

CLAIMS EDUCATION

MAGAZINE

SUMMER 2005
VOLUME 1 NO. 1

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Avoid the pitfalls when reaching for a promotion



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Claims Education Magazine:

A REFLECTION OF THE INDUSTRY AND
A SPOTLIGHT ON INDIVIDUALS



Welcome to the first of many issues of *Claims Education Magazine*, a publication produced to enhance the information provided to students of International Insurance Institute and support the educational process in a real-world concept.

For years, we have offered the best in claims education with on-site training. This publication takes that commitment one step further. Once every quarter *Claims Education Magazine* will examine the issues facing the claims professional, both in the office and with a client. We will also inform, educate and reinforce the concepts from the classroom and into the field.

All this in an easy-to-carry, take-home sized package.

Claims Education Magazine will produce a resource of news, insights and the latest training techniques available for the claims professional. Every issue will be filled with skills taught in the classroom and proven in real life. Other articles will offer previews into some of the educational courses that are still on the drawing board.

This publication has also been designed to recognize the achievements and accomplishments of professionals in the field, from entry-level customer service representatives to the highest levels of claims and insurance management.

Every issue will recognize the participants of our courses around the country, with special notation for graduates of multiple courses and our sponsoring companies. *Claims Education Magazine* will highlight one special student and one trainer each quarter. There will be a page reserved near the back of each issue with tips from some of our most popular educational presentations.

But *Claims Education Magazine* can only meet the needs of the claims professional if we get feedback from our readers and our alumni. Suggestions for articles or a focus on a particular portion of the claims industry can be sent to me at CarlVan@InsuranceInstitute.com or by calling me directly at (888) 414-8811.

I look forward to contributions from every corner of this country.

Until then,

Carl Van
President and CEO
International Insurance Institute



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new courses

HERE ARE LATEST COURSES AVAILABLE:

Awesome Claims Customer Service—Part 2

Like ACCS Part 1, this interactive class (8:30 a.m. – 4:00 p.m.) is designed to improve customer service and, in turn, make the job of a claims professional much easier. Instead of focusing entirely on the interaction between the claims professional and the customer, Part 2 of ACCS will focus primarily on the required skills of claims professionals. The majority of the course is dedicated to time management, stress management, business writing skills, initiative and job satisfaction.

Critical Thinking for Claims

This full day class (8:30 a.m. – 4:00 p.m.) was developed in response to a request of a member company. This course was designed to improve the critical thinking skills of the claims professional. Attendees are taught how to:

- Make good decisions based on cautious review
- Work through problems to find the best answer
- Stay focused on the real issues
- Apply critical thinking to writing
- Apply learned skills to claims situations (such as coverage analysis and reporting).

These courses are not yet listed in the catalog. For more information, please call (504) 393-4570. For a current catalog of all classes offered by International Insurance Institute, Inc., please visit our website at www.InsuranceInstitute.com and order a catalog online.

See page 18 for more course profiles.

Farm Bureau Administrator joins III board

Wendell Lambert, the Administrative Manager for Texas Farm Bureau, has been named to the Course Review Panel of the International Insurance Institute. In his new capacity, Lambert will join fellow board members to review training programs and make recommendations before their release.

The III board is also called on to make recommendations for future training courses to meet the needs of the claims industry across the country.

Claims Education Conference will break all the rules

Responding to the requests from clients and insurance companies, International Insurance Institute will stage its first annual Claims Education Conference in May of 2006 in the heart of the wine country, Sonoma, California.

Unlike conferences and seminars of the past, the III Claims Education Conference will feature training, and nothing but training. There will be separate sessions for claims professionals, adjusters, management and non-claims professionals.

The three-day conference from May 16-19 will consist of powerful four-hour blocks of training. Each of the courses has been pre-approved for CE credits for the states that require CE for adjusters.

For more information, or to register, call 952-920-4642 or log on to www.InsuranceInstitute.com.

New Member Companies

The newest member companies to join the International Insurance Institute member list bring a distinct international flavor to the administrative side of III, covering a wide spectrum of expertise.

New member companies and contact individuals include:

United States

Shawn Wiley, the Claims Training Manager at Fireman's Fund Insurance
 Jim Littleton, Claims Vice President at Assurant Solutions
 Dave Williams, Vice President of ZC Sterling
 Scott Thomas, Claims Vice President at West Bend Mutual Insurance

Canada

Mike Dicecco, Claims Training Manager at Royal Bank of Canada
 Ken Dusenbury, Claims Director at the government-based CCAA

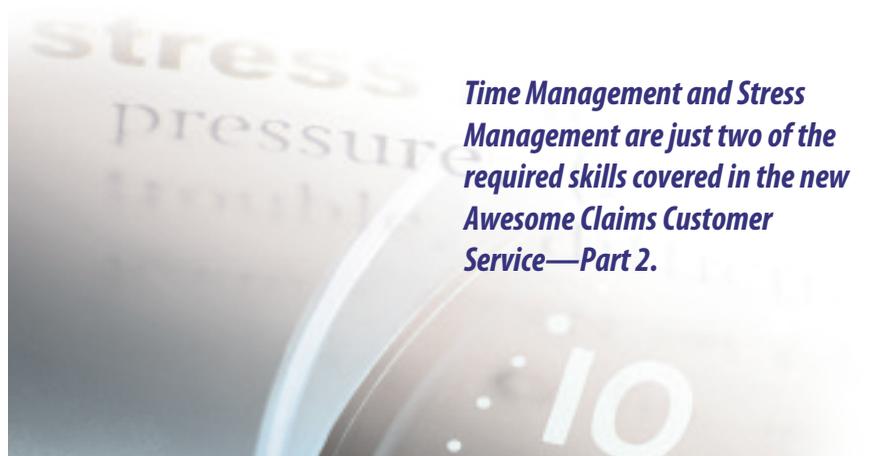
Australia

Paula Coleman, Claims Manager at Australia's QBE Insurance

United Kingdom

Lorraine Peel, Vice President of the international division of IBM

Time Management and Stress Management are just two of the required skills covered in the new Awesome Claims Customer Service—Part 2.



A classic blend of basic training mixed with just a hint of oak

2006 CLAIMS EDUCATION CONFERENCE IN THE NAPA VALLEY WILL OFFER A DISTINCTIVE TASTE OF HIGH IMPACT TRAINING

Like a fine *mélange*, the first ever Claims Education Conference in the heart of California's wine country will provide a bold taste of no-nonsense courses that will satisfy the most discriminating appetite for continuing education.

The 2006 Claims Education Conference, presented by International Insurance Institute (III), has been scheduled for May 16-19 in Sonoma, California.

The conference will be a "private reserve" of pure training sessions. The education blocks will be divided into

distinct and flavorful three-hour segments that will leave the participants savoring the experience and their thirst for knowledge quenched.

Each of the courses has been approved for consumption for CE credits in all the states that require CE.

"For years, our member companies have requested that we hold an annual conference where they can send individuals to obtain high-impact training," said Carl Van, President and CEO of International Insurance Institute. "After years of preparation, we are pleased with our efforts to

stage a first-class claims education conference in a world-class location."

Van was quick to point out that the first III conference will be totally different from educational seminars in the past.

"First, and foremost, there will be no BS. The conference will be 100 percent training," said Van. "There will be no boring panel discussions and no vendor presentations with merchants proclaiming their vast superiority."

Van added that the conference would be an enjoyable training session away from the office where claims professionals will be able to refine their taste for high quality performance. It will enable them to work more efficiently at providing superior customer service.

"Training is the prime ingredient to a blend of time-saving techniques that reduce the stress level on individuals and reduce operating costs to the company," said Van. "That equates to happier customers and increased revenue to the bottom line."

For more information or registration, see the ad on page 9. Or, log on to www.InsuranceInstitute.com.



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STUDENT OF THE QUARTER

Claims training helps pave a course of self-help therapy

CSR IN DELAWARE LEARNED TO LISTEN TO THE NEEDS OF OTHERS WHILE ACHIEVING SATISFACTION IN HER LIFE



Michelle Bufis
Customer Service
Representative
Westfield Insurance

As a single mom, Michelle Bufis liked the flexibility of the job she accepted in 2001 as a casualty claims secretary in the Auto Benefits Department at Westfield Insurance. The position allowed her extra time away from the office with her son, who was in physical therapy.

Michelle did not want to consider a promotion until her son was healthy

and she was prepared for the challenge. Four years later, Michelle has earned her insurance certificate, as well as her AIS and ACS designations. In fact, she is only one test away from her AIC designation and Delaware state license.

“I really enjoy it and I am striving to grow more,” said Michelle when she received a promotion to Claims Service Representative in the Medical First Party division. “I am looking into taking classes for my LPN or RN, and looking forward to becoming a BI adjuster.”

Michelle gives at least partial credit for her personal growth to lessons she learned in the *Awesome Claims Customer Service—Part 1* course, and

the *Real Life Time Management for Claims* course she completed in March of 2004.

Michelle was selected as Student of the Quarter due to her dedication to self-improvement and willingness to apply the new skills she learned in class.

The course instructor for the *Real Life Time Management for Claims* class commented, “Michelle showed a high level of enthusiasm for the information, and a sincere desire to apply her new skill to her job. She was a real pleasure to have in class.”

Congratulations to Michelle. We all wish her great success in wherever her career path may lead.



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Glenn Duperrault
Training Manager
Zurich Insurance Company
Rocky Hill, CT

Training is more than just another assignment for Glenn Duperrault.

One thing Glenn has learned after many years on the claims side of the insurance business is that the first step toward having a profitable business with happy clients begins with a well-trained staff.

Glenn is currently is the Training Manger in the New England region for Zurich NA Insurance based out of Rocky Hill, CT. His responsibilities

include facilitating new hire policy classes as well as on-going training for seasoned veterans.

He is as also a course designer, having customized training for adjusters based in his region. Part of Glenn's responsibilities are to identify and organize outside training for every claims professional in his region.

"That's just part of my duties," said Glenn. "But it's the responsibility for improving service to our customers that is the most rewarding."

Scott Ornstein, the AVP of Zurich NA explained, "Glenn is excellent at what he does because of his innate ability to reach our group as a whole and adapt to individual needs when it comes to training and development."

Carl Van added, "Glenn has an ability to reach out and relate to our students, regardless of what corner of the country they are in or their individual area of expertise."

Dedication has a price for Glenn. His duties with Zurich NA often have him on the road and away from his base of operation in the rural suburbs of Connecticut 3-4 days every week.

It is for that dedication that Glenn was selected as Trainer for the Season for summer of 2005. His commitment to delivering all levels of training is admirable, but his willingness to push for outside training when there is a need makes him one-of-a-kind.

To nominate someone you know for Trainer for the Season, please e-mail Nominations@InsuranceInstitute.com.

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The interview process can present a perilous pit on the path to a promotion

COMMON MISTAKES MAY SLOW YOUR CLIMB UP THE CORPORATE LADDER

BY KEN SANDERS, CPCU, AIC

Woody Allen once said, “90 percent of success is just showing up.”

We can take Woody’s quote to a more personal level when faced with an interview for a promotion or a new job in the career of a claims professional. In that case, “90 percent of getting a job is not saying something dumb to eliminate yourself.”

Getting promoted into management is a top priority for many professionals in the claims field. With promotions come more responsibility, greater recognition and increased compensation.

During my career I have seen qualified people miss out on promotional opportunities because of the way they prepared for the final interview. More specifically, how they did not prepare.

Most applicants go about the process as they would for any job they’ve applied for in the past. Landing that first job in management usually takes a great deal more than selling yourself and answering interview questions.

Most people take themselves out of the running in the final interview by

making basic mistakes. I’ll make my point by borrowing from a conversation I had with a former co-worker, Doug, who was devastated over being turned down for a Branch Claims Manager position.

Doug was a supervisor who I had worked with as an adjuster. He had applied for an open position as Branch Claims Manager at an office in another state. Doug became very distraught when he learned he did not get the job.

Doug was well qualified, had a great deal of experience and was ready to take this next step in his career path. I had watched him advance from a Claims Adjuster trainee to a Litigation Supervisor in a very short time. I had to admit I was curious. What had gone wrong? Had Doug totally blown the interview?

He continued, “I passed a competency exam during my interview with Human Resources. It must have been my interview with the director.”

I needed more information before I could offer Doug any advice.

“Maybe I can help you figure out what went wrong and coach you for the next time you interview for a promotion,” I suggested.

Serious concerns

Doug sighed heavily and began, “You see, I wanted to start off the interview showing the director that I was an aggressive person and not afraid to take charge. I told the director exactly what I would need in the way of resources, staff and most importantly, my new salary. I wanted to make my demands and needs for success known right away. I figured that once I got the job, I would never have the opportunity to tell him what I needed again.”

I encouraged Doug to continue.

“Then, the director asked for my immediate and long term plans for this branch. I told him I want to take





Another big sigh from Doug, “He then asked me to talk about my strengths. I had no problem there. I talked about my accomplishments, qualifications and experience. I felt like I was on Late Night doing the Top Ten Reasons the Company Should Hire Doug.”

“But then the director tried to catch me in that old trap of asking me to list my weaknesses.”

“Maybe it wasn’t a trap, maybe he...”

“Oh, it was a trap.” Doug insisted. “I told him that I didn’t have any weak areas, and that’s why I was the best candidate for the claims manager position at the branch. But he kept pushing me by asking more questions about what I thought I could improve upon.”

“What did you tell him,” I asked.

“I couldn’t really think of anything. I mean, I know there has been stuff in some of my performance reviews, but they were either too little to worry about or dumb things. I just told him I didn’t really remember, but I could get him copies of my past performance reviews,” Doug said.

Well, there it was. The worst answer Doug could have given.

“Was there anything else,” I asked.

“I’m just glad I didn’t fall for that trap and stuck to my guns,” Doug said proudly. “Otherwise, the director might have thought that I was weak and couldn’t do the job. I can’t understand what happened; I thought I made such a great impression during the interview.”

Doug had made an impression all right; just not the impression he had hoped to make.

Doug had made what I believe are the three most common mistakes that claims professionals make when interviewing for claims management positions. Although there are

numerous ways to make a bad impression, these examples are my Top Three:

1. Starting an interview with a list of demands
2. Showing up without a plan
3. Failing to identify what you need to do, or have done, to improve yourself

Starting with a list of demands

By starting an interview with a list of demands, Doug was telling the director that he would always see himself as the most important person in the organization. He was also showing he will be unable to do what is best for the operation or the company as a whole. Doug should have presented any concerns he had about resources or salary as questions when given the opportunity.

His concerns should have been framed around his observations and assessment of the position and the operation.

Opening up with demands is a sure fire way to fail. One person I remember lost a position simply because he asked to be sent to a state-of-the-art training program. When he was asked why, he told the hiring manager it was so he could be more marketable for the future. (An obvious faux pas.)

Doug should have remembered that he was the one asking for the job.

Therefore he should have focused his interview on what benefits he could offer the company. The interview was an opportunity to establish his ability to manage. Doug could have used the entire interview to set the stage to establish communications with this new boss that would allow him to be more effective, once he had the job.

Demonstrating that his interests were primarily personal did not work to his advantage.

Showing up without a plan

The most successful job candidates come to the interview with a plan of what they will do when they get the job. They come prepared with a plan that includes observed concerns,

the first 10 days to get my feet wet, and then I would start my plan”

I replied with a serious, “Hmmm.”

Doug continued, “Then he asked me what I thought the assets of the branch were, as well as any areas of concern. I told him I couldn’t answer that question because I have never worked in that branch. I explained that I preferred to assess the branch after I start working there.”

“Why did you do that?” I asked.

“Because I didn’t want him to think I wasn’t open minded.”

“Go on” I said.

I was quickly understanding why Doug didn’t get the job, but I kept asking questions.

improvement steps, success measurements and goals.

Doug should have gone to the interview with the mind set that he was meeting with his new boss on his first day to discuss his plans to improve the organization. This would have made Doug appear more confident and would have demonstrated that he is someone who will identify opportunities and take steps necessary to improve the department.

The most successful job candidates come to the interview with a plan of what they will do when they get the job. They come prepared with a plan that includes observed concerns, improvement steps, success measurements and goals.

—Ken Sanders

Example: A friend of mine went to an interview to head up a company that provided services to claims operations. Prior to his appointment, he contacted claims managers he knew from different companies to ask them about the company he was going to interview with. He asked about what they liked, and what they didn't like. He asked for suggestions and possible areas for improvement.

The day of the interview, he showed up with the names of 20 claims managers who all said they would start using their services if certain problems were improved. The candidate even offered some preliminary ideas on how he could accomplish upgrades.

Needless to say, he got the job.

Taking the time to write out a plan would have helped Doug prepare for the interview. It would have forced him to think about the position and forced him to focus on the issues that would be an inevitable part of the interview.

Making plans for developing people, achieving results or moving the operation to the next level is what managers do. Therefore, why not demonstrate a game plan while interviewing for the job? Doug could have included his concerns, solutions, goals and measurements in his plan to show that he is capable of viewing the entire picture from beginning to end.

Personally, I have interviewed many candidates for managerial positions in the claims field. The ones that come prepared with a plan for success, even if it's just in their head, usually succeed.

Failing to identify areas of improvement

This last area is where I have seen many candidates self-destruct in their interviews. Many candidates believe that when this question is asked, the interviewer is looking for items to help eliminate them from a job, or have a list of things to fix later. This is usually far from the truth.

Most interviewers are looking for varied characteristics, such as humility, the ability to be self-critical, a willingness toward self-improvement, a capacity to accept feedback and the ability to improve others.

Of all of the possible answers to this question, two stand out as the absolute worst. The second worst answer is not admitting there is room for improvement. To be a successful leader at any level a manager must be able to identify what he or she does well, and not so well, and be able to explain the difference.

Even better is the capacity to explain what steps you have taken to prepare yourself as a potential leader.

The worst answer is, of course, not being able to remember. This tells the interviewer that the candidate is not receptive to feedback to the point of what was said to them.

This answer also indicates forgetting what the candidate has no intention of changing. After all, how can someone change something they can't even remember?

The best answer to this question is, "I have been told I don't do some things well and this is what I did to improve. And it's working."

There were occasions that I was able to give feedback to people that I didn't hire. Usually I tell someone I eliminated him or her from competition for a management job over my concerns that they don't accept constructive feedback. Commonly, the reaction is, "That's not true." This is kind of the person who, when being told he has an argumentative personality, says, "No I don't," and proceeds to argue.

Doug sabotaged his chances by falling into all three categories, but really any one of them could have done him in.

The next time Doug goes into an interview, I only hope he will know the job; prepare a plan; demonstrate confidence to do the job; acknowledge his weaknesses as well as his strengths, and be engaged in something to actively improve himself.

Actually, I kind of wish I had more time to chat with Doug. If I had, you might be reading about the top six things to avoid.

Ken Sanders is Executive Vice President of International Insurance Institute, Inc.; and has over 20 years of claims management and interviewing experience. Sanders heads up the Temporary Employee and Permanent Placement divisions of III and is based in Phoenix, AZ. He can be reached at (480) 705-4093.

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seminar solutions

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Adjusters can steer clear of headaches by avoiding The Hammer



BY CARL VAN

A simple change in process can make the claims adjuster's job easier, and increase the chances that a customer will remain a client.

Of all of the time an adjuster spends negotiating, only 10 percent is spent negotiating the dollar amount of something—either the actual cash value of some object, or the daily rate of pay of some coverage, etc. The other 90 percent is exhausted negotiating for something else.

Yet most adjusters receive no formal training whatsoever on how to effectively negotiate for what they will spend 90 percent of their time trying to obtain. What can this be, you ask?

Of all the time adjusters spend negotiating, 90 percent of that time will be spent negotiating for cooperation—either getting an insured to give a recorded statement, convincing a claimant to send in some estimates, having someone complete a medical authorization or even getting someone to agree to call back.

Gaining cooperation is a very time-intensive activity for most claims adjusters, yet the approach taken to gain that cooperation can significantly affect the final resolution of the claim, the amount needed to settle it and specifically whether the company keeps a customer.

As an example: An adjuster asks a customer to complete a medical authorization, and return it to him. The customer replies, "No, I'm not going to do that." What usually follows is what we sarcastically call "The Hammer" and sounds strangely like an old episode of the Batman television series.

The adjuster pulls out the Claims Hammer, and gives the customer a good whack. "Well, if you don't sign the form, we can't pay you." (WHACK!)

And keep in mind, if the first whack doesn't work, there is more.

"Well, you're obligated under the policy to cooperate. (BAM!) And besides, it's the state law. (POW!)"

The adjuster will keep whacking away until the customer can no longer take the pain and finally agrees, "Okay, okay, I'll sign your stupid form."

What is going to be the attitude of that customer for the rest of the claim? Not good.

Most people don't like being pushed into something they don't want to do. Now that the customer has been pushed into something they didn't want to do, he or she will have a negative attitude regarding the rest of the claim (and the insurance company).

This pessimistic attitude will be behind every encounter the customer has with the adjuster. It will be behind why the customer does not believe the adjuster's figures. It will be behind almost every point of conflict throughout the claim.

One simple rule applies in a case like this: "It is much easier to convince someone you're right, than it is to convince someone to give in if they think you're wrong." The information the adjuster gave in the example did not convince the customer he was right, he only persuaded the customer to give in under the threat of pain (or lack of payment).

Instead of pulling out "The Hammer," the adjuster could have asked the

question, "Why don't you want to sign the form?" The customer may have responded by saying: "I was told that I wouldn't have to sign anything."

Instead of responding with the no-win question, "Who told you that?" The skilled, well-trained adjuster could respond with, "If someone told you that you wouldn't have to sign anything, I apologize. Perhaps they were just trying to reassure you nothing would happen without your permission. I really can't be sure. This form simply allows me access to your medical bills so I can pay you. If you will sign the form, I can get your bills and get busy processing your claim. Again, I am sorry someone gave you the wrong information. Will you sign it so I can get going on helping you with this claim?"

Explaining to a policyholder how you can help if they cooperate is totally different than telling someone what will happen if they don't. These are two different approaches with two predictably different outcomes.

Sometimes "The Hammer" is a necessary evil. But most of the time it just leaves everyone, including the adjuster and the company, with a big headache.

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seminar solutions

Shoulder the Hammer is just part of the III course *Conflict Resolution for the Claims Adjuster*. The class focuses on how to deal with unpleasant situations which is the hallmark for successful adjusters. The main objectives of this course are to explain the psychology that governs upset customer behavior, and suggest steps to take and strategies for successful customer encounters. Visit www.InsuranceInstitute.com for more information on this and other available courses.

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Awesome Claims Customer Service— Part 2

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8 Characteristics of the Awesome Adjuster

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Assurant Solutions, Miami, FL
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Assurant Solutions, San Antonio, TX
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Patrick Gannon, Field Staff Adjuster,
Assurant Solutions, Rocky River, OH

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William Hardy, Property Adjuster, Assurant Solutions, Richmond, VA
Cindy Hardy, Field Adjuster, Assurant Solutions, Bountiful, UT
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Alan Hartmann, Field Staff Adjuster, Assurant Solutions, Lansing, IL
Michael Hass, Senior Claims Examiner, Assurant Solutions, Miami, FL
Robert Hatch, Claims Adjuster, Assurant Solutions, Goldsboro, NC
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David Johns, Claims Adjuster III, Assurant Solutions, Charlotte, NC
George Jones, Senior Examiner, Assurant Solutions, Miami, FL
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E. James Kroll, Claims Manager, Lending Solutions, Atlanta, GA
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Daron McKnight, Field Staff Adjuster, Assurant Solutions, Baker, LA
David Mehlberg, Field Staff Adjuster, Assurant Solutions, Lawrenceville, GA
Kevin Miller, Field Staff Adjuster, Assurant Solutions, Des Peres, MO
Deborah Mohler, Claims Adjuster, Assurant Solutions, Macon, GA
Michael Moore, Field Adjuster, Assurant Solutions, Advance, NC
Emerson Moseley, Field Staff Adjuster, Assurant Solutions, Albuquerque, NM

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Elena Ruiz, System Support Analyst, Assurant Solutions, Miami, FL
Gustaro Santos, Claims Examiner, Assurant Solutions, Miami, FL
Donna Sease, Claims Adjuster, Assurant Solutions, Miami, FL
Elvira Seijo, Claims Manager, Assurant Solutions, Miami, FL
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Eric Uhl, Field Adjuster, Assurant Solutions, League City, TX
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Ofelia Vgalde, Claims Examiner, Assurant Solutions, Miami, FL
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Jesse Warth, Claims Adjuster, Assurant Solutions, Asheville, AL

Jimmy Wease, Field Staff Adjuster, Assurant Solutions, Albany, GA
Paul White, Field Claims Adjuster III, Assurant Solutions, Valrico, FL
Louis Will, Field Claims Adjuster, Assurant Solutions, Richmond, KY
James Williams, FSA Claims Manager, Assurant Solutions, Miami, FL
Tom Wyche, Adjuster, Assurant Solutions, Hutto, TX
Juan Yeje, Claims Adjuster III, Assurant Solutions, Miami, FL

Teaching Your Adjuster the 8 Characteristics of an Awesome Adjuster

Margie Andrews, Claims Administrator, Ohio Casualty Group, Lexington, KY
Paul Barnett, Property Supervisor, Ohio Casualty Group, Philadelphia, PA
William Bottger, Casualty Claims Supervisor, Ohio Casualty Group, Fairfield, OH
Michael Brennan, VP of Casualty Claims, Ohio Casualty Group, Fairfield, OH
Anita Brogden, First Party Supervisor, Ohio Casualty Group, Raleigh, NC
Gina Broughton, Quality Control Coordinator, Ohio Casualty Group, Lexington, KY
John Chamulak, Home Office Analyst, Ohio Casualty Group, Fairfield, OH
Deborah Collins, Claims Administrator, Ohio Casualty Group, Denver, CO
Edward Conaway, Regional Claims Supervisor, Ohio Casualty Group, Fairfield, OH
Joseph Corna, Casualty Claims Supervisor, Ohio Casualty Group, Oak Brook Terrace, IL
Daryl Daniel, Casualty Claims Supervisor, Ohio Casualty Group, Hamilton, OH
Michael DeLorenzo, Litigation Supervisor, Ohio Casualty Group, Parsippany, NJ
Gregory Demmon, Claims Supervisor, Ohio Casualty Group, Centennial, CO
Suzette Duchene, Regional Claims Supervisor, Ohio Casualty Group, Raleigh, NC
Sheryl Emmerich, First Party Supervisor, Ohio Casualty Group, Hamilton, OH
Larry Eversole, HO Claims Supervisor, Ohio Casualty Group, Fairfield, OH
Allan Faber, Casualty Claims Supervisor, Ohio Casualty Group, Lexington, KY
Michael Feeley, Claims Supervisor, Ohio Casualty Group, Voorhees, NJ
Vicki Fisher, Regional Claims Supervisor, Ohio Casualty Group, Raleigh, NC
Jennie Fleming, Casualty Claims Supervisor, Ohio Casualty Group, Englewood, CO
Robin Fryman, Quality Control Coordinator, Ohio Casualty Group, Hamilton, OH
Mike Fullerton, Claims Supervisor, Ohio Casualty Group, Centennial, CO
Michael Galanie, First Party Supervisor, Ohio Casualty Group, Voorhees, NJ
Teresa Galloway, Quality Control Coordinator, Ohio Casualty Group, Charlotte, NC
William Gentry, Regional Claims Supervisor, Ohio Casualty Group, Lexington, KY
Tracey Giles, Claims Administrator, Ohio Casualty Group, Voorhees, NJ
Tim Gottschalk, Claims Supervisor, Ohio Casualty Group, Oak Brook Terrace, IL
John Halferty, Field Claims Analyst, Ohio Casualty Group, Raleigh, NC
Louis Hansen, Supervisor of Specialty Claims, Ohio Casualty Group, Fairfield, OH
Tracy Hartsfield, Regional Claims Supervisor, Ohio Casualty Group, Raleigh, NC
Carolyn Hogle, Claims Administrator, Ohio Casualty Group, Hamilton, OH
Kathy Jones, Senior Claims Supervisor, Ohio Casualty Group, Raleigh, NC
Donna Jones, Field Casualty Analyst, Ohio Casualty Group, Hamilton, OH
James Keating, Claims Adjuster, Ohio Casualty Group, Fairfield, OH
Russ Kelly, VP of Claims, Ohio Casualty Group, Fairfield, OH
Kenneth Kindler, Claims Supervisor, Ohio Casualty Group, Indianapolis, IN
Joseph Kishmarton, Claims Supervisor, Ohio Casualty Group, Hamilton, OH
Frank Kocovsky, Field Analyst, Ohio Casualty Group, Voorhees, NJ
Brenda Lewter, Claims Administrator, Ohio Casualty Group, Raleigh, NC
Ed Magi, Supervisor, Ohio Casualty Group, Fairfield, OH
John Martin, Claims Supervisor, Ohio Casualty Group, Windsor, CT
Joanne McCormick, Claims Administrator, Ohio Casualty Group, Fairfield, OH
Jeffrey McInturf, Regional Claims Supervisor, Ohio Casualty Group, Lexington, KY
Cindy Merrill, Supervisor, Ohio Casualty Group, Fairfield, OH
Gary O'Rourke, Regional Claims Supervisor, Ohio Casualty Group, Oak Brook Terrace, IL
Kathleen Oetjen, Claims Supervisor, Ohio Casualty Group, Hamilton, OH
Kevin Olson, Regional Claims Supervisor, Ohio Casualty Group, Oak Brook Terrace, IL
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Cindy Patterson, Regional Claims Supervisor, Ohio Casualty Group, Lexington, KY
Kathy Peoples, Regional Claims Supervisor, Ohio Casualty Group, Raleigh, NC
Joseph Raker, Claims Supervisor, Ohio Casualty Group, Hamilton, OH
Merrill Ray, Regional Claims Supervisor, Ohio Casualty Group, Raleigh, NC
James Reynolds, Regional Claims Supervisor, Ohio Casualty Group, Lexington, KY
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Greg Wilson, Reinsurance Claims Sup, Ohio Casualty Group, Fairfield, OH
James Wince, Supervisor, Ohio Casualty Group, Lexington, KY
James Wormington, Regional Claims Supervisor, Ohio Casualty Group, Centennial, CO
Malissa Yeager, Regional Claims Supervisor, Ohio Casualty Group, Raleigh, NC
Lillian Young, Regional Claims Supervisor, Ohio Casualty Group, Voorhees, NJ

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International Insurance Institute, Inc. (III) provides a variety of superior educational opportunities dedicated to enhancing the insurance industry. The current list of classes provides education on virtually every aspect of the claims environment. For more information on individual classes or schedules, contact III by phone at (888) 414-8811 or online at www.InsuranceInstitute.com.

COURSES FOR ADJUSTERS

Featured Course: Awesome Claims Customer Service

Most claims professionals know the customer rarely recognizes outstanding customer service during the claims process because they are so worried about the outcome. Because of this, it is extremely important for claims professionals to recognize and deliver outstanding customer service without acknowledgment from the customer along the way.

In this full day workshop, every level of claims professionals will learn the basics of providing high quality customer service, proper telephone techniques, gain insight into understanding what individual customers need, manage the customer's perception, as

well as understand the essential role customer service plays in the success of the claims department.

Some specific topics include: handling the telephone; effective listening; managing objections; asking questions; delivering bad news; managing different customer behaviors; managing the voice mail system; managing customer call backs; statements to avoid; closing conversations; attitude as the key to success; and an action plan for better service.

Other Courses for Adjusters:

- Real-Life Time Management for Claims Adjusters
- The 8 Characteristics of the Awesome Adjuster
- Managing the Telephone

- Negotiation Training for the Claims Adjuster
- Conflict Resolution for Claims Adjusters
- Attitude & Initiative Training for Claims Adjusters
- Empathy & Listening Skills
- Adjuster Organization—Managing the Desk
- Prepare for Promotion—Adjuster Leadership Training
- Teamwork Basics—No Adjuster Is an Island
- Interpersonal Skills—Improving Team Member Relations
- Effective Recorded Statements
- Business Writing Skills for Claims Adjusters
- Beating Anxiety and Dealing With Anger—Help for the New Adjuster

MANAGEMENT COURSES

Featured Course: Time Management for Claims Supervisors and Managers

A full day workshop includes real-life scenarios geared specifically toward claims supervisors and managers. These professionals have a unique demand upon them to be not only good managers, but also technical experts. Many time management issues arise because of these demands, and are specific to the Claims Supervisor and Claims Manager.

Participants are involved during the day in group discussions, role-play, team exercises and self-evaluations. The goal, as with the *Time Management for the Claims Adjuster* workshop, is that participants leave with some very practical methods of improving time management that they can put in place right away, as

well as some methods that require further development.

Other Management Courses:

- Teaching and Coaching for Claims Supervisors and Managers
- Keys to Effective Presentations
- Teaching Your Adjusters the 8 Characteristics of Awesome Adjusters
- Motivating Your Claims Team
- Handling Difficult Employees
- The New Claims Supervisor
- Delegation Training for Supervisors and Managers
- Managing Change
- Team Training
- Leadership Skills for Claims Supervisors and Managers
- Preparing Effective Performance Appraisals
- Managing the Highly Technical Adjuster

COURSES FOR NON-CLAIMS PROFESSIONALS

Claims Training for Underwriters

A full day workshop designed to enhance the understanding of the claims department's role for the underwriter. Subjects include the claims department's objectives, the claim department's functions, the adjuster's duties and responsibilities, fields of knowledge and attributes.

A portion of the day is set aside to answer questions from underwriters regarding the operations and procedures of claims functions. The goal of this workshop is to increase the underwriter's awareness and understanding of just how a claims operation works.

Claims Training for Agents

- Insurance Contracts—General Overview
- Auto Policy—General Overview
- Homeowners Policy—General Overview

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to claims service excellence...
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At Westfield Group, our 157-year history of success was built on a solid foundation of trust, integrity and respect. Our employees share a common vision of claims service excellence through prompt, fair and professional claim service.

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Visit www.westfieldgrp.com to learn more about us and our claims opportunities. EOE.



CLAIMS ROAD ADVISOR, RBC INSURANCE

Location: Edmonton, Calgary, Ottawa, and Toronto

RBC Insurance is one of Canada's leading insurance providers, bringing Creditor, Life, Health, Travel, Home, Auto and Reinsurance products and services to more than 5 million North American customers.

The person(s) selected will conduct scene investigations, and settlement of assigned auto and property claims. The position involves direct personal contact with customers. Use of estimating software, inspections, and estimates will be required.

Education & Skills

- College diploma or University degree preferred.
- Minimum 5 years of previous experience in auto and property claims.
- Minimum 2 years of prior field work
- Superior skills in time management, organization, negotiation, and decision-making abilities.
- Valid Driver's License with good driving record required (Driver's Abstract required).



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**UNIT MANAGER - CLAIMS ROAD OPERATIONS,
RBC INSURANCE**

Location: Toronto Area

RBC Insurance is one of Canada's leading insurance providers, bringing Creditor, Life, Health, Travel, Home, Auto and Reinsurance products and services to more than 5 million North American customers.

The successful candidate will provide guidance on Home and Auto claims in relation to coverage, estimates, investigations, statements, strategy and knowledge as required moving the file towards resolution.

Education & Skills

- College diploma or University degree (Business or Insurance-related field preferred). A combination of related education and experience will be considered.
- Minimum 5 years of previous experience in a property and casualty insurance claims environment, with 2 years+ prior management.
- Proven negotiating, effective conflict management, and sound decision-making skills.



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a structured settlement consulting firm, is looking for awesome adjusters who may be interested in a sales career in structured settlements. If you want to use your casualty claims expertise in a sales role, consider applying for a position as a Structured Settlement Producer. The person selected will focus on new business production with insurance carriers and attorneys.

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If interested, please send a resume to belindadarr@westfieldgrp.com and reference *Claims Education Magazine*.



Liability Team Manager

Location: Orlando, FL, Position ID#: 7723

Zurich is a leading commercial property-casualty insurance provider serving the large global corporate, middle market and small business sectors in North America.

Responsibilities: Will review the management and investigation of liability claims, determine liability, and review coverage with claims adjusters.

The qualified candidate will possess: 8-10 years of general liability experience; 5-plus years of managerial experience; Bachelors degree preferred; Strong customer service & organizational skills; Ability to work on own & strong leadership skills are essential.

To apply visit our Career Center at www.zurichna.com and search for Position ID: 7723. All qualifying candidates will be subject to a complete background check. An EEO/AA Employer, in North America, Zurich supports a diverse workforce.



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To reserve your Career Path ad in *Claims Education Magazine*, please call Vance Custom Media at (847) 634-2600!



Here are some reminders from two of our favorite courses

Awesome Claims Customer Service—Part 1

Gaining Trust and Credibility

In *Awesome Claims Customer Service, Part 1*, students learn that “people will accept what you have to say, to the exact degree you demonstrate you understand where they are coming from.” We accomplished this by gaining confidence through a high level of understanding.

Ending the Question-After-Question Cycle

People often ask continuous questions. Not because they want a lot of information, but simply because they are nervous and anxious. Many hypothetical questions are indicators of nervousness or anxiety.

Start by comforting the customer. Let them know they have a competent individual who knows what they are doing, and cares about doing a good job.

Strategies for stopping the question cycle:

- **Acknowledge:** Acknowledge that you understand how important this is to them.
- **Empathy:** Empathize the feelings the customer may have. Don't be too intrusive.
- **Permission:** Let the customer know it's perfectly normal to be concerned.
- **Experience:** Make a modest comment about your experience, but NEVER downplay the importance of the question.
- **Promise:** Tie the empathic statement into a promise that you will use that experience to do everything you can to make the process go well.

Example:

Ms. Smith, I can see by your questions that it is important that this claim goes smoothly. You may be a little nervous or a little anxious. That's fine.

I know this is new for you, but I've been handling claims for some time now, and I've got a pretty good handle on what is important to make sure this claim goes smoothly.

I can't promise that everything is going to go perfectly. What I can do is tell you that I will do everything within my power to make sure it does.

Critical Thinking for Claims

In *Critical Thinking for Claims*, we apply critical thinking to recognize and evaluate elements of a claim. There are seven steps to recognize and evaluate an argument:

Recognizing and evaluating arguments:

- Find the Issue
- Locate the Argument
- Be Clear
- Understand Context
- Establish Credibility
- Look for Consistency
- Judge Each Argument

Uncover Credible Evidence

When analyzing the credibility of an argument, ask three questions:

- Does the evidence conflict with my personal observations?
- Does the evidence conflict with my background knowledge?
- Is the source of the evidence credible?

Does the evidence conflict with personal observations?

Doubt anything that conflicts with your own firsthand observation. Be aware of the limits of your own observations. Personal circumstances can hinder objective observations.

Does the evidence conflict with my knowledge on the subject?

Evidence can be compared to your own knowledge about the issue. Remember, the greater the conflict between the two, the less credible the evidence. At the same time, remember to keep an open mind to new information that may not fit with your own beliefs or understanding.

One example is the Internet. The Internet provides unfiltered information and thus can be the source of rumor, gossip and even deception.

Is the source of the evidence credible?

The credibility of an issue may be hindered if information is not readily attainable. Ask the following questions to help determine the credibility of a source:

- Did the source directly observe the situation or is the information simply hearsay?
- Are the events highly improbable?
- Is there supporting testimony?
- Is the source knowledgeable about the subject?



Need to find the right fit?

Claims Temporary Staffing or Permanent Placements

In a service-oriented environment like Claims, having the right staff can make or break your bottom line. Yet finding the right professional to fit the employment needs of your company can be a time-consuming, often frustrating process.

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III Staffing—Finding the right employee to fit your needs.

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Since 1995, Paragon Subrogation Services has provided multi-line subrogation, arbitration, and recovery services for clients throughout the United States. Our clients, which include leading insurance companies and large self-insured corporations, benefit from our industry-leading practices and our focus on results.

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– Subrogation Manager,
National Insurance Carrier

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People you can trust.**

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Paragon Subrogation Services excels in all forms of subrogation and collections, including:
*Auto subrogation and arbitration - Uninsured motorist subrogation - Rental subrogation
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