

INSIGHTS

RISK & INSURANCE

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Training: A Tenet of Success

Not placing enough emphasis on all aspects of adjuster training and development could sacrifice quality and cost more over the long term.



Where would the Karate Kid be without Mr. Miyagi?

Or Luke Skywalker without Yoda?

Rocky without Mickey?

Training is usually approached as a perfunctory and obligatory commitment to fulfill before real work begins, but sustainable success for any business — and any individual — depends on those more experienced passing on their knowledge and skills.

That holds true especially for the insurance industry, where the average age of the workforce has slowly inched up and mentorship grows more crucial to build quality and consistency in the next generation of adjusters.

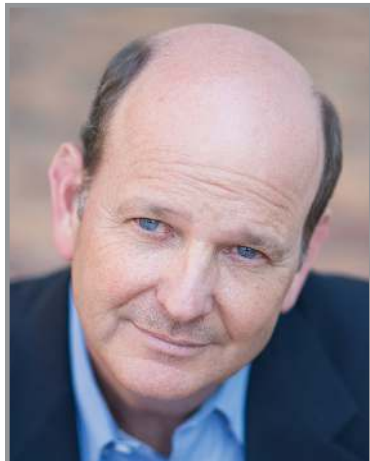


Adjusters enter the scene at a critical juncture in the claims process and can critically affect an insurer's business. A skilled adjuster will not only deliver fairness in loss estimation, but also maintain strong relationships with clients to ensure future business.

This is why adjuster training and development is so important to the industry, yet universities tend to focus on underwriting and brokering, placing less emphasis on the claims side. And many firms under budget pressures do not prioritize training on a regular, ongoing basis. But when lack of training means sacrificing quality over the long term, "the cost of not training can actually cost you more," said Don Ouzts, AIC, Executive Vice President of the Claims Support Group at Engle Martin & Associates, a leading national independent loss adjusting and claims management provider headquartered in Atlanta, Georgia.

Essential Skill Set

Engle Martin requires all new hires complete a one-week intensive training course called "Engle Martin University." This program not only hones the technical and communication skills they'll need in the field, but also folds them into the company culture.



Don Ouzts , AIC
Executive Vice President
of the Claims
Support Group

Educating new adjusters on these key skills ensures they can deliver on the expectations of both insurers and claimants. A full skill set calls for a mix of industry-specific knowledge, tech savvy, and people skills; training delivers its full value when each component receives equal attention.

- **Technical Knowledge:** Adjusters have to be able to visually assess the environment where an event occurred and evaluate the types and extent of damage done, whether the event was an earthquake, fire or water.
- **Digital Proficiency:** To complement that knowledge, adjusters should be proficient in whatever digital tools are at their disposal to input information and arrive at a fair, data-backed loss estimation.
- **Writing and Communication:** Reliance on technical tools should not overshadow basic skills like writing with clarity and conciseness. Well-written reports mean more efficient communication, which expedites the claims process and heads off any frustration from the parties involved. Communication skills are just as important to a carrier's business as any bank of technical knowledge. Knowing how to communicate effectively with insurers and insureds/claimants in the field is important to earning the trust of both parties.
- **Customer Service:** Strong customer service skills — quickly responding to emails and phone calls, for example — are vital to strong communication skills and essential to maintain a positive ongoing relationship.
- **Ethics:** Working for the best interest of both parties in a claim also requires strong ethical judgment — a soft skill that can easily be overlooked in a training program. Ultimately, though, fairness is the crux of the service that an adjuster provides. "Adjusters are going out to the field on important business for the insurer, however, the adjuster still needs to recognize the importance of providing prompt and personal service to the insured," Ouzts said.

Training Methods

When an adjuster masters these skills, they become best in class. The real challenge for firms is passing these on in a meaningful way so that they become ingrained in a trainee's philosophy and approach to their work.

While there are many ways to incorporate training into a company's mission, Engle Martin's approach can serve as one proven example.

"Our goal is to create a welcoming environment that encourages every team member to be his or her best, both as an adjuster and as a human being," Ouzts said. "A culture built around fairness and respect — and the idea of treating colleagues and business partners like family — empowers our adjusters to make fair decisions throughout the whole claims process."

Companies can also provide regular training through seminars and webinars, which are simpler to organize and more accessible to employees. These can help an adjuster staff brush up on general skills like writing, compliance issues, and working with Excel, that can become lax over time.

"We develop seminar and webinar topics based on feedback from adjusters, so we know we are addressing the areas that most need improvement or clarification," Ouzts said.

Providing incentives to earn industry certifications is another way to ensure adjusters remain best-in-class. CPCU and AIC designations are the two most sought after certifications and make up 90 percent of the designations held by adjusters. Firms can provide financial incentives for adjusters to earn these designations or cover some of the costs of the courses.

However, perhaps no training program matters as much as a mentorship. A mentorship program allows for more direct and personalized feedback from an experienced adjuster and gives younger team members insights usually only learned through years of work in the field and interacting with clients.

"Mentorships give younger adjusters more of a 'hands-on' learning experience than other types of training models," Ouzts said.

Measuring and Ensuring Quality

Investing in training requires that firms conduct internal audits to make sure certain quality standards are met. Critiques of adjuster reports, file management, indemnity management, and client communications help to measure the effectiveness of regular training by tracking consistency and improvement over time — but it can also help identify chronic weak spots that call for more education and practice, whether for an individual or the staff as a whole.

That could mean referring an adjuster to a writing course, or having them run through a mock claim to practice each step in the process, from loss estimation to report writing and every communication in between.

At Engle Martin, audits also check that adjusters are complying with their clients' guidelines, not just Engle Martin's. This consistency has been a differentiator that has helped Engle Martin become a "stand out in the industry" and continually grow their business.

"Having a reputation for training promises clients that they get top talent every time. By making their job easy, we earn their business," Ouzts said. "It also shows our adjusters that we are dedicated to their development and success."



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