

Secrets of Successful Time Management *By Carl Van*

In this eight-part series, Carl Van shares his thoughts on the characteristics of the awesome adjuster. The series is to serve as a sort of road map for those interested, at least at this stage, in knowing what it takes to be among the top in their field.

"You can ask me for anything you like, except time."

– Napoleon Bonaparte, 1803

One of the most important things to understand about effective time management is that, for most claim people, there is no way to get all of the work done. When I teach our Real-Life Time Management for the Claim Adjuster class, invariably someone will ask me this question: "How can I possibly return 50 phone calls in a day?"

What can I do to eliminate those things that cause more work, and how can I prioritize the things that are left?

Usually, my response is, "Well, now that I know what your problem is, I can help you. Because you asked me that question, I know what you have been doing wrong."

That is the wrong question. The question isn't, "How can I return 50 phone calls in a day?" The question is, "What am I doing in the process that is making me get 50 phone calls?"

If we can solve that problem, we do not have to worry about how to efficiently return 50 phone calls.

Most claim people trying to improve time management will look for ways to organize themselves and effectively handle more work. Usually, however, the issue is, "What am I doing that's causing more work? What can I do to eliminate those things that cause more work, and how can I prioritize the things that are left?"

There are 20 very simple things claim people can do immediately to save themselves tremendous amounts of time. Here's just one:

The Wendell Lambert Effect

For those of you who might have voice mail, have you ever been at your desk when the phone rings and, even though you are there, you do not pick it up? Come on, be honest. You let it roll into voice mail for several reasons. You are working on something and you do not want to be interrupted, or you do not want to deal with that person right now. There are lots of reasons, all justifiable.

To make a decision not to answer a call and let it go to voice mail may be the right decision, it may be the wrong one, but it has to be viewed from the time management perspective. Remember, if you are doing something that causes you more work, you are not being as effective as you could be.

If you have a choice of answering the phone or continuing doing what you are doing so that you will not be interrupted, you must ask yourself, "Which one of these is causing me more work?" If one of them is causing more work, it becomes a priority to eliminate that extra work.

Let's see how this plays out. Assume that you receive 100 phone calls in a week that you could have answered but, instead, let roll into voice mail. Most adjusters receive far more than this, but let's just talk about the ones that you choose not to answer.

Column one of the figure represents 100 incoming calls that you had the opportunity to answer. If you were to answer every one of them, your total number of phone calls would be 100.

Look at column two. Let's say that instead of answering them, you let all 100 calls go to voice mail. Now, what do you have to do? You have to pick up 100 voice mail messages and write them down. Probably, you will have to return about 90 percent of the calls, as the other 10 percent will be merely informative. So, if you received 100 initially, about how many calls do you have to return? Right, you have to make 90 outgoing calls, after listening to a 100 voice mail messages. Keep in mind that just the task of writing down the messages takes time. From the very beginning, you are creating extra work for yourself.

Let me ask you the next question: do you actually reach all 90 people on the phone? No, you might get about half of them. What do you do with the other 45? You will leave messages for them, of course. What do those 45 people do when they receive your messages? About 90 percent will call back, because



Carl Van is president and CEO of International Insurance Institute and dean of the School of Claims Performance. He can be reached at www.insuranceinstitute.com.

FIGURE 1



100 Calls get answered

Total Calls – 100



100 Calls go into voice mail

- 100 – Pick up voice mail
- 90 – Return calls (leave 45 messages)
- 40 – Incoming calls into voice mail
- 36 – Return calls (leave 18 messages)
- 15 – Incoming calls into voice mail
- 13 – Return calls (leave 6 messages)
- 5 – Incoming calls into voice mail
- 4 – Return calls (leave 2 messages)
- 2 – Incoming calls into voice mail
- 1 – Return call (leave 1 message)
- 1 – Incoming call into voice mail
- 1 – Return call, all calls completed

308 TOTAL CALLS

the other 10 percent of calls might contain information that requires no response.

So, let's say that about 40 people actually returned your calls. What happens when they call you back? They roll into voice mail, of course. Now, what do you have to do? You have to pick up 40 voice mail messages and make return phone calls. Do you have to return all of them? No, you only have to return about 90 percent, so now you will make about 36 outgoing phone calls.

Do you get all of those people? No, of course not, you only get about half, so you will talk to 18. Guess what you do with the other 18? That's right, you leave messages for them. What do those 18 people do when they get those messages? They call you back. And it goes on and on and on.

The general rule of thumb is that for every call that you could have answered but let roll into voice mail, you are, quite literally, generating three to four more phone calls, either incoming or outgoing. The purpose of this exercise is to demonstrate that, by not answering a call when you could, you

actually cause more work for yourself.

Of course, you are doing this for a very important reason: you do not want to be interrupted. Unfortunately, the price that you are paying for that is to create more work that will interrupt you more often later.

The key is not just to allow yourself to be interrupted. The key is to figure out how to stop it from feeling like interruption. What if you could answer that phone call, deal with it, and get right back to what you were doing without it feeling as if you were being interrupted? Then, you could handle both issues and make the most effective use of your time. Can this be done easily? Well, it is not easy, but it is not impossible. Just ask Wendell.

Wendell Lambert comes from the Latin words *wendelis lamberdicious*, meaning, "Answer your damn phone." Actually, Wendell is a claim executive, who, for some strange reason, answers his phone. I commented to him one day that it was always a pleasure calling him because we never have to play telephone tag. His response was, "I don't like wasting time, so I answer my phone." ▲