

► NEW MEMBERS

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

United States

- Liberty Mutual Insurance, Robert Hughes, Training Director
- Kemper Insurance, Tom Speer, Training Manager
- State Farm Insurance, Sheila Monsanto-Davis
- State Farm Insurance, Patti Mosser, Leadership Development Specialist
- Prudential, Lee Gordon
- LAMICO, Rochelle Swanson
- Arbitrations Forums, Tim McKernan, Manager
- Allstate Insurance, Pam Plumber-Holloman

International

- ICBC, Norman Ridley
- AVIVA Canada, Debora Hendrickson

put over 1,500 Texas claim handlers through her training. This position has turned Carolyn into a resource for other L & D employees through the country.

Carolyn gives us her favorite quote: "Every morning in Africa, a gazelle wakes up. It knows it must out run the fastest lion or it will be killed. Every morning in Africa, a lion wakes up. It knows that it must run faster than the slowest gazelle, or it will starve. It doesn't matter whether you're a lion or a gazelle, when the sun comes up, you'd better be running". With this in mind, look for Carolyn not only in the classroom teaching others to become "Awesome Adjusters", but also watch out for Carolyn as she qualifies for the Boston Marathon and competes in another Ironman Triathlon! Keep running Carolyn! ■

and allows more flexibility outside the home. You occasionally find parents highly involved with school activities which can work to your advantage.

3. The subject has marketable skills easily transferable to the job market.
4. Surveillance can be held within viewing distance of the subject's residence.
5. TTD has been stopped or denied putting a financial burden on the subject.
6. Subject's spouse or live-in companion does not have a source of income.
7. You have reliable information on claimant's leisure-time interests. You will often find a person energized in their hobbies especially with time on their hands and a TTD draft providing income.
8. Surveillance held on a Friday. You can get an early jump on the weekend. If you are working, even off the books, you normally get paid on this day. Money increases activity levels.
9. A claimant appears weather beaten, has rough hands, or solid muscle tone long after the incident.
10. The subject is not represented by an attorney or has inexperienced counsel.
11. The trial date is not in sight.
12. A first time claimant.
13. The claimant has a history of holding supplemental employment, working on a cash basis, or is in a family-run business.
14. A subject is employed in the building trades. This is the number one occupation where you will find a person working while on disability.
15. Adequate time to prepare for surveillance.

Keep these factors in mind when evaluating a case for surveillance. In the long run, your savings and effectiveness will increase substantially. ■

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Claims Education magazine

Claims Education Magazine™ is solely owned by:

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