

Sun, Sand, and the Claims Education Conference

By Layne Stackhouse

Clad in red-tinted sparkly glasses, a wig that almost reached the ceiling, and a white bell-bottomed jumpsuit, one brave vendor shimmied his way into the conference room to the beat of the BeeGee's "Stayin' Alive," with two disco queens at his side.

He was, after all, taking this year's conference more seriously than ever.

At this year's Claims Education Conference, put on by International Insurance Institute and set in sunny San Diego, attendees had fun, and it wasn't in spite of the education.

The 99-Second Exhibitor Fun-Talk, during which one vendor debuted his disco talent, was just one of the many events that attendees had in store when they arrived for three days of sun, activities, and of course, claims education. This portion of the conference was designed to give the 23 exhibitors a chance to describe and offer their services to conference attendees.

Overall, the conference went smoothly, and posed very little difficulty to those who had been planning it all year. This was the third year that the conference had taken place, and Conference Manager Lisa Ferrier was pleased with the outcome.

"This was probably the most successful when you take everything into consideration," Ferrier said, noting that the planning is a year-long process. "Finally, in the third year, we were able to work out a lot of the kinks to make sure that it flowed better."

Conference attendees also noticed the smooth management and organization of this year's conferences. "The professionalism and organization of this conference and its staff was impressive," said attendee Chipo Lewis, of CAA Insurance Company. "I thoroughly enjoyed myself."

The thing that makes the Claims Education conferences work is how different they are from other professional conferences, Ferrier said. III's conferences are not about panel discussions or dragging attendees to sit and listen to eight-hour lectures. Rather, they are designed to be anything but boring. Unlike other professional conferences, the valuable education from III's conferences is an experience, not something attendees sleep through.

"It really comes down to the classes," Ferrier said. "The highlight really is the strength of the teaching and what people have learned."

Below are some of the highlights and comments received for several breakout tracks.

Adjuster Track

Awesome Claims Customer Service for Adjusters

"Relevant and valuable." — Chipo Lewis, CAA Insurance Co.

In this session, participants learned to emphasize customer service when dealing with clients. The course stressed customer needs and understanding as being essential to the adjuster-customer relationship. While learning how to deliver high-quality customer service, participants engaged in role-playing and observed real-life scenarios to gain further insight into this critical aspect of customer care and retention.

Takeaways:

- Use "nail-down questions" to make sure the client clearly understands all aspects of the insurance process.
- Practicing empathy will enable a claim representative to relate to a claimant while providing comfort.
- Every customer should be treated with equal respect and importance. It is vital that customers feel their needs are a priority.



Medical Terminology: The Key to Word Building

"This is one of the most beneficial classes I've ever attended." — Carman Judd, Zurich Insurance

The second session of the adjuster track taught adjusters how to understand the structure of key medical terms that adjusters must deal with on a regular basis. The course focused on both understanding difficult terms and breaking them down more easily.

Takeaways:

- Though the medical field has a large vocabulary, most technical words can be broken down into more soluble parts.
- By using a system of word building, adjusters can quickly understand and describe even the most technical words.

Telephone Techniques for Claims

"Great info and a new perspective that I can take back." — Stephanie Turner, ANPAC

This class focused on keeping the customer satisfied during a phone conversation, a skill that is not as easy to employ as it sounds.



The course explained that adjusters must be careful of what they say on the phone so that they do not leave a bad impression.

Takeaways:

- Customers often hear more than what is said. Tone, inflection, and the way a sentence is shaped can often lead a customer to have a negative perception.
- Avoid such negative perceptions by eliminating carelessness, recklessness, and obnoxiousness.

Critical Thinking for Claims

“Applies to any industry/organization ... including life!” — Jill Masters, Bell Services West

Last of the adjuster track sessions, this class taught adjusters how to use critical thinking to their professional advantage by avoiding deceptive communication strategies. Participants learned how to work through real problems that they may face by analyzing and evaluating correct reasoning.

Takeaways:

- The first step toward recognizing and

evaluating arguments is to find the correct issue.

- Unreliable reasoning can lead to adjusters engaging in ineffective and deceptive communication strategies.
- A key point to identifying correct reasoning is to look for consistency in an argument.

Manager Track

Awesome Claims Customer Service for Supervisors and Managers

“Great presentation. Educational and entertaining.” — Mark Jennings, Unitrin Specialty

The first manager track session paralleled the first adjuster track session. However, this session focused on guiding staff to recognize and deliver great customer service. Managers learned how to use their experience and skills to help their staff provide the highest quality customer service to claimants.

Takeaways:

- Managers must recognize that customer service is one of their primary jobs.

- Managers have the added responsibility of making sure that their staff is in tune with their customers.
- By using effective techniques to increase customer cooperation, a manager’s job becomes much easier.

Policy Interpretation Made Easy — So Easy You Can Teach It

“Gave us a lot of food for thought.” — Hollie Rankin, CMIC

This manager track session invited participants to practice analyzing and discussing coverage and to come up with new ways to share their ideas with their teams. The class provided basic concepts that any manager can use to have successful policy interpretation.

Takeaways:

- While there are several types of coverages, you must always look to the insuring agreement.
- An adjuster must make sure that they understand each policy provision of an insuring agreement in order to successfully analyze coverage.

Surveying Team Strengths & Weaknesses

“Very interesting and informative.”

—Course attendee

Participants in this session listened to various ways to accentuate and fully employ a team’s strong points while learning how substantially improve the team’s weak points.

Takeaways:

- The first step in this practice is identifying each team’s strengths and weaknesses from an objective standpoint.
- It is also important that each team look inward to help with this identification process.
- Finally, each team must decide which actions will affect it positively and which will affect it negatively.

Effective Delegation

“Stayed awake, laughed a lot, learned something” — Rebecca Hughes, Probe Information Services

In this session, managers focused on one of

their most important yet overlooked duties as a successful leader: delegation. Managers not only learned how to avoid improper delegation that would burden their staff but also how to use proper delegation to encourage and motivate their staff.

Takeaways:

- By using proper delegation, a manager can create a personal leadership style that their staff can understand and respect.
- Delegation is not simply assigning someone a job that he is already expected to perform. Rather, it is about dividing appropriate portions of responsibility in a way to maximize efficiency.
- Effective delegation requires not only a knowledge of one's staff and each individual's strengths, but also clearly communicating so that each individual member knows exactly what they are expected to do.

Effective Office Meetings

"Great class! I can take this back to share!"
— Bobbi Edwards, Brower Insurance Agency

Participants learned how to organize and communicate effectively in this session. In this practical class, they learned real-life strategies that could be implemented immediately.

Takeaways:

- Office meetings represent more than just a gathering of employees. How they run and what they accomplish sends a powerful message to employees about the organization's strength and goals.
- Viewing an office meeting as a brainstorming session is one way to provide a successful working environment and to encourage creative thinking and independent thought.

Tracking Claims Staff Training Needs

"I actually am using some of the knowledge I learned there." — Tammy Childress, ISurity, Inc.

In this class, managers gained the requisite skills to look at a problem and identify the real issue, whether it is a customer or

adjuster complaint. Participants used this information to practice issue evaluation with real problems.

Takeaways:

- Many times, the apparent issue that someone comes to you with is not the real issue that needs to be addressed.
- Understanding how to evaluate a base problem to discover the real issue is vital to training staff.
- Once the true issue has been identified, a manager can train their staff accordingly, based on the staff's actual needs.

Working To-Do Lists for Claims Managers

"Great skills that I can take back and implement immediately." — Tonya Bernhard, Liberty Mutual

From prioritization to staying focused, this class was designed to keep managers on track. By creating a simple and straightforward list of tasks to accomplish, all professionals can mix organization and time management skills to maximize efficiency.

Takeaways:

- Learning to prioritize based on you and your boss' goals is key to this technique.
- This skill set also helps you stay prepared for tomorrow and the next day.

Managing Change

"Great ideas; I will follow the steps I learned in my position." — Justin Treul, Wawanesa Insurance Co.

The last manager track session dealt with how to promote and encourage change in the office to better the company as a whole. By facilitating positive changes, whether minor or major, a manager is able to keep his staff inspired.

Takeaways:

- Change should never stop, because there is always something that can be done better or more efficiently.
- Choosing the right people to effectuate change is a big part of the process.
- By mixing things up a bit, the class teaches others to not only get involved but gives them new skills to adapt to new situations.

Conference Activities

When attendees were not getting their fill of claims education, they were provided with many activities to add to their schedule.

For the first time, the Claims Education Conference included a "dine-around" in which participants were invited to choose from five restaurants in San Diego's famous Gaslamp Quarter. The restaurants ranged from cultural cuisine to steakhouses.

On Thursday, May 15, attendees had their pick of three exciting exhibits around San Diego. Sports fans golfed at the Riverwalk Golf Club, a classic golfing experience that no serious golfer should miss. Those more interested in relaxing enjoyed the sandy beaches of La Jolla, San Diego's "treasured jewel," famous for boutique shopping and exquisite art galleries. Attendees also experienced an old-time city trolley tour through the streets of downtown.

III also sponsored a Get-A-Way trip to New Orleans, and we are excited to announce that Maria Holland of Royal Sun Alliance was the winner. Maria and a guest will enjoy five days in the Big Easy. III would like to thank the Sheraton New Orleans Hotel for their gift and support in the Get-A-Way trip.

With three days of activities and classes at a resort, it's hard to pinpoint what attendees enjoyed the most, Ferrier said. However, one thing is clear: the attendees liked getting together and getting to know one another and sharing experiences. "I think they especially enjoyed the camaradery and also getting to hear about the challenges that other people face in similar jobs," Ferrier said.

For others, the atmosphere itself made the event worthwhile. "I love this conference," said Sue Elet of American National Property & Casualty Insurance Company. "I learn something new each time I come. I wish my entire claims department could come to it."

Go ahead and mark your calendars. Next year's conference is already slated for May 12-15, 2009, at the resort town of Coeur d'Alene, Idaho. ■

Save the Date!

4th Annual Claims Education Conference

May 12-15, 2009 | The Coeur d'Alene Golf & Spa Resort | Coeur d'Alene, Idaho

Coeur d'Alene is located in Northern Idaho just east of Spokane, Washington.
The Resort is located on the north shore of Lake Coeur d'Alene flanked by the foothills of the Bitterroot Mountains.

There are many exciting area activities to choose from in Coeur d'Alene!



“I love this conference! I learn something new each time I come. I wish my entire claims department could come to these!”

– Sue Elet, American National Property and Casualty Insurance Company

“I felt the classes were beneficial and a great refresher for me as a long time claims person.”

– Ron Gossett, Consumers Insurance

“This has been a great experience. The friendliness of staff and participants was unbelievable. People were here to learn, to participate—can only hope I get to come again.”

– Barb Elking, Celina Insurance



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