

# Claims Education

INTERNATIONAL INSURANCE INSTITUTE *e*magazine

TRAINING || TALK

In this issue we feature a story about Leadership Concepts for Leaders and the importance of inspiring employees to improve themselves.

It is a story I told at the 2015 America's Claims Conference that was put on by Claims Magazine in Austin, TX in June 2015. During the years, I have seen good examples of leaders who take the time to inspire their employees to improve themselves. In that session, I outlined some examples of where top leaders were successful in getting their employees to accept that improvement was part of their job responsibilities.

Also see our News Briefs section for information about this year's joint conference between International Insurance Institute, American Educational Institute and The Society of Claim Law Associates.

Our New Course Feature section provides information on our latest addition to our workshop program list, Professional in Claims.

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

## LEADERSHIP CONCEPTS FOR LEADERS

*“Driving up employee performance by inspiring people to improve themselves”*

BY CARL VAN, ITP

On June 19, 2015 I had the pleasure of delivering a general session presentation at the esteemed Claims Magazine ACE conference in Austin, TX. The session was entitled, “Leadership Concepts for Leaders,” and focused mainly on the opportunity we have as leaders to inspire improvement in our staff.

The opening exercise was for the audience to work in teams and complete this sentence: “The number one thing I can do as a leader to improve the performance of my employees is ...”

Of course I received the usual answers such as “give them goals”, “train them”, “reward them”, “lead by example”, and all of the other popular replies. These are not bad answers, but they are not the number one thing we leaders have at our disposal.

The correct answer is, “to inspire them to improve themselves.”

If you have followed my past articles, you know that I have pronounced many times that people's performance is 80% their attitude, and 20% their ability (yes, I wrote a book about it. So what?!).

Basically, my point is that people will do whatever they think their job is. So, as leaders, it is our job to show people that we expect improvement out of them, and that we hold them accountable for their own improvement. It's their job to get better! Stop saying, “I hope you will get better”, or “I would like it if you got better”, or “I wish you could get better”, and start saying, “It is your job to get better, and I hold you accountable for your own improvement.”

I can't even count the number of times I have heard managers talk to employees after a class and say the exact wrong thing. The manager will ask, “So, how was training ... did you learn anything?” The employee will say, “Yeah, it was really good. I learned a lot.” Then the manager will say, “Okay. Good. Well, time to get back to work.”

With that one comment about “getting back to work,” that



manager has just said to that employee, “You were NOT at work. Learning is NOT your job. I DON’T really expect anything out of you other than to go back and do the same things the same way again.”

Along these lines, I always encourage managers to talk to their employees before sending them to training and letting their employees know they expect them to learn the information and put the training into place when they return to their desks. To let them know that training is not a day off, but a responsibility to do their jobs.

One example that I shared with the audience is one I witnessed while helping Liberty Mutual Commercial Division role out their Negotiations Skills training program.

While most top executives are content with letting the training department handle the day to day training classes, I watched, in great amazement, Glenn Shapiro, Chief Claims Officer, get personally involved in inspiring his entire claims force.

In over 75 classes that I, the Claims Training department and the Practices team delivered in 2014 and 2015, Glenn Shapiro would join the group at the start of the class. Either in person, or via video-conference, he would spend anywhere from 45 minutes to an hour, where he personally talked to each group about the importance of the subject, how it will improve results, and encouraged everyone to improve themselves by relating it to their job responsibilities. In short, let them know that it was their job to improve themselves by taking the training to heart and applying it when they returned to their desks.

The results of his efforts were immediate and dramatic. As someone involved in helping deliver the training itself, I witnessed an incredible amount of focus on the part of the trainees, and a sincere desire to learn and apply their new skills. People were engaged, energized and excited to learn. Myself and the other trainers could have preached for days about the importance of the material, and it would not have had a fraction of the impact

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***“The purpose of any training is ultimately change and improvement.”***  
**-Glenn Shapiro**

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that Mr. Shapiro had by being involved and supportive.

The fact that their top claims leader took the time to talk to them personally about their jobs and the important role they played in the success of the company, and how he expected them to improve themselves, lit a fire under this group like something I have never seen before. In a word, it was amazing. No...astounding. No wait...Inspiring!

Once people were inspired to improve themselves, myself and the other folks involved in the training had the easy part: to just do the training. It was such a pleasure teaching a staff of truly inspired people, I almost hated charging for it (almost, I said).

My experience in delivering claims training all over the U.S. and Canada to hundreds of companies over the past 17 years, is that sometimes a manager will show up to class and ask people to “pay attention and try to learn something.” Every once in a while, a regional or division manager might send an e-mail to employees asking them to “take the training seriously and try to apply it.” Every blue moon or so a top executive will mention the importance of training in a quarterly newsletter.

But in 17 years of training, I have never seen a chief claims officer of a staff of 4,000 claims professionals, take that kind of time at the beginning of each and every class to let people know how important they were to the organization, talk about the impact of improvement, and connect the learning process to their job responsibilities.

When asked for his thoughts about people’s attitude toward training being an important element in their jobs, Mr. Shapiro commented, “...*The purpose of any training is ultimately change and improvement. In order to create change that lasts you have to change the mindset, tools and controls. If you only change the tools people use, they may “comply” but they won’t “commit”. The same is true if you change only the controls (metrics, quality assurance).*

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***“To get real, powerful change, people have to believe in the “why” behind the change first.”***  
**-Glenn Shapiro**

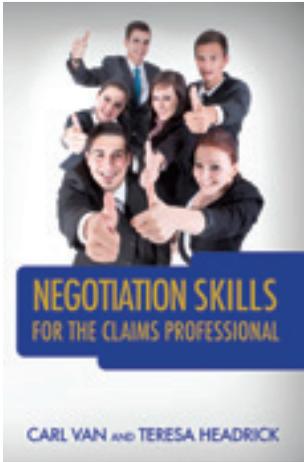
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For a separate Contact Center group going through some Customer Experience training I was helping with, the classes

## Claims Professional Books

### NEW THIS ISSUE:

#### *Negotiation Skills for the Claims Professional*



This is a straightforward, 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 with attorneys. Written by Carl Van and Teresa Headrick. (Paperback \$24.95 available at [www.ClaimsProfessionalBooks.com](http://www.ClaimsProfessionalBooks.com), [www.Amazon.com](http://www.Amazon.com), and other on-line book sellers; Kindle \$9.99)

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- *The 8 Characteristics of the Awesome Adjuster.*
- *Gaining Cooperation: Some Simple Steps to Getting Customers to do What They Want to do.*
- *Gaining Cooperation for the Workers' Comp. Professional: How to get the injured worker to do what you want them to do.*
- *Attitude, Ability and the 80/20 Rule: The Makings of Exceptional Performers.*
- *The Eight Characteristics of the Awesome Employee*
- *The Claims Cookbook: A Culinary Guide to Job Satisfaction*

## Carl Van YouTube Channel

### NEWEST UPDATES:

- What makes a great customer service company #3
- What makes a great customer service company #4

This channel will be updated periodically with new clips from the on-line claims training videos at [www.ClaimsEducationOnline.com](http://www.ClaimsEducationOnline.com). This is FREE training!

To be notified of the new clips as they become available, all you have to do is:

1. Go to <http://www.youtube.com/user/CarlvanTV> and subscribe. or
2. Go to Facebook and "Like" either (or both) of the pages at [www.facebook.com/CarlVanSpeaker](http://www.facebook.com/CarlVanSpeaker) or [www.facebook.com/InternationalInsuranceInstituteInc](http://www.facebook.com/InternationalInsuranceInstituteInc).

## Claims Blog

Subscribe at [www.CarlVanClaimsExpert.wordpress.com](http://www.CarlVanClaimsExpert.wordpress.com), and get the latest delivered right to your email! Including recipes from The Claims Cookbook.

## New Customers

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

### United States

- Doug Poetzsch- ACE Group Claims- Jersey City, NJ
- Frank Murray – ESIS Insurance – Philadelphia, PA
- Kurt Hamblin- Bear River Mutual Insurance- Murray, UT
- Elizabeth Trefil- Auto-Owners Insurance- Lansing, MI
- Vernon Poland- Indiana Workers' Comp Institute- Indianapolis, IN
- Barbara Howard- National Alzheimer's Association- Chicago, IL
- Joanne Brooks- Surety & Fidelity- Washington, DC
- Steve Nelson – SureTec Insurance – Dallas, TX
- Wesley Hyatt – Liberty Mutual Commercial – Boston, MA
- Gary Hutchins – Liberty Mutual Commercial – Boston, MA
- Matt Sekula – Liberty Mutual Commercial – Hoffman Estates, IL
- Danielle Tangorra - Crum & Forster – Morristown, NJ
- Paul Kush – ProSight Specialty – Morristown, NJ
- JoAnn McGovern – ProSight Specialty – Morristown, NJ
- Jacqueline Kurth - Industrial Commission of AZ – Phoenix, AZ
- Danielle Prewitt - American Modern Insurance - Amelia, OH
- Bob Cretel - AAA of So. California - Costa Mesa, CA
- Roberta Vonnortick – LACERA - Pasadena, CA
- Louis Ugalde - Allstate Insurance - Northbrook, IL
- Bryan Hoesman - Frankenmuth Mutual - Frankenmuth, MI
- Terri Harrison - California Insurance Guarantee Associates - Glendale, CA
- Erin Espinoza - Texas Windstorm - Austin, TX
- Jacquie Kurth - Industrial Commission of Arizona - Phoenix, AZ
- Julie Raatz (of Marsh) - Minnesota Workers Comp Symposium - Minneapolis, MN
- Michael Stewart - Frankenmuth Insurance - Frankenmuth, MI
- Tammy Thomas - Bemis Group - Neenah, WI
- Garrett Gorge - Westfield Group - Westfield Center, OH
- Rob Bowers - Westfield Group - Westfield Center, OH

### International

#### Karnataka

- Maitri Kumar- Accenture- Bangalore, Karnataka

#### India

- Poonam- Aviva Life Insurance- Guragon, India

#### Thailand

- Arporn Patjanhom- Prudential Life Insurance- Bangkok, Thailand

#### Ethiopia

- Yared Legesse Zewide- NIB Insurance Co. - Addis Ababa, Ethiopia

#### Canada

- Peter Shea- Cox & Palmer Law- Halifax, Nova Scotia
- Mary Rodrigues - Wawanesa Insurance – Toronto, Ontario
- Toni Masi - Wawanesa Insurance – Toronto, Ontario
- Don Bouwmeister - The Commonwell Mutual Insurance – Lindsay, Ontario
- Irene Bianchi – Aviva Canada– Toronto, Ontario ■

## FEATURE || STORY

were not prescheduled, so Mr. Shapiro could not videoconference in. To my amazement, Mr. Shapiro took the time to prerecord a video message that was played before class, again having an incredible impact on the desire and commitment of the hundreds of employees attending the sessions to improve themselves. They understood it was their job to improve, and were excited to make every customer experience a pleasant one. Mr. Shapiro did the hard part, which was to inspire people to improve themselves. I had the easy part, teaching them how to do it.

When asked about his philosophy of getting personally involved in supporting the training, Mr. Shapiro explained, *“To get real, powerful change, people have to believe in the “why” behind the change first. Then, if your tools support the change, and your controls hold people accountable to it, you win. The tools and controls will last after the launch of training. They are tangible parts of day-to-day work. But the mindset has to be built strongly at the outset or it will fade. That is why I feel so strongly that senior leaders engage upfront on any important change or improvement.*

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***“If the senior people in the organization take the time to participate it must be important!”***

***- Rick Adam***

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And so they did. Just a couple examples are: Wesley Hyatt, VP Customer and Partnership Strategy, who attended all of the Customer Service training she lined up (and helped design) for the ACS group, understanding that her presence showed executive commitment to improvement; Gary Hutchins, VP Customer Service Centers, who attended every single Customer Service Experience presentation for his Contact Center group, (sometimes up to three sessions in one day), demonstrating to his employees that they had his full support in implementing the improvements.

Over the years I have witnessed other examples of executives inspiring improvement and relating improvement to job responsibilities. A few years ago I had the pleasure of facilitating about 35 Awesome Claims Customer Service workshops for Plymouth Rock Insurance in Red Bank, New Jersey. I was quite surprised when Chief Claims Officer Rick Adam, along with all of his VPs and Directors showed up to the classes, and not only talked about the training, but each sat through an entire class as participants. Mr. Adam came to every class to kick off the sessions, and often stayed for the entire program to show support.

That was impressive enough, but I was quite stunned when Gerry Wilson, the President & CEO of Plymouth Rock Management Company of New Jersey, and Hal Belodoff, President and Chief Operating Office of The Plymouth Rock Company, each attended separate classes as participants, and even volunteered to do role-plays in front of the class. It was an incredible display of support for improvement, and showed the entire company how serious they were about customer service, and how it was everybody’s job, including theirs, to improve themselves.

I had to laugh when I heard that during one of the breaks, while in mid-discussion in the hallway about policy forecasting,

Mr. Belodoff said, “I’ve got to get back to class or else my team will lose points!”

When asked why he, the president and the CEO all personally attended the classes, Mr. Adam said, *“There is no more powerful way of conveying the importance of employees giving up time at their desks or in the field to attend a training class than witnessing executives giving up their time to learn as well. If the senior people in the organization take the time to participate it must be important!”*

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***“We prefer to lead more by what we do and how we do it, not by what we say, ensuring improvement among our staff.”***

***- Doug Poetzsch***

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One final quick example if you don’t mind. I am currently presenting Awesome Claims Customer Service training to 1,800 or so claims employees at ACE North America Claims and ESIS, Inc., part of ACE Group. Their Executive Vice President of Claims, Doug Poetzsch, told me that he wanted himself, and all of his executives, to experience the training personally, so they could relate its value and importance to their staff.

Along these lines, Mr. Poetzsch commented, “I would not ask claims professionals at ACE North America Claims to participate in a service training program, if me and my leadership team did not personally participate and buy in to the program. Accordingly, our senior claims management team participated in the first session, and as we sat through the session, we found that the customer service take-a-ways were as relevant to the senior team as they were to the balance of our employees. We prefer to lead more by what we do and how we do it, not by what we say, ensuring improvement among our staff.”

So, on a bright sunny day last year in New Jersey, Doug Poetzsch and his executive reporting team sat through a session themselves, doing role-plays, completing exercises, and practicing the skills they would be asking their staff to learn. During the training role-out, those same executives, such as Frank Murray, Sr. VP of claims for ESIS and Krista Glenn, Sr. Claims Officer for ACE, attended the training themselves again with their staffs to show support. No one attending the training had any doubt that they were going to be held accountable for putting the training to work, and that to improve was part of their job responsibilities.

Again, my point being, that if you want to drive up employee performance, start by inspiring them to improve themselves. The very best way to do that is to relate learning and improvement to their job responsibilities. Once people think it is their job to get better, they will do amazing things in order to do their job.

**Don’t wish for it. Don’t hope for it. Don’t pray for it. Insist on it. ■**

*Carl Van, ITP, is President & CEO of International Insurance Institute, Inc. based in New Orleans, LA. Mr. Van may be reached at [CarlVan@InsuranceInstitute.com](mailto:CarlVan@InsuranceInstitute.com) or 504-393-4570.*

# PROFESSIONALISM IN CLAIMS



Perhaps one of our most general soft-skill courses, Professionalism in claims is a full day workshop drawing upon a variety of some of our most popular soft skill classes. Topics include:

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- Punctuation pointers
- Recognizing and eliminating clichés
- How to begin a business letter
- Professionalism in claims letters (review real letters)

## FILE DOCUMENTATION

- The importance of clear, concise and unambiguous file documentation

## INTERPERSONAL SKILLS

- Dealing with angry customers
- Saying things the right way (say this, not that)
- Avoid being careless
- Avoid being reckless
- Avoid being obnoxious

## CUSTOMER SERVICE

- The five standards of great claims organizations
- Knowing what customer service is

## TIME MANAGEMENT

- Setting priorities
- The working to-do list ■

# CLAIMS EDUCATION CONFERENCE

## COMBINES WITH

# THE SOCIETY OF CLAIM LAW ASSOCIATES CONFERENCE

Back in 2013, the Claims Education Conference presented by International Insurance Institute, Inc. joined forces with the Society of Claim Law Associates Conference presented by American Educational Institute, Inc.

For many years, the Claims Education Conference operated as a stand-alone conference offering soft skill training exclusively by the trainers at International Insurance Institute.

Since 1995, American Educational Institute has provided insightful technical and claims legal information to attendees of the annual SCLA Conference, which honors its new designees with a conferment ceremony.

In 2013, the SCLA Society and the Claims Education Conference decided to join forces at the very first combined, SLCA Claims Education Conference, in Scottsdale, AZ.

This year, it will be held at the Wyndham Resort in Orlando, Florida.

The good folks at the AEI present the claims technical programs, while III trainers present the soft skill subjects. This year's III trainers are Carl Van, Dave Vanderpan and Teresa Headrick. The soft skill subjects include:

- Interpersonal Skills: Say this, not that
- StrengthsFinder 2.0: Now discover your strengths
- Reducing Phone Call Volume
- Critical Thinking: Learning to think things through
- Motivating Myself and Others
- The Five Claims Negotiation Maxims ■

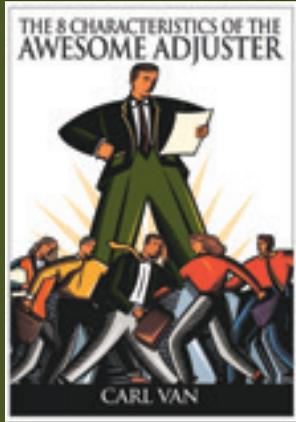
*The 2015 SCLA Claims Education Conference will take place at the Wyndham Grand Resort in Orlando, Florida. The Conference will take place November 5 – 7, 2015. For more information, visit [www.sclasociety.org](http://www.sclasociety.org).*

# CLAIMS PROFESSIONAL BOOKS

[www.ClaimsProfessionalBooks.com](http://www.ClaimsProfessionalBooks.com)

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International Insurance Institute offers a variety of publications that are sure to be an invaluable addition to any claims professional's tool box.



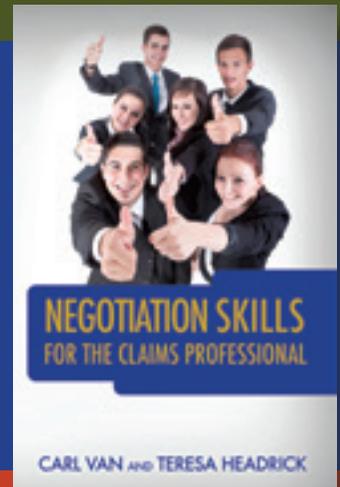
## THE 8 CHARACTERISTICS OF THE AWESOME ADJUSTER

The #1 Selling Claims Book for the past 6 years, selling internationally throughout the United States, Canada, Guam, Singapore, France, Australia, England, Chile, Ireland, and 15 other countries.

Outlines the 8 Characteristics that make truly great claims people, and offers some practical advice on how to improve oneself. Written by Carl Van. (Hardcover \$39.95; Paperback \$29.95; Kindle \$9.99)

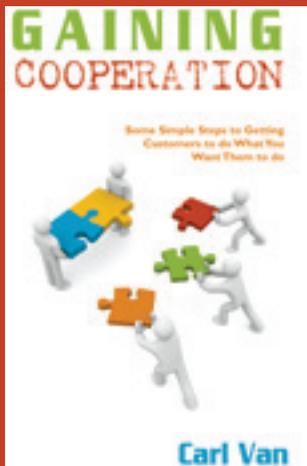
## NEGOTIATION SKILLS FOR THE CLAIMS PROFESSIONAL

This 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. Written by Carl Van and Teresa Headrick. (Paperback \$24.95; Kindle \$9.99)



## GAINING COOPERATION:

Some Simple Steps to Getting Customers to do What You Want Them to.

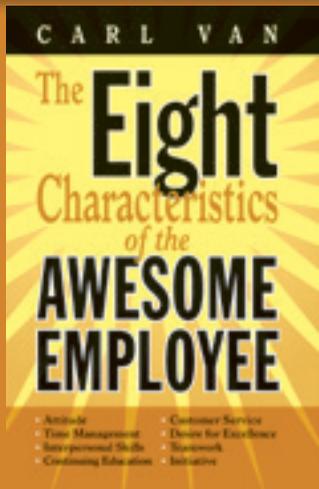


Sometimes customers don't cooperate because they are misinformed. Sometimes customers don't cooperate because they don't trust us. Sometimes customers don't cooperate because they received bad advice. Often the person who is trying to help the customer ends up either using the Cooperation Hammer ("If you don't do this, we can't help you") or just getting into an argument with the customer over the validity of their reasons for not cooperating.

Gaining Cooperation provides some very simple yet powerful ways to gain cooperation from customers without threats or arguments. Three easy steps are outlined to getting customers to not only cooperate, but to agree it is the right thing to do. Written by Carl Van. (Paperback \$19.95; Kindle \$8.99)

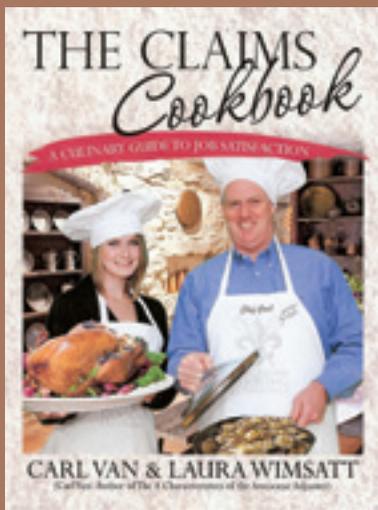
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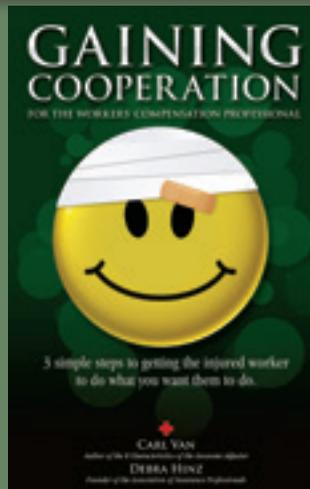
## THE EIGHT CHARACTERISTICS OF THE AWESOME EMPLOYEE

This book is an expanded version of The 8 Characteristics of the Awesome Adjuster. It is twice as long, includes more examples, and is written for the general public. It applies to employees at all levels. Released by Pelican Publishing Company, 2012. Available at [www.ClaimsProfessionalBooks.com](http://www.ClaimsProfessionalBooks.com) and [www.pelicanpub.com](http://www.pelicanpub.com) (Hardcover \$24.95. Kindle version \$9.99)



## THE CLAIMS COOKBOOK: A Culinary Guide to Job Satisfaction

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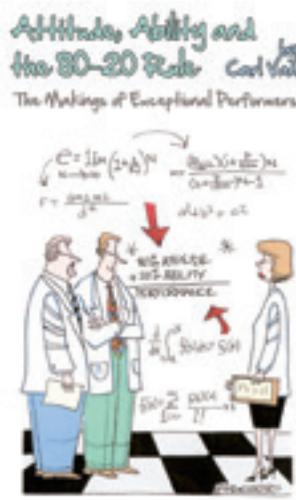


## GAINING COOPERATION FOR WORKERS' COMP PROFESSIONALS:

3 Easy Steps to Getting Injured Workers to do What You Want Them to do

When asked to finish this sentence, "My job would be so much easier if the injured worker would just...." most Workers' Comp people say "Cooperate". Even simple things like filling out a form, answering some questions, or sending in information can be examples where injured workers don't want to cooperate.

Based on the principles developed in the original Gaining Cooperation, this book is specific to the Workers' Comp industry. All examples are real-life situations faced in the Workers' Comp business. Written by Debra Hinz and Carl Van. (Paperback \$19.95; Kindle \$8.99)



## ATTITUDE, ABILITY AND THE 80/20 RULE: The Making of Exceptional Performers

Makes the case that the people's performance is 80% their attitude, and only 20% their actual job ability. Numerous examples illustrate that with the right attitude, anyone can be an exceptional performer. Written by Carl Van. (Paperback \$19.95; Kindle \$8.99)

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- Critical Thinking: Learning to Think Things Through
- The Tender Trap: Tips and Strategies for Dealing With Tenders of Defense and Risk Transfer
- Claim File Management: Crafting Claim Files with Integrity
- Motivating Myself and Others
- Subrogating Against God: Turning Natural Disasters into Recoveries
- The Five Claims Negotiation Maxims
- How New Scientific Research and Technology Are Changing Our Understanding of Deception, and Impacting the Future of Insurance Fraud Investigation
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