

# Claims Education

INTERNATIONAL INSURANCE INSTITUTE AND **Claims** MAGAZINE**e**magazine

## TRAINING || TALK

## Taking Care of Business

As summer comes to a close, it is time to take care of some old business: recapping the 4th Annual Claims Education Conference in Coeur d' Alene, Idaho. In this issue, you will be able to get a very good overview of the sessions provided to all of the claims professionals that attended this year.

Although the economy has certainly taken its toll on those with training budgets, it was nice to see so many faithful repeat attendees. Eleven of our guests who came this year have attended all four Claims Education Conferences!

Congratulations to Ann Van, conference director, for selecting such a beautiful site and for overseeing the selection of the activities and registration. A special thank-you goes to Lisa Ferrier, who for all four conferences has done a fantastic job of managing the entire conference. From exhibit space to room arrangements, she oversaw every aspect of the conference and has received rave reviews.

The launch of the Exceptional Claims Customer Service online program continues to go well, and we are looking forward to having our Negotiations for Claims class up very soon. A special preview has been set up on the web site: [www.ClaimsEducation-Online.com](http://www.ClaimsEducation-Online.com).

As always, we here at International Insurance Institute welcome your contributions to CEM and encourage you to contact Karla Alcerro at [karla@insuranceinstitute.com](mailto:karla@insuranceinstitute.com) for any input. Please feel free to direct any questions, feedback, articles, claims success stories, and/ or even topics that you would like to see discussed in the magazine. ■



**Carl Van**  
President and CEO  
International Insurance Institute

## FEATURE || STORY

## Education and Beauty

For those looking for a lot of high-impact training and a little relaxation, the annual Claims Education Conference (CEC) is always a hit. By all accounts, the 4th Annual CEC, which took place from May 12 to 15, 2009 in Coeur d' Alene, Idaho, was another huge success. The conference delivered 12 highly praised training sessions, along with fun activities and great dining.

The sessions themselves, which are outlined later in this article, were certainly the highlight of the conference, but the activities certainly played a big part in the fun and relaxation.

Like he has for every Claims Education Conference, Dave Vanderpan, director of claims training for International Insurance Institute, organized and ran the round of golf for those brave enough to face one of the most challenging, yet beautiful courses in the United States.

"Although it was a tough course, the sheer beauty of the course and surrounding scenery kept us all focused on how lucky we were to be able to enjoy a great day," said Mr. Vanderpan. Not even the imposing "floating green" could stop these conference golfers from their quest to complete the course in time for the wine and cheese party later on.

Lisa Ferrier, conference manager, organized the fun and educational 90-minute scenic lake boat cruise. Conference goers enjoyed a lunch on the patio before boarding the cruise, which traveled across and around the perimeter of the bountiful Coeur d' Alene lake.

Ann Van, conference site director, organized and headed up the "Wine and Olive Oil Tasting Tour." The tour began with a leisurely lunch at Tito's. There were gourmet pizzas, fresh pasta, homemade soups, and desserts. After lunch, they journeyed to Coeur d'Alene Olive Oil to taste and create their own olive oil. They then moved on to the Coeur d'Alene Wine Cellars for a tour of the grounds and a sample wine tasting.

### Wednesday Morning Sessions

The Exceptional Claims Customer Service for Adjusters, facilitated by Ken Sanders, and the Exceptional Claims Customer Service for Managers, facilitated by Dave Vanderpan took place on Wednesday morning. Because of their popularity, these sessions have been the cornerstone of all four Claims Education Conferences to date. These sessions appealed to claim professionals of all levels of experience and expertise.

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Both Mr. Vanderpan and Mr. Sanders discussed how most claim professionals know that customers rarely recognize outstanding customer service during the claim process because they are so worried about the outcome. Because of this, it is extremely important for claim professionals to be able to recognize and deliver outstanding customer service without the acknowledgment of the customer along the way. During the sessions, participants learned the basics of providing quality customer service and proper telephone techniques. They also gained insight into what individual customers need, how to manage a customer's perception, and understanding the essential role that customer service plays in the success of the claim department.

**Interviewing and Hiring Great Adjusters**

Carl Van facilitated this session by asking participants if they had ever made a bad hire and then thought, "How did I do that?" He went on to mention that most managers have probably asked themselves this at least once in their careers. Hiring the wrong people can be costly. Even one bad hire can disrupt morale and negatively impact teamwork and results.

The session focused on assisting the claim manager in developing effective interviewing techniques to identify candidates with the most desirable characteristics found in successful claims professionals. Attendees learned to make improved hiring decisions which will limit the bad hires that can be so disruptive to their organization.

**Wednesday Afternoon Sessions**

During the session, "Staying in Your Conversation: The Best Kept Secret of Great Negotiators," Ken Sanders talked about what the great negotiators know. For instance, he said that adept negotiators know that great negotiation is a matter of time. Participants learned how to spend time in "their conversation," talking about the things that work in their favor, and avoid spending time in "the other person's conversation."

The session outlined how many claim professionals think it is a good idea to attack the strengths of the other party's de-

mands, or to deny the weaknesses of their own position. The truly skilled negotiator knows this is a recipe for disaster, as it serves to increase the chances of emotional manipulation, decreases trust and wastes valuable time.

Participants also learned how to make points that accomplish the following:

- Convince the other party to consider what you say.
- Let them know that you are knowledgeable and can't be tricked.
- Avoid getting caught in emotional traps.



**Team Building Games**

This was our first ever session that came with a warning, which said "Warning! If you sign up for this session, you will be active and may have fun."

That is exactly what Dave Vanderpan made sure of during this session. Participants openly discussed ideas and engaged in some effective teambuilding games and activities that they can put in practice with their own people.

Mr. Vanderpan demonstrated that, when done correctly, teambuilding games can be effective in truly fostering a collective spirit, increasing morale, and motivating staff. Participants learned to identify when to use activities, and which of these will lead to the outcome desired. But learning how to play the game was the easy part. The challenge afterward was how to tie the activity to the behavior the manager wants to change or improve.

**Inspiring Employees**

Carl Van led "Driving Employee Performance: Inspiring Employees to Improve Themselves," a session based on the fact that managers spend a tremendous amount of time trying to improve em-

ployee performance by focusing on their abilities. Yet most experts would say that an employee's performance is driven more by attitude than ability. The very top performers come to the job with the attitude that it's their job to improve themselves, but most employees do not.

Mr. Van outlined how the managers who are best at driving employee performance focus on inspiring employees to improve themselves. "Once you have inspired people to want to improve, they will do most of the work in driving up their performance," Mr. Van said. "It is your job to get them to want to improve."

How can managers accomplish that? "Well, you can bribe them with raises and awards; you can threaten them with objectives and performance reviews; you can even challenge them with competitions and contests," Mr. Van continued. "None of these really work very well, but you can keep trying, because that is all you know. Or, you can learn how to avoid accepting mediocrity, and how to inspire employees to improve themselves."

**Thursday Morning Sessions**

Reservation of Rights letters can be one of the most challenging things an adjuster ever does. Knowing when to send these letters and how to prepare them was the goal of the "Reservation of Rights" session. Some of the topics Mr. Van covered were:

- The five elements of Reservation of Rights letters.
- The consequences of sending Reservation of Rights letters.
- Proper conclusion formatting.

Attendees of this session practiced outlining and writing their own Reservation of Rights letter based on the facts presented in class. This session increased participant's comfort level in preparing these letters, and improved judgment on when to send them.

**The Opening Statement: A Powerful Negotiation**

Mr. Vanderpan led this session, which revealed that approximately 60 percent of jurors make up their minds during the opening statements of a trial. First impressions are very powerful, and hard to change. In claims, we have the opportunity to use this powerful tool during the negotiation process. An opening statement can set the tone of the entire negotiation

process, saving time and increasing the chances of a successful negotiation.

Mr. Vanderpan showed how the opening statement is most important when negotiating with an unrepresented person, rather than an attorney. The opening statement will assist the customer in understanding how the process works and that the settlement is fair.

The goal of the session was to teach participants how to effectively use this powerful negotiation tool. Attendees learned words to avoid when negotiating with customers, and practiced how to outline, prepare, and deliver effective opening statements. With this information, adjusters experienced an increased level of comfort and confidence when negotiating, which will ultimately save them time and improve their performance.

### **Managing Stress: It's Easier Than You Think**

Stress management experts say the majority of the stress we feel is self-induced. Well, they've never worked in claims. Nevertheless, claims is a very stressful business dealing with a variety of demands and interruptions. It carries the added pressure of interacting with customers who themselves are feeling stressed, anxious, nervous, and frustrated.

Mr. Sanders illustrated that if we do not manage our stress when speaking with customers, we often will meet their stress levels and end up with a negative customer experience. In claims, we can't change the things that cause our stress, like demands, changes, or coworkers. What is important is how we manage our reaction to the things that contribute to our self-induced stress. Most people believe that dealing with stress is the same as managing stress. Mr. Sanders showed the distinction, however.

"Self-induced stress is like a bad habit," he said. "Like any bad habit, it can be changed with practice. This is not easy, but it's not impossible." This session showed participants tips and techniques that allow them to manage how they react to the things that cause them stress. With this newfound knowledge, participants realized that you can reduce the amount of stress you feel at work by knowing what causes your self-induced stress and how to react in those situations.

### **Friday Morning Sessions**

The day began with Mr. Vanderpan asking attendees some interesting questions in "Five Tips for Reducing Phone Calls." During the session, he inquired, "How often have you taken the time to explain the claims process in detail to a customer, only to have them call you back 15 minutes later with a question? Not a new question, but a question about something you just told them."

Based on the response, we can conclude it happens all the time. What we don't realize is that we create most of the problem ourselves. We complain about "too many phone calls" or "too many voice mails" but often we are the cause of those very same unnecessary calls. We do things that actually encourage people to call us, instead of taking steps to make sure they don't have to call us.

In this session, Mr. Vanderpan taught participants five tips to reduce the number of calls they receive, and the number of calls they must return. When practiced, these five tips will save time, reduce extra work, and make the job less stressful.

### **Being a Beacon: The Simplest, Fastest Way to Improve Staff Attitude and Morale**

One of the hardest interview questions a manager will ever face is "how do you define leadership?" The number one answer is, "leading by example." But leadership is really more than just an outward display of the traits we want people to emulate. Leadership is really about becoming a beacon.

Mr. Van led this session and said that more than just leading by example — which is to outwardly display the traits we want employees to emulate — we must become beacons. We can do this by extending ourselves and openly discussing those traits with the staff; reinforcing those traits in conversations at all times. Some examples include:

- Displaying a positive attitude toward your company.
- Reframing statements to make them positive.
- Providing positive feedback when appropriate.
- Encouraging improvement.
- Training them.
- Talking about goals.
- Reinforcing training.

Participants learned how to reinforce the traits they want their staff to emulate.

### **Three Steps to Gaining Customer Cooperation**

"My job would be so much easier if my customers would just do what I tell them," Mr. Sanders initially declared in this session. "Is this something you have heard your claim staff say, or something you have said yourself?" he continued.

According to Mr. Sanders, even though we realize our jobs would be easier if customers would cooperate, we often do things that make our customers resist us and not cooperate. When we encounter a customer who is reluctant to cooperate, we use our leverage to get them to cooperate.

"If you don't sign the form, then we can't pay you," Mr. Sanders said. "If you don't release your car, you will get stuck with the fees. The policy states you have to cooperate." Sound familiar?

Mr. Sanders demonstrated that, while these techniques may work to move someone along, they usually make the customer distrustful and less likely to cooperate in the future. In addition, the customer may go away with a very negative image of the claim person, and the company in general. Participants learned the three steps claim professionals can use to gain cooperation, increase trust, and improve the customer service experience.

### **Next Year**

The 5th Annual Claims Education Conference will take place in New Orleans, La. ([www.ClaimsEducationConference.com](http://www.ClaimsEducationConference.com)). Here is a tentative schedule of sessions:

- Teambuilding Games
- Motivating Employees: One Size Fits One
- Awesome Claims Customer Service
- The Think/Feel Negotiation Strategy: The Key to Knowing What People Want
- Critical Thinking for Claims: Ten Pitfalls to Watch Out For
- Time Management for Claims
- Building the Guiding Team: The Key to Successfully Managing Change
- Dealing with Difficult Customers: How to Effectively Deal with Snide Comments and Angry People
- Litigation Management
- Making Your Point: Communicating Effectively with Anyone ■

## 5th Annual Claims Education Conference Set for New Orleans

Ann Van, conference site director, has announced that the 5th Annual Claims Education Conference will be in the hometown of International Insurance Institute — New Orleans! Van commented, “We thought that it would be a lot of fun for our attendees to come to our hometown and experience the fun, food, and entertainment that is New Orleans.”

When opening the 4th annual conference this year in Coeur d’Alene, Carl Van, president and CEO of International Insurance Institute, said that he hoped attendees would enjoy relaxing in the beautiful setting of the lake and mountains. Right after that, he commented, “Enjoy the rest you’ll get here. Because next year, it’s party time!”

## Rave Reviews for Online Training

Many customers continue to comment on the value and meaningful content of the new online version of our Exceptional Claims Customer Service class. The most recent came from a claims supervisor, who wrote to say, “We discovered the course to be packed with a lot of helpful hints on how to make the claim professional’s job easier, which centered around meeting or exceeding the customer’s expectations. The course examples provided techniques on how to effectively manage a situation or conversation, based upon the right set of words that are chosen, to produce a positive outlook and perception. The concepts placed what we do as claim professionals in a different, more manageable perspective.”

## Van Presentation Praised

Eric Gilkey, editor of *Claims Magazine*, recently praised Carl Van’s presentation on “Inspiring Employees to Improve Themselves,” which took place at the magazine’s annual ACE Claims Conference in Las Vegas, Nev.

“Few can match the panache of International Insurance Institute’s President and CEO Carl Van, especially in terms of stirring up audience interaction and participation,” said Gilkey. “During his hour-long presentation on the final day of the show, Van addressed some of the more intangible aspects of claims management, which included how to drive employee performance. When you have a rapt audience at 9 a.m. at a conference beginning its third day in Vegas, you’ve done something special.”

## ► NEW CUSTOMERS

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

### United States

Jim Strike, Claims Director, AAA of Missouri

Mike Redman, Claims VP, Hawaii Employees Mutual

Alan Hutchins, Claims Manager, City of Denver Risk Management

Brian Downs, VP, Workers Compensation Trust

Gayleen Swafford, Exec. Assistant, ACCC Insurance

Dennis Stackhouse, Applied Underwriters

Jill Kilroy, Claims AVP - Horace Mann

## CLASS || ACTS

## Trainer Spotlight

Paul Balbresky, ITP, MEd, CLU, is the principal of Balbresky Consulting Services, a marketing/sales research, strategy, and training professional practice dedicated to the insurance industry ([www.insurancetrainingbypaul.com](http://www.insurancetrainingbypaul.com)).



Paul’s clients range in size from large divisions of Fortune 500 corporations to startup business units. He works with underwriters, agents, brokers, reinsurers and service providers to help them reach their production and profitability goals.

Paul has over 30 years of experience in insurance from producing business to managing product lines, directing training, and running a profit center. He is the author of articles in several education and risk management-focused journals, and is a frequent speaker at industry meetings. He currently serves as president of the Society of Insurance Trainers and Educators (SITE).

Students in Paul’s classes are quick to say that his greatest strength is his ability to bring understanding of market cycles and implications of actions on financial bottom lines into his classes. Paul attributes his success to his ability to listen to people and helping them discover solutions for themselves.

Paul is a firm believer in trying to find a solution because, as he says, that is infinitely more productive than moaning about things not being perfect. He says his favorite part of his job is to be able to work with a variety of clients and help them with their challenges.

He does, however, like to keep things lighthearted and not take himself too seriously, which is clear by his favorite quote by Groucho Marx: “I would never join a club that would want me as a member.” We know he is joking, of course, because of the pride he takes in being this year’s SITE president.

Paul’s hobbies include being with family, especially his grandchildren, along with playing golf, cooking, and traveling.

Paul will be a guest presenter at next year’s Claims Education Conference in New Orleans, La., in May 2010 ([www.ClaimsEducationOnline.com](http://www.ClaimsEducationOnline.com)). He will present his highly praised session, “Making Your Point: Communicating Effectively with Anyone.” He can be reached at 856-985-0955. ■

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