

Claims Education

INTERNATIONAL INSURANCE INSTITUTE *e*magazine

TRAINING || TALK

In this issue we feature a story highlighting the important role customer service plays at Builders Mutual Insurance Company, one of the leaders in the insurance industry. Their focus on customers has certainly paid off with customer satisfaction numbers improving year after year.

Be sure to check out our spotlight article on Michelle Anderson, Corporate Learning Leader at Utica National.

Our Feature Course section provides information on one of our most requested workshops, *Effective Recorded Statements*.

We are now accepting registrations for the Claims Education Conference. The Claims Education Conference is a great opportunity to experience and sample many of our training courses. This year's conference sessions include; *Dealing with Difficult Customers*, *Increasing Settlement Figures During Negotiations*, *Business Writing Skills*, and *Interviewing and Hiring Great Claims People* to name just a few. If you register early, you can save money – our first early bird deadline is coming up on November 30th. See our ad on page 2 for more information.

As always, we here at International Insurance Institute welcome your contributions to CEM and encourage you to contact Lisa Ferrier at lisa@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

BUILT TO LAST

BY LISA FERRIER

In the insurance industry, Builders Mutual Insurance Company (BMIC) is unique because it provides insurance coverage exclusively to the construction market. Unlike other insurance carriers, it isn't a specialty of theirs, it is all they do, so they are able to tailor their products and processes in a way that larger carriers aren't able to match. Headquartered in North Carolina, their beginnings grew out of the North Carolina Home Builders Association back in 1984. They have been building their business, so to speak, since then to provide coverage for more than 21,000 policyholders.

It is no mystery that construction is a risky business, but BMIC has worked diligently with their policyholders to reduce risks and make sure jobs go as smoothly as possible. They do this by offering safety education and risk management consulting.

In addition to their commitment to safety, BMIC is also very focused on providing a positive experience for their customers. In 2012, BMIC implemented a new Customer Contact Center staffed by cross trained industry experts so that the majority of calls could be handled in one transaction, leading to fewer transferred calls and ultimately happy, satisfied customers. In honor of Customer Service Week, an international event devoted to recognizing the importance of customer service and to honoring the people who serve and support customers with the highest degree of care and professionalism, BMIC's Customer Experience team provided snacks for their employees who are dedicated to providing a positive customer experience. They also handed out a "customer compass" to keep the idea of providing excellent customer service top of mind for employees.

continued on page 3



CLAIMS EDUCATION CONFERENCE

Presented by

American Educational Institute, International Insurance Institute
and Society of Claim Law Associates



International
Insurance
Institute, Inc.



The conference where AEI designees are recognized for their achievements

MAY 14-17, 2019
HILTON NEW ORLEANS RIVERSIDE

Diamond Sponsor



Gold Sponsor



www.claimseducationconference.net

FEATURE || STORY

Along with creating the Customer Contact Center, part of their vision for improving the customer experience was bringing the claims department in house in place of using a third-party administrator. When Ken Bunn, the Assistant Vice President of Claims, joined BMIC in 2014, he was brought on to help with the creation of the new in-house claims unit, which was no easy feat. It was up to Ken to figure out the best approach as far as the “how and what” of this large-scale project as well as determine implementation and the hiring of employees to run the new department. BMIC picked the right guy for the job; Ken had been training for this role in one way or another throughout his whole career by leading roll outs. He had a lot of experience with system implementation, overseeing logistics and customer communication, all large parts of the in-house claims department project for BMIC. According to Ken, this new role was “head and shoulders” above anything he had done so far. Needless to say, Ken was more than up to the challenge.

Ken started out his career in the insurance industry like so many of us – quite accidentally. Ken jokes, “at my college graduation ceremony, I walked across the stage, accepted my diploma, and walked down the stairs right into a cubicle.” Seriously though, Ken graduated from college on a Saturday, and on that following Monday he started his new job as an adjuster. His plan was to work in the insurance industry for a while to pay off some student debt before going back to law school. He was accepted into law school but, what was intended to be a year long job to help pay off some student debt, turned into a 24-year career because he enjoyed it so much. Those years at his first job helped prepare him for his new role as the Assistant VP of Claims at BMIC.

His colleagues will be the first to tell you that one of Ken’s many strengths is the ability to deconstruct processes, build efficiencies, and figure out new and innovative ways to “build the widget.” When he started the process of bringing the claims department in-house, Ken took the good that was currently being done and built upon that to make it even better. John Boggs,



*Ken Bunn
Assistant Vice President
Builders Mutual Insurance Company*

“Ken’s knowledge and leadership has been instrumental in achieving this successful transition”

John Boggs, President and CEO, Builders Mutual Insurance Company

President and CEO, has only positive things to say about what Ken has accomplished, “Ken has done a great job of bringing BMIC’s claims in house. BMIC hired 38 employees from our former outsourced claims administrator. Ken’s early focus was on creating the appropriate foundation for our new Claims Department. He worked to change the mindset of our new employees to be more customer focused and providing a better customer experience. Over the subsequent years, Ken and his staff have added ancillary services that support the claims process providing a better end result for the claimants, our insureds, and for BMIC. Ken’s knowledge and leadership has been instrumental in achieving this successful transition.” One of the investments Ken made was sending his claims staff to the

Awesome Claims Customer Service course led by instructor Carl Van of International Insurance institute. Ken’s approach and focus on customer service has paid off - the customer satisfaction numbers have improved year after year since the implementation of the new claims department.

BMIC is smaller compared to some of the big carriers, but that’s what makes them such a great company to work for, according to Ken, “When you work for a large carrier, it can be restricting because solutions can’t be tailored or custom to an issue like they can at a smaller carrier.” Ken has the ability to consider change when needed, involve the staff, and possibly even try something else if the initial change isn’t working. Ken says that he thoroughly enjoys change, “Sometimes I have to temper that a bit because I am more excited than the average person is about change.” Anything new that Ken adds to the workflow, he wants to be very intentional. He looks for tangible results so that he can show his staff that if they make a change, they will get something in return.

Their dedication to customer service and continually improving processes has put BMIC on solid footing and Ken is glad to be a part of a company that is truly built to last, “I couldn’t be happier than where I am right now. I’m one of nine officers in a \$350 million company, making decisions and influencing things I wouldn’t have thought of so many years ago.” ■

The Subro Cavalry



That determined steely look,

bugles blaring...it's Subro to the rescue!

"Ok yea, we don't actually ride horses, too messy,
but we save our clients. We save big recoveries!

Latitude Subrogation Services really delivers.

Our customized subrogation and salvage
management programs analyze your specific needs
and use industry benchmarks to help set recovery goals.
Plus, Latitude's subro specialists (AKA: Our Subro Cavalry)

have decades of experience handling auto, property
and workers' comp subrogation claims...in all 50 states!

Let Latitude rescue your dollars."

Subrogation is money! Your recoverable money!

www.latitudesubro.com

Contact: Jon Coscia, (877) 454-3400

jcoscia@latitudesubro.com

<http://latitudesubro.com/movie/>

LATITUDE

SUBROGATION SERVICES



Latitude is a proud NASP Platinum VIP Sponsor
and sponsor of the NASP 2015 Workers' Compensation Benchmarking Study.
1760 South Telegraph Road, Suite 104, Bloomfield Hills, Michigan 48302

MICHELLE ANDERSON

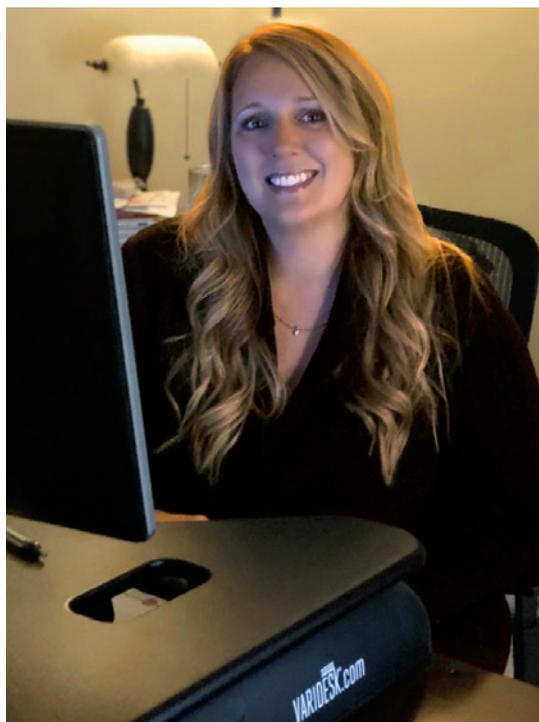
SEES THE BIG PICTURE

Michelle Anderson, Corporate Learning Leader at Utica National, knew her passion in life was helping people reach their full potential.

As Corporate Learning Leader, Michelle Anderson partners with different areas of her company to help people discover their true learning need, and then works to come up with a practical solution to help fill that gap. She has the ability to take a step back, look at the bigger picture and make sure that the solution is not creating a problem somewhere else. Michelle believes that, sometimes, if you want to see change, the solution is deeper than one training, job aide or course.

Michelle enjoys partnering with her peers and finding out about the issues they are trying to solve. “I really get to work with everyone and it allows a better understanding of how everything works together,” says Michelle. “You have to find something fun or enjoyable or rewarding in what you do and if you can’t then you might not be in the right job.”

Steve Guzski, Executive VP of Human Resources at Utica National Insurance Group, agrees that Michelle excels at facilitating change, “One of Michelle’s greatest strengths, which she gained through training while here at Utica National, is her ability to focus on and calculate the desired change in business results as the ultimate measure of the success of her and her team’s curriculum design work. She’ll be one of the first to tell you that design, delivery and learner engagement are only one-half of the mission – the critical reminder is ‘how did we change behaviors and measurably impact the business for the better?’”



*Michelle Anderson
Corporate Learning Leader
at Utica National*

Like most successful people, Michelle has had great leaders and mentors every step of the way and each of them has taught her a different lesson along her path. One crucial element to her success was that all of these leaders allowed her the freedom to learn from her mistakes. One other piece of the puzzle is that Michelle is continually seeking new information and trying to learn new things. Without the drive for new knowledge, she wouldn’t be where she is today.

On the personal level, Michelle is a busy mom of two active children, “I have two boys in sports so I don’t have time for hobbies, un-

less taxiing them to and from practice counts as a hobby!” she says. Fortunately, even with her busy schedule, she is still able to find some time to unwind and relax. Like a true Minnesotan, Michelle heads “up north” on the weekends to the cabin with her family.

As for her future plans, Michelle says she doesn’t know what the future holds, but she does know that she will always continue to help other people learn and grow. She enjoys seeing other people succeed by helping them reach that “aha” moment and gain more confidence. When asked for advice for other people in the industry, Michelle said, “You have to make time, even if it’s only 5 minutes, to learn something new every day.” She explains, “It’s the only way to keep up with how quickly things are changing and growing.” This sentiment is expressed through one of Michelle’s favorite life quotes, “Never Stop Learning, Because Life Never Stops Teaching.” ■

EFFECTIVE RECORDED STATEMENTS

A full-day workshop designed to increase the effectiveness of recorded statements being taken. This full-day version includes a detailed discussion of the application of negligence and legal liability.

Practice scenarios and role-plays are utilized throughout the day to increase effectiveness in one of the most important evidence preserving functions performed by claims professional. The goal of the course is to increase the effectiveness of recorded statements by developing proper outlining and fact-finding strategies.

ATTENDEES LEARN HOW TO:

- Apply the elements of negligence toward legal liability
- Keep an eye out for defense strategies
- Gain increased confidence in assessing liability
- Use facts and negotiation skills to apply shared liability
- Improve their listening skills
- Recognize indicators of possible deception
- Keep an open mind – watching out for
Opposite Blindness
- Gain cooperating when requesting to take a statement
- Improve their listening and analysis/deductive reasoning skills
- Develop follow up questions by listening to the answer
- Recognize subrogation opportunities and obtain the detail needed

Note: A half-day version of this course is available without the discussion of negligence and legal liability. It focuses only on the improvement of the recorded statement itself. ■

CLAIMS PROFESSIONAL BOOKS

FEATURE BOOK THIS ISSUE:

Negotiation Skills

for the Claims Professional

Negotiation Skills for the Claims Professional is a straight forward, real-life approach to negotiations from the perspective of the claims professional.

Short on complicated theory, and heavy on real-life situations, this book highlights many simple yet powerful approaches to negotiating with customers and even attorneys.

A series of Claims Negotiation Maxims, developed by Carl Van, are outlined and explained throughout the book.

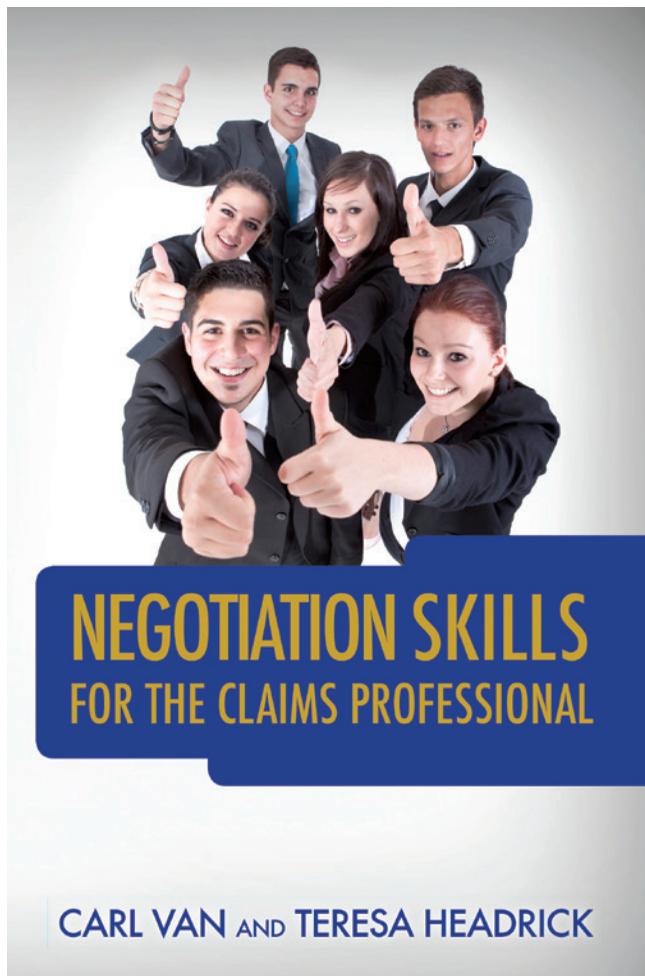
This book reminds us that claims is a customer service business, and the best claims negotiators treat people with respect and concern.

With their combined real-life experience of over 75 years in the insurance business, Carl and Teresa Headrick have the credibility necessary to guide even the most experienced claims professional to a better understanding of the negotiation process.

Written by Carl Van and Teresa Headrick. (Paperback \$19.95 available at www.ClaimsProfessionalBooks.com, www.Amazon.com, and other on-line book sellers; Kindle \$9.99)

Visit www.ClaimsProfessionalBooks.com to view all of the books available:

- *The 8 Characteristics of the Awesome Adjuster*
- *Gaining Cooperation*
- *Gaining Cooperation for the Workers' Comp. Professional*
- *Attitude, Ability and the 80/20 Rule*
- *The Eight Characteristics of the Awesome Employee*
- *The Claims Cookbook: A Culinary Guide to Job Satisfaction*





COPART IS PROUD TO SPONSOR THE CLAIMS EDUCATION CONFERENCE

We specialize in the resale and remarketing of vehicles with our innovative technology and online auction platform that links Sellers and Members around the globe.



Learn more about what we do.
Visit Copart.com/aboutus