

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.

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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.” ■