

AICA BULLETIN

APRIL 2009

VOLUME 7, ISSUE 8

Guest Speaker—Chris Behymer, CPCU, ASLI Vice President of Marketing—Markel West Region

Chris Behymer received his Bachelor of Business Administration degree from the University of Wisconsin-Madison with majors in Risk Management and Insurance and Marketing in December of 1976.

He began his insurance career with Sentry Insurance in January of 1977 in the Personal Lines Underwriting Department and moved from Stevens Point, WI to Scottsdale, AZ in the fall of 1977. He became Underwriting Manager of a Personal Lines department in April of 1980 and was promoted to Marketing Sales Specialist in May of 1981 and Sales Training Manager in March of 1985.

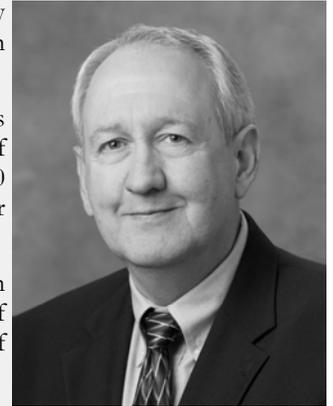
He joined Scottsdale Insurance Company in October of 1987 as the Manager of Education and Training and was promoted to Director of Training and Development in February of 1991. In December of 1993, he was appointed to the position of Associate Vice President of Human Resource Development and Public Relations.

In October of 1998, Chris joined the American Association of Managing General Agents (AAMGA) as the Director of Education for their University. The AAMGA University specializes in developing educational programs for the excess and surplus lines industry.

In February of 2002, Chris was selected as the Vice President of Casualty Underwriting for Markel Southwest Underwriters in Scottsdale, AZ. The company specializes in insuring hard-to-place property and casualty insurance for general agents throughout the United States. In January of 2008, Chris was appointed Vice President, Marketing, for Markel Southwest.

Chris began teaching classes for the Insurance Institute of America in September of 1980 through Rio Salado Community College. He received his Chartered Property and Casualty Underwriter (CPCU) designation in 1981 and the Associate in Surplus Lines Insurance (ASLI) designation in 2001.

He has been the Director of the Education program for the Central Arizona Chapter of CPCU since 1994. He was elected Western Regional Vice President of The Society of Insurance Trainers and Educators (SITE) in June of 1992, Vice President of Annual Conference in June of 1995 and Vice President of Member Services in June of 1996. He has also served on the Curriculum Committee for the AAMGA University since 1995.



Meeting Details

DATE:	Thursday, April 16th
TIME:	Social Hour 5 p.m. Dinner & Meeting 6 p.m.
LOCATION:	Doubletree Hotel—44th & Van Buren Phoenix, Arizona
COST:	Members – \$25 per person Non-members—\$30 per person Cash or check only to be paid at check-in table at the meeting.
RSVP:	To jenifer@pinnaclerestore.com or (480) 206-4297 by Tuesday, April 14th.

Meeting Topic

The presentation for the April meeting will focus on two topics that are important for all Claims professionals; an overview of what is going on in the insurance industry and a summary of the current educational opportunities that exist.

The first segment will discuss 2008 results and their implications for the future in terms of premium growth, loss trends and what happens when the \$100 billion dollar catastrophe hits.

As the current Director of Education for the Arizona Chapter of CPCU, Chris will explain the various claims-related and general insurance designations that are offered by the American Institute for Chartered Property and Casualty Underwriters.

INTERESTED IN SPONSORING THE MEETING SOCIAL HOUR? CONTACT SHILOH MCKASSON AT (623) 434-9445.

President's Message

I was unable to attend the March meeting and I am especially sorry to have missed the guest speaker, Lanny Hair. Thank you, Mr. Hair, for taking the time out of your busy schedule to meet with us.

I'm happy to report the Arizona Insurance Claims Association (AICA) will be hosting a three-day Xactimate training class on June 29, 30, and July 1. We will have an Xactimate trainer providing instruction on Xactimate estimating, Xactimate Sketch and Advanced Xactimate Sketch. There will be a charge per day, so you have the option to sign up for one, two or all three days. The charge will be \$100 per day for AICA members and \$200 per day for non-members.

Each class will be limited to the first 20 who pay their fee. Please note that only adjusters are eligible for early sign up. If there is room, we will open the classes to vendors on June 1, 2009. If you have ever inquired about taking classes sponsored by Xactimate, you know these fees are less than half the normal fee plus you have the option to take specific classes instead of paying for the entire series.

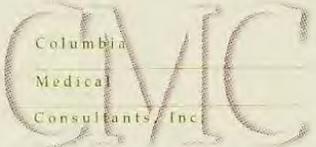
Be on the lookout for more information to come on this great opportunity in future newsletters and the on AICA website.

The AICA golf outing is right around the corner. Please contact Dale Schantz of Schantz Construction to get your sponsorships and teams signed up.

I'm looking forward to seeing everyone at the next meeting.

Joe Hendren

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Misti Van Ernst
Asst. Manager

Adjuster's Profile—Todd Van Sant, GAB Robins

Todd Van Sant's career started in 2004 working the hurricanes in Florida and New Orleans, but that in no way means he didn't have an interesting career before that.

He has proudly served our country in the United States Air Force working in munitions systems and has been deployed to such places as Saudi Arabia Korea, Guam (and stateside) Las Vegas ending his career in Albuquerque.

As if that wasn't exciting enough, Todd then designed, installed, maintained and ran sound and lighting systems for concerts, theaters and nightclubs in venues from Chicago to Los Angeles. Since he is a man who can wear many hats he also co-ran a successful web design and hosting company. Yes, as you can see, Todd is a multi-talented individual.

Getting back to Insurance and how he became to be the subject of this months profile, Todd has worked as an independent contractor for claims companies handling homeowner and flood losses. In 2006 he was hired by GAB Robins as a field adjuster in the Albuquerque, New Mexico office and serviced the entire state of New Mexico. In 2007 he was promoted to Branch Manager in the Phoenix office of GAB and in 2008 was promoted again to Sales Executive for the Western United States. In addition to all this responsibility, Todd currently serves as the Vice President for the Arizona Insurance Claims Association.

In his spare time Todd enjoys his 2 dogs, traveling, flipping real estate with his friend, and being a self-proclaimed "computer nerd."

Todd can be reached at GAB Robins, 1661 E Camelback Road, Suite 220, Phoenix AZ 85016. 623-203-0933

Adjuster's Profile by Robin Link, Farm Bureau Financial Services

Door Prizes

Our appreciation goes out to the following companies who donated door prizes at our March meeting:

- Butlers Restoration Dry Cleaning Services
- American Technologies
- Concept Builders
- CRS Temporary Housing

- Emergency Restoration Experts
- Western Claims & Appraisers
- Desert Dry Restoration

To donate a door prize, contact any of the AICA Officers listed on page 8 or bring it to one of our monthly meetings.

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Expert's Corner—Explosive Situations

By Pamela Tyree Griffin

It's been said that people love to hate insurance companies. Claim handlers have become so familiar with customer complaints that many feel they are unavoidable. That's not necessarily true, though. There are steps adjusters can take to either respond to a complaining customer or to avoid such complaints altogether.

What to Say, How to Say It

Communication breakdowns, which can lead to allegations of unfair claim practices, can often be avoided when claim handlers take the time to communicate with claimants and policyholders alike. But just as important is the way communication takes place. Statistics show that when communication is lacking or when the body language does not match the verbiage, customer service can quickly deteriorate.

Often, simple fixes will satisfy the customer, such as making changes to an estimate, adjusting a medical bill, or modifying a percentage of depreciation when warranted. Such flexibility is important to the claim process and supports good customer service. In short, the adjuster responds to the complaint, makes effective changes or explains her position, and then moves on.

Then there are the other customers. They are angry. They are loud. They think the world revolves around them. Perhaps it does. Their problems may be no different than a more reasonable person's, but nothing seems to appease them. Under the so-called squeaky wheel theory, they call or visit the claim office repeatedly, making unreasonable demands and accusations.

The key to remember is that most irate customers do not start out that way. Irate customers are often made, not born. Here are some of the ways it can occur:

- Not knowing what to expect, they may be operating under incorrect assumptions.
- Their calls have not been returned or not returned in a timely fashion.
- They receive erroneous information.
- They do not understand certain terminology.

Claim adjusters can be proactive in managing each of these situations with ease. First, they should set expectations early and often. For example, most people expect that they will receive the dollar amount for a claimed scheduled personal property item. In fact, they may receive "up to" that amount or the item may be replaced. If the adjuster explains what the policy covers from the beginning, there will be no unwanted surprises later.

Second, adjusters should contact claimants within a set time frame. Respond even if the status has not changed since the last conversation. Policyholders would rather hear from their claim person than stare at the silent phone or empty inbox.

Third, be sure to give customers accurate information. When such information changes, make sure to inform them. If a witness statement changes the adjuster's view of the claim, the customer needs to be told how it could affect the outcome.

Last, avoid the use of technical insurance language. Speak plainly so the customer understands what is meant. Why not use the word "fault" instead of the word "liability"?

In Their Shoes

Claim departments can plan the handling of complaints. Planning will help underscore a focus on customer service. This can help the claim staff to efficiently respond to all customers consistently.

That said, claim professionals can be empowered to own the situation and the attendant resolution. The customer will

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Expert's Corner—cont'd

respond better when she knows that action will be taken immediately by the person to whom she is complaining. Here are some tips claim adjusters can apply now:

- When someone is upset and shouting, the first inclination may be to shout back. This will not resolve the conflict. More important than what is said is what is not said in these encounters.
- A good course of action will usually be the appropriate combination of non-verbal communication and conversation. Understanding how to use the right words at the right time will often lead to a satisfactory resolution.
- Silence is golden! So let the customer speak .
- No matter how irate the customer, the claim handler must remain calm. This is often very difficult because the first thing people want to do is to solve the problem. However, solving the problem is the last thing to do, not the first.

Policyholders who are upset want someone to empathize or sympathize with them — and they want to vent. The best thing one can do is to say something like, “I’d be upset too if I felt someone didn’t understand what my car meant to me.” After the customer has been acknowledged, the claim adjuster should do nothing but this one thing: Listen.

Hearing is what you do naturally while listening is something else. That’s because listening takes effort. Adjusters should pay close attention to the customer and take notes, if necessary. After the customer speaks, it is the adjuster’s turn. But how to begin?

Adjusters may say, “Thank you, Ms. Claimant. Now let me make sure I understand the problem.” Using an empathetic statement at this point is helpful. Music to anyone’s ear is his own name. By using a person’s name periodically during the conversation, it personalizes the situation. One caveat:

Unless the customer gives permission, adjusters should not use the customer’s first name.

Additionally, adjusters should repeat what they have heard to ensure that the situation is understood by both parties. Ask the customer what would remedy the problem. The adjuster may not be able to meet every demand, but it will allow identification of what can be done. This also invites the customer to become part of the solution. When the customer and the claim person can meet on common ground, it’s more likely that the customer will agree with the solution. There should be follow-up to ensure that the agreed-upon resolution takes place and within the promised time frame.

Even as claim departments work to enhance their relationships with policyholders, claimants, vendors, and others, a key partner should not be overlooked: The agent.

Interacting with the agent is a good idea for many reasons. Agents can be pivotal in helping adjusters work with the customer. Keeping the agent advised of situations — good and bad — can help claim handlers build and solidify good relationships all around.

A customer-focused organization handles all customers with empathy, intelligence, forethought, and skill. In so doing, it enhances the overall customer and employee experience.

Sure, it’s been said that people love to hate the insurance company. Perhaps in time, with great customer service, that adage will become a thing of the past.

Pamela Tyree Griffin is a claim operations manager at Peerless Insurance Company and has 25 years of experience in multi-line positions. She may be reached at pamela.tyreegriffin@peerless-ins.com.

Source: This article was obtained from the Claims Magazine website during the month of March, 2009.

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AICA Golf Tournament

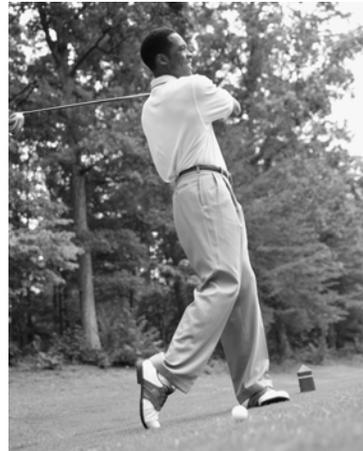
Please join us for the annual AICA golf tournament. Golfers, sponsors and spectators are all welcome. Each year we have a great time and it's a wonderful opportunity to meet and network with those in the insurance industry. Registration forms available online at www.aicaonline.org.

Date: Friday, May 1, 2009

Time: 7 a.m. Shotgun Start

Place: Stonecreek Golf Club
4435 E. Paradise Village Parkway South

Cost: \$110 per golfer
Scramble format
Includes green fee, cart, driving range, BBQ lunch and prizes.
\$25 lunch tickets available for non-golfing guests and attendees.
Proper golf attire required.



All registration forms and payments must be received by April 1, 2009. All registrations after deadline—\$120 per golfer.

Sponsorships Available:

Cost: \$250 Chipping, Putting Green, Beverage Cart, Hole Sponsorships. Includes Company Sign & 2 BBQ Meal Tickets

\$125 Breakfast Sponsor

\$950 18 Green Pin Logo Flags – Deadline March 15, 2009

\$650 Golf Cart Sponsor

\$1000 Head Sponsor- Banner & Tee Box Included

Deadline: **All Forms and Payments must be received by April 1, 2009**
Hole sponsors will be assigned first come and paid sponsorship.
You may also have the following on the tee box/green area.
Sodas, Beer, Water, Gatorade or Kegs. For prices and orders, call the Food and Beverage Director at Stonecreek. (602) 953-0559

Questions: Contact Dale Schantz with Schantz Construction at (623) 825-7872.



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Meeting Updates & Alerts

May Meeting update:

Due to the Memorial Holiday on May 25th and knowing that several families take a long weekend break/vacation, the association felt it was best to hold our monthly dinner meeting a day early on **Wednesday, May 20th**.

The association will be sending out the usual email meeting reminder. The speaker for May will actually be an entertainer from the Comedy Spot. You won't want to miss this special guest, so mark your calendars!! Further guest speaker details will be posted soon.

Special June Event:

Coming soon!!! XactWare On-Site training classes for Xactimate 25 (only), will be offered on June 29, 30 and July 1st.

The association will be emailing further details and registration forms soon. This event will be held at the Jobing.com arena in Glendale. Classes held are as follows:

- Day 1: Xactimate (excluding Sketch)
- Day 2: Sketch
- Day 3: Advanced Sketch

Further details to follow via email, newsletter and the AICA website at www.aicaonline.org.

AICA SUGGESTION BOX

WE WANT YOUR INPUT ABOUT WHAT YOU WANT TO HEAR AND/OR LEARN ABOUT AT OUR MONTHLY MEETINGS.

GO TO WWW.AICAONLINE.ORG TO SUBMIT YOUR SUGGESTIONS.

AICA LUNCH MEETINGS

THE BOARD OF THE AICA IS CONSIDERING HOLDING 2 MEETINGS A YEAR DURING THE LUNCH HOUR—1 IN SPRING AND 1 IN FALL.

PLEASE GO TO WWW.AICAONLINE.ORG TO VOTE AND LET US KNOW IF THIS IS SOMETHING YOU WOULD SUPPORT.



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