

Claims Education

INTERNATIONAL INSURANCE INSTITUTE *e*magazine

TRAINING || TALK

In this issue we feature a story about RCIS and some innovative training we helped them design to follow up the implementation of the *Awesome Claims Customer Service* program. See *Ambassadors in the Field* on page 1.

We also feature an article by Ann Van on the 7th Annual Claims Education Conference. In it she hits some of the highlights surrounding our upcoming conference in beautiful Napa Valley, California. See *Conference Comes Full Circle* on page 3.

See our News Briefs section for announcements on the newest book offered at Claims Professional Books, *The Claims Cookbook*. We will also provide updates on subjects covered in our claims blog, and the newest free training claims at the *Carl Van You Tube Channel*.

As always, we here at International Insurance Institute welcome your contributions to CEM and encourage you to contact Karla Alcerro at 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 to Karla. ■



Carl Van
President and CEO
International
Insurance Institute

FEATURE || STORY

Ambassadors in the Field

BY LAURA WIMSATT

CUSTOMER SERVICE A MUST

There is little doubt that the focus on customer service has been sweeping the insurance claims industry for several years now. Whether in the United States, Australia, Canada, or the U.K., no claims program, regardless of line of business, seems to be immune to the fact that customer service is a necessity. With policies being pretty much the same, pricing being pretty much the same, and regulations being the same, there is not much difference between most claims organizations other than customer service.

The truly smart claims organizations are those that are investing in their staff to drive up customer service, which generates loyalty (and new business) and therefore increases retention rates.

Among the absolute leaders in this push toward customer service is a company called Rural Community Insurance Services (RCIS), one of 16 insurance providers approved to offer the Federal Crop Insurance Program.

ABOUT RCIS

RCIS has been a leading innovator in crop insurance since 1980, when the crop insurance business was privatized by the federal government. RCIS provides risk management protection for more than 100 crops. They do business in all 50 states through a national network of more than 5,000 professionally trained and licensed agents.

RCIS is authorized to provide the multi-peril crop insurance policies offered through the United States Department of Agriculture's Risk Management Agency (RMA). In addition, they offer crop hail, named peril, supplemental and stand-alone insurance products.

In May, 2010, Rural Community Insurance Company, (RCIC), a subsidiary of RCIS, received notification that A.M. Best had reaffirmed their rating of A (excellent) and their outlook as "Stable". RCIS and RCIC are both wholly owned subsidiaries of Wells Fargo & Company.

TAKING THE STEPS

RCIS is very aware that all of the insurance providers play by

FEATURE || STORY

the same rules. Therefore, customer service is king.

Along those lines, RCIS did what a lot of companies do. They focused internally on customer service and hired International Insurance Institute to conduct the *Awesome Claims Customer Service* for its' entire adjusting staff of 1,200 field claims professionals. RCIS experienced an immediate increase in customer satisfaction from both the insured's perspective and the agent's perspective. The claims staff found that their new skills made their jobs much easier, saved time, and greatly increased their job satisfaction. Those are common responses to the training. Because most companies are so satisfied with those results, that is often where it ends for them. Not so with RCIS.

NEW AND DIFFERENT

Tresa Edwards, Training Manager for RCIS, joined with the creative forces at International Insurance Institute to develop a separate, high-impact customer service course that focused specifically on the interaction between the claims staff and their independent agents. The main focus of that course was to generate a genuine feeling of partnership between the claims staff and the agents. The goal was to establish and deliver outstanding customer service to the client base. To, quite literally, train the adjusting staff to know that they are the ambassadors of the company out in the field to both the insureds and the agents. The result is a course entitled *Ambassadors in the Field*.

This course, copyrighted by RCIS and fully owned by RCIS, cannot be taught anywhere in the world except to RCIS personnel. "It is one of the highest powered, claims specific, and habit changing courses that has been designed for an individual company", said Carl Van President & CEO of International Insurance Institute. "It is RCIS's program now. They co-wrote it, they co-designed it, they co-copyrighted it, and now they own it. It's theirs and no one else's. It is a pleasure to work with a company so completely dedicated to customer service as to have us help design a program that they own outright. It is an expensive proposition; but they are clearly dedicated to doing whatever it takes to be an elite customer service claims operation."

THE HIGHLIGHTS

The *Ambassadors in the Field* course is divided up into five main sections:

1. The agent as our partner.
2. The agent's need to be kept informed.
3. The agent's perspective.
4. The agent's need to resolve issues promptly.
5. Claims professionals as the company ambassadors.

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**- Carl Van,
President & CEO,
International Insurance Institute, Inc.**

Ambassador training was the perfect complement to the *Awesome Claims Customer Service* program rolled out in 2010. "As claims professionals, it is not a stretch to see ourselves as ambassadors," said Ms. Edwards. "We represent RCIS to our agent partners. We represent RCIS and the agent to our producer customers. Everything we say and do is a reflection of our principles, our business practices, and our desire to help."

A clear benefit for RCIS of providing outstanding customer service at all times and being the best ambassadors at all times is that they create a customer base which will gladly promote RCIS services over their competitors.

There is a high likelihood for "coffee shop talk," and satisfied customers can be influential among their peers. Likewise, dissatisfied customers can taint the pool of potential customers, hindering growth.

**Everything we say and do is a reflection
on our principles, our business
practices, and our desire to help.**

- Tresa Edwards

During 2011, Ms. Edwards and her training team introduced the program to the claims staff. This involved professional trainers from her training team such as Michelle Edgett and Hillary Stevens, along with some volunteer trainers from the claims staff who were specially trained by III just for this project.

According to Ms. Edwards, the



Tresa Edwards, Training Manager for RCIS, credits the support of her company executives for the success of the extensive customer service training programs.

NEEDED FOR SUCCESS

The results of the Ambassador training have been impressive. Ms. Edwards stated that, "It was a pleasure to work with Carl Van

and International Insurance Institute. Obviously, providing excellent customer service is extremely important to RCIS and is a daily focus for our claims staff. The training Mr. Van and his group provided has allowed us to further develop the skills needed to deliver outstanding customer service to our agents and insureds."

Ms. Edwards is quick to point out that the success of the program was due to a wide range of team players. She commented that this certainly was a group effort and could not be carried out without some extensive involvement and support from the top down. From President Mike Day, to Claims VP Chuck Eldredge, to Chris Peacock, Field Claims Manager, and many others, complete support in the effort to improve customer service was there at every moment.

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Conference Comes Full Circle

BY ANN VAN, CONFERENCE SITE DIRECTOR

7TH ANNUAL CLAIMS EDUCATION CONFERENCE

Well, we've come full circle. The first Claims Education Conference took place in Sonoma Valley, and now we return to California Wine Country again for the seventh annual conference. Only this time, we'll be in the Heart of Wine Country - Napa Valley! We had such a great experience at our first conference that we thought it was time to try this area of California again.

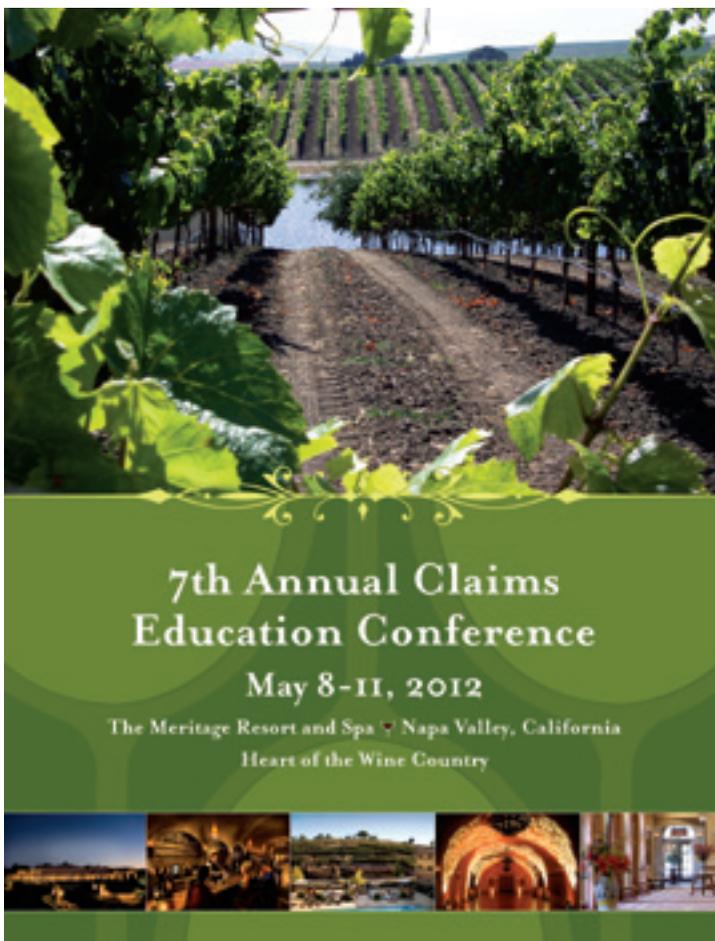
Join us at the Meritage Resort and Spa May 8 - 11th, 2012 for a variety of interesting breakout sessions including the special treat of a session within one of the wine caves on the resort property. The Meritage actually has its' own winery and tasting room on the property, so you can be sure we'll have an opportunity to take advantage of the gorgeous setting there, along with other unique trips planned to local wineries, tasting rooms, and top notch restaurants in the region.

ACTIVITIES INCLUDE:

* **NAPA VALLEY WINE TRAIN.** Enjoy wonderful food and exquisite wine while riding in these expertly refurbished 1915 Pullman Cars through the most beautiful parts of Napa Valley.

* **GOLF TOURNAMENT.** Rated by Golf Digest as one of the Best Places to Play, the Chardonnay Golf Course meanders through over 150 acres of Chardonnay and Merlot vineyards and features numerous lakes and creek crossings.

* **NAPA VALLEY BIKE TOUR & LUNCH.** Explore the world of wine beyond the tasting with a guided bike tour taking you along the country roads and into the private vineyards of the famous Oak Knoll and Stags Leap District.



* TASTING & TOURS OF DEL DOTTO CAVE.

Del Dotto Vineyards is a small, family owned winery located in Napa Valley and have opened up their winery to us for barrel tasting and tours.

* HOT AIR BALLOON RIDES.

Let your spirit soar on this one-of-a-kind wine country tour that you'll never forget. Each ride includes pre-flight café and pastry, and a post-landing champagne brunch.

All of this is combined with an array of new sessions designed around requests made by previous conference participants to meet the needs of current claims professionals. The line up for the conference will be innovative and creative, as usual, with breakout sessions including:

- *Social Styles Inventory
- *The 5 Standards of Great Claims Organizations
- *Retention of Customers in a Highly Competitive Environment
- *Risk Management/Claims Review - Product Testing
- *Customer Service and Branding
- *Organizational Assessment
- *StrengthsFinder 2.0
- *Gaining Cooperation
- *Negotiating with Body Shops
- *Lab: Introduction to On-Line Claims Training Programs

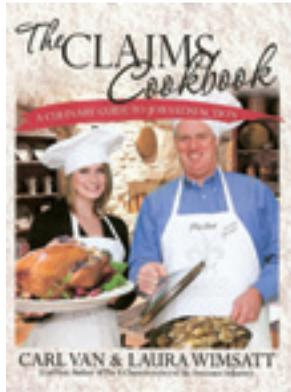
All of these new sessions, along with a couple of tried-and-true favorites in the absolutely stunning setting of beautiful Napa Valley, will make this a "can't miss" experience. Come join us. How could you go wrong?

To register or download a free brochure, visit www.ClaimsEducationConference.com. ■

Claims Professional Books

Yes, it's coming; it's almost here! The most highly anticipated claims book in 40 years!

The Claims Cookbook: A Culinary Guide to Job Satisfaction, is finally here. Yes, this is a real cookbook, but one with some dishes only claims professionals can appreciate. The SUB-Rogation sandwich, Chicken TOR-Tellini, 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. Scheduled Release April 1, 2012. (Hardcover \$39.95)



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 They 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.*

Carl Van YouTube Channel

Newest Updates:

- Customer Service Series #1: Dealing with Impatient People
- Customer Service Series #2: Dealing with Angry People

This channel will be updated periodically with new clips from the on-line claims training videos at 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 or www.facebook.com/InternationalInsuranceInstituteInc.

New Claims Blog

www.CarlVanClaimsExpert.wordpress.com

In this blog we try to hand out great advice on everything from how to deal with unhappy customers to improving your workflow and motivating employees. The blog features new articles, video tidbits of advice, archived articles and previews from the critically acclaimed online courses available from International Insurance Institute.

A few recent posts include an excerpt from the book "Attitude, Ability and the 80-20 Rule", an article on having a great attitude, and video snippets on how to deal with angry and impatient people. Subscribe at www.CarlVanClaimsExpert.wordpress.com, and get the latest delivered right to your email!

RESULTS ARE THE BOTTOM LINE

"We have had an enormous amount of positive feedback, not only from our agents, but from our adjusting staff as well. An increased level of customer satisfaction and job satisfaction has been noted by many at RCIS. We look forward to an ongoing relationship with International Insurance Institute" remarked Edwards.

Clearly, RCIS is a leader in the goal of improving customer service, but they are not stopping there. Plans for implementing even more advanced customer service training in 2012 are already being discussed and designed. We can't wait to see what they come up with next! ■

*Laura Wimsatt is assistant director, script consultant and presenter in all four of the claims courses found at www.ClaimsEducationOnline.com. She is currently co-authoring *The Claims Cookbook* which is scheduled to be released in June, 2012 at www.ClaimsProfessionalBooks.com.*

NEWS || BRIEFS

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

- Perry Daskas, President, AFA Claims Services
- Amy Boldt, Sr. Claims Trainer, Sentry Insurance
- Evelyn Jorgensen, Claims Training Supervisor, Selective Insurance
- Phyllis Catron, Claims Manager, Consumers Insurance
- Debbie LaFever, Executive Assistant, PuroClean
- Janna Scheese, H/R Manager, CNA Insurance
- Diana J. Rich, W/C Program Manager, California Joint Powers Insurance Authority

INTERNATIONAL

- United Arab Emirates
 - Zia ul Jaweed, RSA Insurance Dubai
- Fiji
 - Uday Singh, Fiji National Provident Fund
- Canada
 - Lauren Crabbe, Northbridge Financial Corporation
 - Paulette McGill, Director, Allstate Group of Companies

7th Annual Claims Education Conference

All of the new sessions, along with a couple of tried-and-true favorites, in the absolutely stunning setting of beautiful Napa Valley, are here for you to enjoy.

To register or download a free brochure, visit www.ClaimsEducationConference.com.

See the write up by Ann Van, Conference Site Director, in Conference Comes Full Circle on page 3. ■

LINKEDIN GROUP DISCUSSION POST

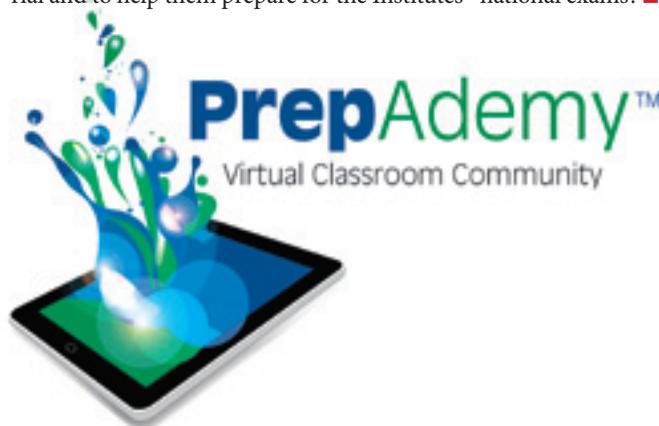
What do you think?

Do you think the next generation of claims professionals is interested and motivated to earn the AIC (Associate in Claims) designation?

Sandra Masters, CPCU, ITP posted the discussion question shown above in the *Carl Van - Awesome Adjuster LinkedIn Group*. She asks an interesting question. What do you think? How would you rate the importance of professional designations for the new generation of claims adjusters?

Sandra is the founder of the PrepAdemy™ Virtual Classroom Community and offers the Associate in Claims classes that meet weekly live and online with a subject matter expert. Recordings are available for registered students who miss class. You can join the class from your PC, Mac, Tablet or even Smart Phone using the GoToMeeting App.

Do you think there will be interest in this format of guided instruction to help students get through the technical course material and to help them prepare for the Institutes™ national exams? ■



VIRTUAL CLASSROOM COMMUNITY for Students Preparing to PASS

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CPCU, ARM, AIC, AAI, and AINS

PrepAdemy™ combines all the benefits of a risk and insurance educational community, a blog, a professional network, and a live virtual classroom. You will find course leaders who are well-known and highly regarded in their fields, teaching through live and online interactive classes to bring a blended learning experience home to your computer.

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Visit <http://PrepAdemy.com> for complete details.

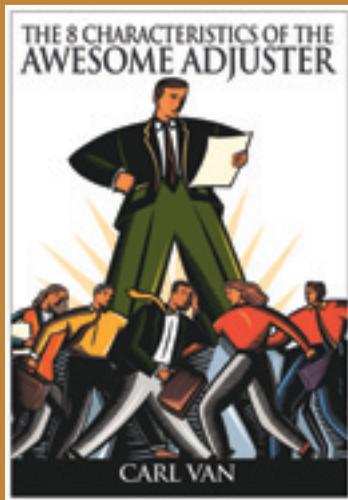


CLAIMS PROFESSIONAL BOOKS

www.ClaimsProfessionalBooks.com

(A division of International Insurance Institute, Inc.)

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

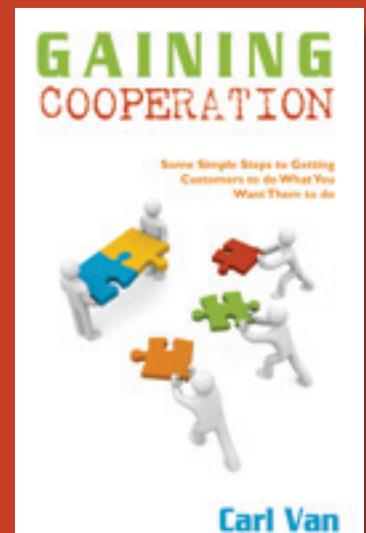
The #1 Selling Claims Book for the past 6 years, selling internationally throughout the United States, Canada, Guam, Singapore, France, Australia, England, Chile, Ireland, and 15 other countries.

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)

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

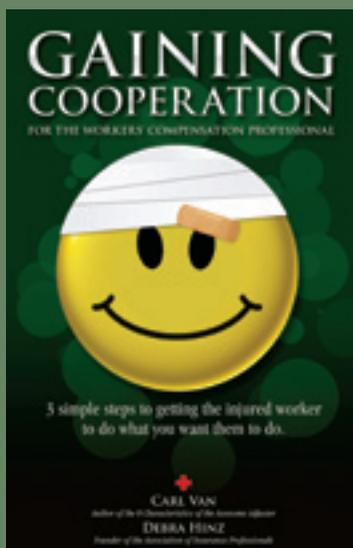
Sometimes customers don't cooperate because they are misinformed. Sometimes customers don't cooperate because they don't trust us. Sometimes customers don't cooperate because they received bad advice. Often the person who is trying to help the customer ends up either using the Cooperation Hammer ("If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



BOOKS AVAILABLE FOR PURCHASE AT

www.InsuranceInstitute.com or www.ClaimsProfessionalBooks.com



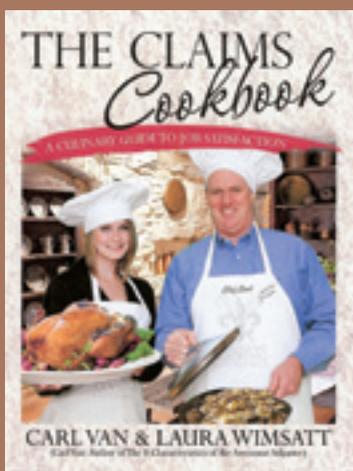
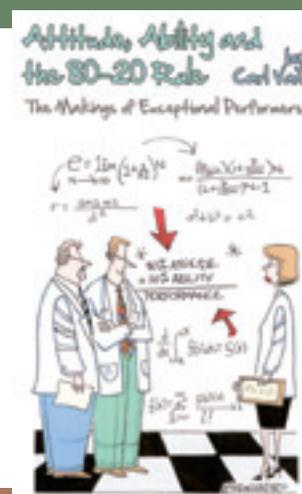
GAINING COOPERATION FOR WORKERS' COMP PROFESSIONALS: 3 Easy Steps to Getting Injured Workers to do What You Want Them to do

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". Sometimes getting injured workers to cooperate can be a chore, even if it is better for them. 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, and certain to be "must-have" for any Workers' Comp professional. 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)



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)

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