

Claims Education

INTERNATIONAL INSURANCE INSTITUTE *e*magazine

TRAINING || TALK

In this issue we feature a story highlighting how focusing on quality over quantity led to success for Inspection Connection. After all, a wise man once said, “The bitterness of poor quality remains long after the sweetness of low price is forgotten.”

In our spotlight article, we are proud to introduce you to Belkys Stallings, Learning and Development Manager at Security First Insurance. Her enthusiasm for and interest in training is inspiring.

Our Feature Course section provides information on one of our top requested workshops and an appropriate one for this time of year as we try to stick to our New Year’s resolutions of being organized and using our time wisely. See page 8 for more information on Real-Life Time Management for Claims.

We are looking forward to the Claims Education Conference taking place May 12-15, 2020 in New Orleans. Be sure to register by March 31st and save \$100. It’s always a good time and we hope many of you can join us.

We wish all of our customers and friends a very Happy New Year and we look forward to connecting with you in 2020!

International Insurance Institute welcomes your contributions to CEM and we 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 topics that you would like to see discussed in the magazine. ■



Carl Van
President and CEO
International
Insurance Institute

FEATURE || STORY

QUALITY VS. QUANTITY

When Lee Herman, CEO and President of Inspection Connection, first got the idea for his new company he was working in the claims industry at a nationally known carrier. He continued to notice a missing piece in the widely accepted approach to creating estimates; oftentimes, the job of inspecting a total loss would be farmed out to independent adjusters who are most often paid by how many estimates they produce, not by the accuracy or quality of the final estimate. When quantity is the goal and not quality, naturally mistakes will be made leading to higher repair costs, longer repair cycle time and ultimately unhappy customers which means lower CSI.

These three facts leave insurance leadership in a bind. How can we keep repair costs in line, shorten cycle time and increase CSI when the industry trends are against all three? With over 75 years of collective claim leadership, Lee Herman, along with Directors Matt Hawk and Ray Rodil, believe they have found the answer and created a full-service claim handling solution in Inspection Connection that will solve all three of those problems for claim managers.

Prior to founding Inspection Connection, Lee spent nearly two decades at Nationwide Insurance holding a multitude of positions. Lee’s background and AVP level experience with top tier carriers in subrogation, salvage, special investigations, specialty claims and fire and theft operations provided him the insight needed in order to put together the right team.

During his time at Nationwide, Lee was given the chal-



*Lee Herman, CEO and President,
Inspection Connection*



*Matt Hawk, Managing Director,
Inspection Connection*



*Ray Rodil, Managing Director,
Inspection Connection*

lenging task of creating a centralized system to consolidate the handling of all fire, theft, specialty and total loss claims companywide. His team's initial role was the consolidation of total loss efforts which included vehicle movement, settlement, customer satisfaction, quality assurance and salvage disposition; responsibilities that were being handled by associates spread out across the country. Understandably, cycle times were high, complaints were an area of opportunity and pending salvage was an issue. Lee explained how they found success at Nationwide, "Once centralized units were in place, we realized our goals of indemnity governance, reducing pending salvage and LAE, while driving improvements in customer satisfaction."

His vision for Inspection Connection was to replicate various components of the highly successful Nationwide process so that all insurance companies could benefit from the streamlined process. "Inspection Connection's approach is to focus on aggregating total loss inspection activities for multiple carriers at Copart locations to generate economies of scale. Secondly, we hire staff associates – all W2 – and pay based on quality, not quantity, of work in an effort to drive carrier needs," says Lee.

Matt Hawk's 15 years of experience with a national carrier is highlighted by the oversight of over 100 leaders and associates who specialized in commercial and recreational

(specialty) claims. This team handled everything from snowmobiles to combines from liability, estimate creation and evaluation, subrogation and salvage disposition. This specialized experience means that when a commercial claim comes in, repairs are not overlooked and unnecessary repairs are not included either. Matt explains, "Adjusters with large carriers are oftentimes trained to adjust a particular thing – maybe auto, home or even commercial, but don't have experience with school buses or farm machinery or other specialty items. Many times the repair shop supplies the estimate which then gets approved with unnecessary repairs slipped in. This is where the experience and specialty knowledge of the Inspection Connection claims team really comes in and saves money and time."

Rounding out the group is Ray Rodil, Managing Director, who joined Inspection Connection in 2018 and brings over 25 years of insurance industry experience including business segment growth, strategy development, technology solution implementation and new product development. Prior to joining Inspection Connection, Ray worked for Grange Insurance with APD claims management and leadership responsibilities. He offers extensive knowledge of improving claims systems with proven success growing and supporting profitable territories and new business models. Ray led teams in material damage, claims technology and product devel-

opment. He was instrumental in creating and implementing new technology for two top-tier carriers increasing productivity and file quality.

Since the inception of the first car, vehicle options have been straightforward and visible to the naked eye. A layperson was able to determine the options on a vehicle with limited knowledge of vehicles. Fast-forward 100 plus years, and the current twenty-first-century vehicles are loaded with options. Many people don't know what they are called or may not even know they exist. No longer are the days that only high-end luxury vehicles are equipped with modern enhancements. The general population is now driving vehicles with ACC – adaptive cruise control, semi-autonomous features, automatic lift gate with foot activation, ambient interior lighting, smartphone integration, automatic emergency braking, Wi-Fi, autonomous parking systems, lane keep assist – the list goes on. It takes an experienced and trained appraiser to properly option and evaluate a vehicle and stay abreast of the quickly changing vehicle technologies. All of these advanced modern changes to the vehicle cannot be captured in only a few photos. The need for a well-trained experienced appraiser and a comprehensive QA process is vital to address these challenges.

Most organizations strive to provide quality, but Inspection Connection takes it one step further. Their custom designed Workflow-Pro software tracks all metrics and creates individual contributor and manager level dashboards so everyone knows how they are performing in real time. Their real steel and closed file QA process focuses on estimate compliance within industry and client guidelines, and that vehicle disposition is accurately determined based on estimated repair cost, ACV, and other potential costs such as rental, supplement and calculated salvage recovery. Cycle time goals are met and calls are returned promptly. Their appraisers are available to chat with a vehicle owner or customer in real-time, which creates a communication channel that is streamlined and informative. Their QA process requires the signature of the appraiser for a collaborative approach, and results are utilized for training and coaching sessions. Their spans of control are limited assuring constant and ongoing feedback while promoting quality.

“Customers are looking for experts with their claim. Your staff may benefit from a truly ‘one stop shop’ for their claim handling solution. JD Powers tells us, ‘when a settlement takes 3 days or less, CSI is at 897. When a settlement takes over 7 days, CSI drops 116 points to 781.’ Getting assignments to the best place for quick handling is why Inspection Connection takes care of all aspects of material damage; this eliminates unnecessary delays if your current solution only handles a portion of your loss,” says Matt. All of the Inspection Connection appraisers have years of experience within the automotive and insurance industries and have developed their craft to produce an outstanding product for their customers.

In addition to highly experienced appraisers, Inspection Connection is fully integrated with Copart for ease of use for carriers who already utilize Copart when handling total losses. These claims typically represent 19% of carriers claim volume, yet 41% of their indemnity spend. They also generate the most adverse phone calls. Working directly with Copart ensures faster cycle time and more accurate evaluations.

A partnership with Latitude Subrogation Services furthers the options Inspection Connection clients can utilize and offer their customers via the Latitude impressive suite of subrogation services.

“Lee is able to think outside of the box,” Matt explains, “he is passionate about offering a quality, comprehensive product to claims managers that will make their lives much easier.” This creative thinking is evident in their approach to launching the company and getting the word out. They didn't want to go the typical route of print ads or commercials, so they worked with a company to create a whiteboard video that literally illustrates their services and provides an entertaining overview – check it out here: <https://www.youtube.com/watch?v=XiUW9UoxV94>. ■

For indemnity accuracy, cycle time reduction and an expertise unmatched in the industry, please visit www.InspectionConnectionclaims.com and start a no obligation conversation on how partnering with Inspection Connection can increase your team's effectiveness.

PASSION FOR LEARNING LEADS TO COMPREHENSIVE TRAINING PROGRAM AND NEW CAREERS AT SECURITY FIRST

From early on in her career, when she was working two jobs and going to school, it was clear that Belkys (pronounced – Bell-Keys) Stallings was destined to be in a training role. She started out at UPS as a part-time employee and eventually became a full-time training manager. Belkys transitioned and accepted a role at Massachusetts Eye and Ear Infirmary where she built her first training team from the ground up. She also served as Training Manager of the Boston Call Center for Viking River Cruises, where her two passions – training and travel – collided. She entered the insurance sector in 2014 and lead several employee development programs for MAPFRE.

Belkys was recruited by MAPFRE – A global Insurance Company based out of Madrid – and she seized the opportunity. At MAPFRE, she was a performance consultant. She would meet with executives to discuss their intentions as well as department goals, and then figure out how best to make those targets a reality. “One of the most important things I have learned in my career is to listen. I find that the more I listen, the more successful I become. As I progressed through my career, I found that it’s not about my objectives – it’s about helping people achieve their goals,” Belkys explains.

After MAPFRE, Belkys gave up the blustery winters and city life of Boston and headed to the tropics of Florida to be closer to family. She was quickly hired by Security First Insurance Company, the second-largest homeowners insurance company in Florida. Her mission was to build a training team, identify learning technology, and develop blended training programs that supported business goals and organizational change. For the first time, Belkys found herself in a position with autonomy and the creative freedom to build programs that are tailored to the learner and business objectives, “Security First is very spe-



Belkys Stallings

cial,” Belkys explains with fondness. “I am considered a subject matter expert and given autonomy. I am able to directly discuss my ideas with the leaders at Security First. It’s possible here and it’s not like that everywhere. They all have the same goal in mind at Security First and that is to help the customer. Insurance isn’t ‘glamorous’ but it really comes down to the people at Security First. Good people, like-minded people who want to help.”

Her colleagues would say that Belkys’ strengths are her love of learning and her ability to get colleagues, from executives to newly hired entry-level employees, excited about training. “Belkys is highly skilled with an intrinsic ability to quickly understand the big picture and align training



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SPOTLIGHT || STORY

needs with business strategy,” said Marissa Buckley, Vice President of Marketing and Brand Experience at Security First Insurance. “She not only listens but asks questions that ensure the business accurately identifies needs and understands desired outcomes from the start, which are essential to developing highly effective, cost-efficient training programs,” she continued.

Her latest project at Security First was to create a training program for employees interested in exploring other career opportunities within the

company. Belkys started by creating the “90-Day Claims Examiner Trainee Program” which had an inaugural class with 15 internal employees. The program successfully transitioned employees into claims examination positions. The 90-days are structured around instructor-led training, action, and web-based learning. The program starts with a five-day bootcamp style training given by Jim Robert from BestFoot4ward. During this time, the students learn about the industry standards for claims examination. After the foundation is laid, they delve into how Security First examines and adjusts claims. During this time, the participants acquire their 6-20 Claims Adjuster License and Xactimate level 1, IICRC Water Mitigation, and ILX construction certifications. They learn about the full claim process from first notice of loss to settlement and receive specialized training to help them understand damage reports and interpret policy language.

The program grew and three groups of employees have now successfully completed the 90-day training program. Due to employee feedback and the value the program has delivered, the company saw a need to extend the program to existing claims employees and new employees with no insurance background. Belkys and her team used the 90-day training program as a baseline and tailored it to create a shorter bootcamp refresher program for seasoned professionals and a longer 120-



Belkys and her husband, Roosevelt

day program for new recruits with no insurance background. The 120-Day program is a comprehensive curriculum that trains to the knowledge, skills, and abilities which encompass a Claims Examiner’s job duties and tasks. It is targeted to recent college graduates. The participants are given a Student Manual as well as numerous handouts and materials throughout the program to supplement the instructional content, creating a comprehensive resource once on the job.

Belkys is proud of this accomplish-

ment, “I have created other training programs, but this one is the most exciting – the evolution of it. We started by taking care of people within our company and now it’s growing into hiring entry-level people and creating enriching, long-term careers that benefit the local community. These new trainees have the opportunity to have a very successful career at Security First Insurance by going through our program.”

In addition to the 90-Day and 120-Day programs, Belkys also brought in International Insurance Institute to provide customer service training for the Security First Claims Department. Only days after getting married, she attended the 2019 Claims Education Conference in New Orleans last May. After attending some of the sessions at the conference, Belkys felt that the type of training that International Insurance Institute offered was in line with her vision for Security First by making customer satisfaction a top priority.

As if working on these training programs and adjusting to life as a newlywed wasn’t enough, Belkys is currently pursuing her doctorate in Industrial and Organizational Psychology. She couldn’t do it without the support of those she loves around her, “My dad is my number one hero,” she says. “He taught me, by example, that to be successful it takes a lot of hard work and not giving up on yourself or others.” Now, that’s advice from which we can all benefit. ■

LATITUDE

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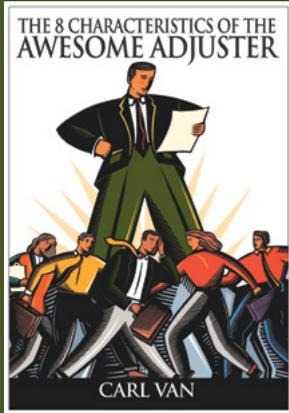


CLAIMS PROFESSIONAL BOOKS

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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

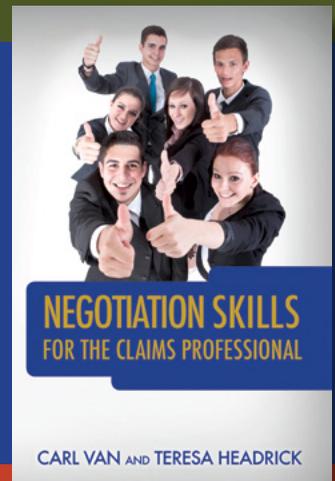
The #1 Selling Claims Book for the past 6 years, selling internationally throughout the United States, Canada, Guam, Singapore, France, Australia, England, Chile, Ireland, and 15 other countries.

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

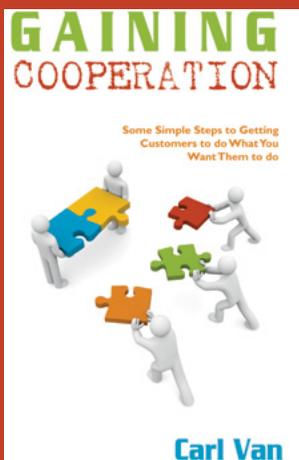
FOR THE CLAIMS PROFESSIONAL

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.

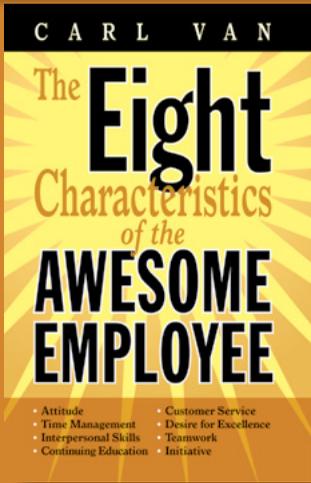


Sometimes customers don't cooperate because they are misinformed. Sometimes customers don't cooperate because they don't trust us. Sometimes customers don't cooperate because they received bad advice. Often the person who is trying to help the customer ends up either using the Cooperation Hammer ("If 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)

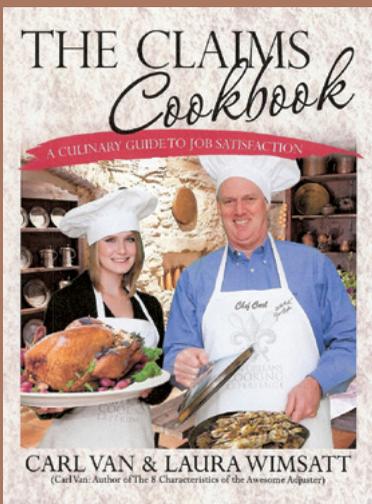
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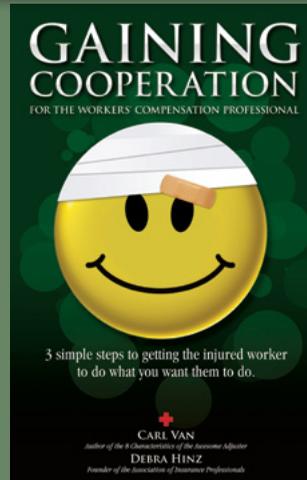
THE EIGHT CHARACTERISTICS OF THE AWESOME EMPLOYEE

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 and www.pelicanpub.com (Hardcover \$24.95. Kindle version \$9.99)



THE CLAIMS COOKBOOK: A Culinary Guide to Job Satisfaction

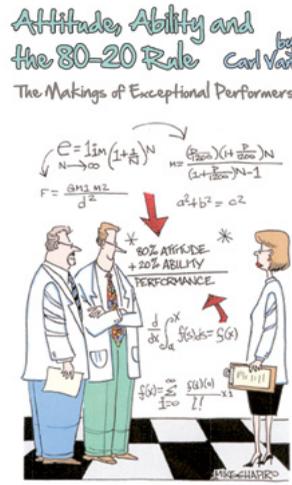
Yes, this is a real cookbook, but one with some dishes only claims professionals can appreciate. The SUB-Rogation sandwich, Chicken TORTellini, The DUI Daiquiri, Boston "Claim" Chowder, Claimant Crab Cakes, Attorney Red Beans and Lies, Delay Soufflé, So Sue Me Sushi and plenty of others. Written by Laura Wimsatt and Carl Van. (Hardcover \$39.95)



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)

BOOKS AVAILABLE FOR PURCHASE AT
www.InsuranceInstitute.com or www.ClaimsProfessionalBooks.com



FEATURE || COURSE

REAL-LIFE TIME MANAGEMENT FOR CLAIMS

This is a practical, full-day workshop, which includes real-life scenarios geared specifically toward the claims professional.

Claims professionals use their own issues and barriers in problem solving exercises to focus on results-oriented activities. Students leave with practical methods for improving time management, which they can put into place right away.

Customer service is strongly emphasized throughout the day. This course is designed to aid the claims professional by developing practical time management skills.

ATTENDEES LEARN HOW TO:

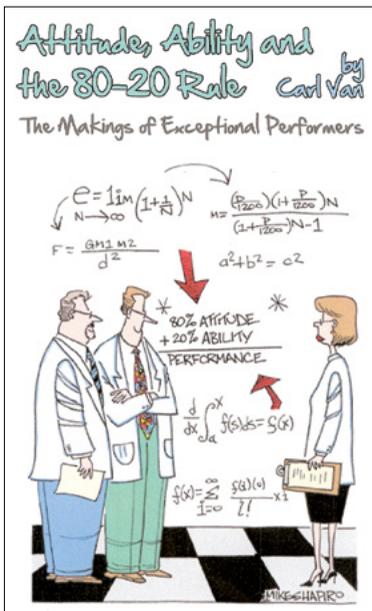
- Overcome procrastination by breaking up large projects into “bite size” pieces
- Eliminate work by focusing on those things that get worse with time
- Reduce phone calls by improving the telephone interaction with the customer to make sure they are listening and can remember what they were told
- Prioritize effectively by identifying those high impact items that keep them in the “20% time – 80% results” category
- Plan properly by looking at all of the items at one time and ranking them accordingly
- Construct a “working” to-do list to help avoid feeling interrupted during the day
- Manage incoming correspondence by only handling things once
- Manage diary by picking an effective strategy given the work-flow
- Manage telephone interruptions by being proactive in planning phone calls
- Leave work problems and stress at work ■

CLAIMS PROFESSIONAL BOOKS

FEATURE BOOK THIS ISSUE:

Attitude, Ability and the 80/20 Rule

The Makings of Exceptional Performers



Within this book Carl Van explores the connection between one's attitude toward their job responsibilities and one's ultimate performance.

He makes the case that a person's performance is 80% their attitude toward their job, and only 20% their technical skill level and knowledge.

Carl separates Performance Attitude from what is commonly thought; that having a good attitude is simply being "being happy all of the time."

Many real-life examples are provided where an individual's performance was either improved or diminished simply based on how they described their job. This is explored in detail in the area of customer service.

Attitude is separated into two main sections: Attitude is Performance; Attitude is Job Satisfaction. Both sections make the case that an individual's performance is more

closely linked to how they perceive and describe their job than what they know or what they can do.

Carl relies on years of observations, monitoring phone calls and conducting training sessions to draw his conclusions.

Written by Carl Van (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: Some simple steps to getting customers to do what you want them to do*
- *Gaining Cooperation for the Workers' Comp. Professional: 3 simple steps to getting the Injured Worker to do what you want them to do*
- *The Eight Characteristics of the Awesome Employee*
- *The Claims Cookbook: A Culinary Guide to Job Satisfaction*
- *Negotiation Skills for the Claims Professional*

NEW CUSTOMERS

KEVIN MCKENZIE - Arkansas Farm Bureau - Little Rock, AR

CORD FARRIS - Accident Fund - Lansing, MI

MICHELLE PIRACCI - Universal Property & Casualty - Ft. Lauderdale, FL

CORY HANCOX - CPCU Industry Day - Buena Park, CA

CHRIS GARLAND - Arizona Self - Insurers Association - Phoenix, AZ

PAUL BECKER - Hastings Mutual - Hastings, MI

PETE GELSINGER - American Mining - Birmingham, AL

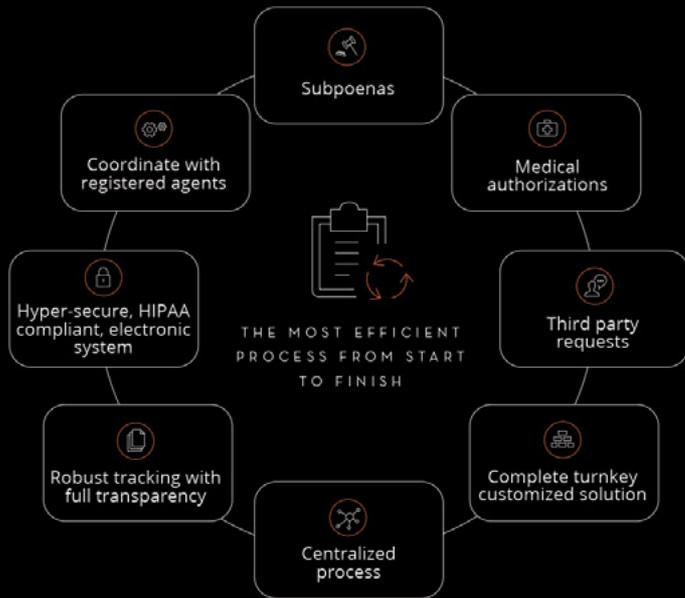
BELKYS STALLINGS - Security First - Ormond Beach, FL

CORY SLAGLE - Alaska National - Irvine, CA

The Fox Factor

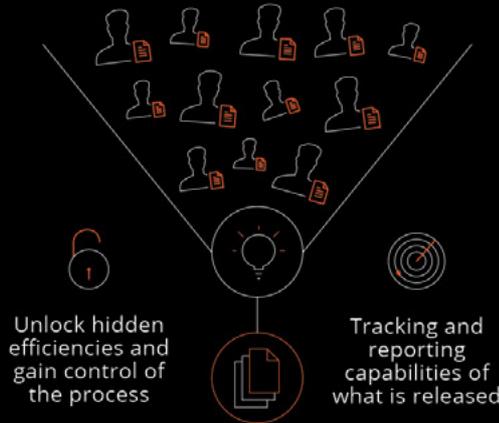
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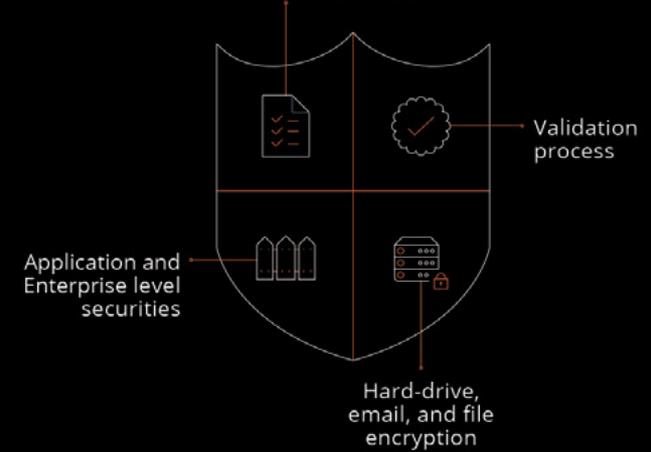
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DATA SECURITY AND COMPLIANCE

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Plus, we're ISO 27001 certified.

OUTCOMES / ADVANTAGES: IMPROVE CORE PERFORMANCE

With us involved, our clients turn what has been traditionally viewed as 'low value functions' into high value outcomes



Staff hours regained for the claims handling process



Reallocating resources



Cost savings / reduce internal costs



Price: Free
No cost to the client