for the claims adjuster that is not a technical manual. It's the first of its kind. A unique look into what makes awesome adjusters truly awesome.**

**Please visit our website at [www.InsuranceInstitute.com](http://www.InsuranceInstitute.com) to place an order today!**

## 8 Characteristics Now Required Reading for Promotion at Elite Carrier

Farmers Alliance of McPherson, KS, announced that *The 8 Characteristics of the Awesome Adjuster* book is now required reading as part of the requirements for promotion to senior adjuster within their claims operations.

Farmers Alliance, well known for its dedication to outstanding customer service, implemented the requirement in 2006. John Foster, claims vice president of Farmers Alliance Companies, said, "I looked at various books for adjusters to read as part of our senior adjuster requirements. All of the books I found read like text books, but this is a very easy read with stories that all adjusters can relate to. They can see a little bit of themselves on each page and in each story."

He continued by saying, "By providing them this book, I want them to understand that if they follow the path laid out for them, they will be successful. They will be Awesome Adjusters."

## III partners to help New Orleans

International Insurance Institute is partnering with St. Martin's Episcopal Church to help New Orleans rebuild. Want to help? See *New Orleans Rebuilding*, page 11.

III supports Emeril Lagosse's Children's Fund by committing to table at exclusive Carnivale du Vin charity event. Want to help? See *III commits support to Emeril Lagosse's Carnivale du Vin*, page 10.

## New Members

We are delighted to welcome our newest members who have joined International Insurance Institute's member list either through on-site training programs or training materials.

## United States

- Joe Palumbo, Director of Business Development, AFNI Insurance Services
- Annemarie Forde, Solutions Marketing, CSC
- Michael Frederick, Property Curriculum Development Manager, Farmers Insurance

- Beth Wright, Property Section Leader, Frankenmuth Mutual Insurance
- Audrey Crilley, Training Specialist, Glatfelter Insurance Group
- J.T. Curry, Claims Manager, Liberty Mutual Insurance
- Barbara Clement, Claims Manager, Pacific Gas & Electric (PG&E)
- Amy Hand, Performance Solutions Specialist, Pinnacle Assurance
- Grace Strahl, AVP of Claims Operations, Safe Auto Insurance
- Diane Ritucci, CEO, Workers' Compensation Trust

## Canada

- Glory MacTavish, ICBC, Canada
- Rachel Cameron, Saskatchewan Government Insurance, Regina, Saskatchewan
- Etienne Leboeuf, Director of Administration and Financial Services, Assumption Life, Moncton, New Brunswick

## Mexico

- Felipe Mora Valdes, Project Manager, ABA Seguros, San Pedro Garza Garcia, N.L.

# FOR MEMBERS ONLY

## Premium Auditing Service

International Insurance Institute's Claims Auditing division consists of many separate functions that can be utilized at various degrees based on the customer's needs. For any of these services, member companies are provided with a thorough report outlining issues identified and recommendations for improvement. They are:

- **Claims Service Monitoring:** The goal of this function is to provide the member company a realistic picture of the level of claims service being provided to its customers by the claims operation. These can be a stand-alone service or as a supplement to current customer survey programs. The most common methods utilized are: phone monitoring; sit-alongs; ride-alongs; and

individual role-play testing. These can be altered toward any specific group or even individual.

- **Claims File Reviews:** This provides the member company with a thorough review of file timeliness and quality. Files can be reviewed for overall file handling quality or for specific issues at the member company's request. All compliance issues and fair claims practices are included.
- **Claims Workflow Analysis:** This service provides the member company with an analysis of the efficiency of the work process within a unit, an office, or even an entire claims operation. Flow charting is utilized to identify current processes that are in need of improvement or even elimination. Redundancies

often develop over time and are not always noticed within a department itself. This provides a clear "outsider's" view of the workflow. Member companies are able to use this information to drastically streamline their operations.

- **Claims Tools Examination:** A popular program which began in 2002, this service provides a member company with a complete review of the tools currently being utilized by the claims group. Most common are assessments of the office reference books, office equipment, software, legal notices, and training tools.

For more information, contact LeiAnn Dunford, Executive Vice President at 615-790-6308 or [LeiAnnDunford@InsuranceInstitute.com](mailto:LeiAnnDunford@InsuranceInstitute.com).

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