InSITE

SITE® SOCIETY OF INSURANCE TRAINERS & EDUCATORS

WINTER NEWSLETTER

Upcoming Events

November 30 – NEW! xSITE Talks Webinar (Free!)
Copyright and Fair Use | Arthur Carvajal

June 22 – 23, 2019 – Train the Trainer
The Peabody Memphis

June 24 - 26, 2019 – SITE Annual Conference
The Peabody Memphis
149 Union Ave
Memphis, TN 38103

PRESIDENT'S MESSAGE

There are Only Two Things I Hate...

Sandra Colley, SITE President

sitepresident@insurancetrainers.org

"There are only two things I hate: change and the way things are."

We recently had our Fall SITE Board Meeting in Memphis, Tennessee. Memphis will be the location of our 2019 Annual Conference, June 24 – 26, at the beautiful Peabody Hotel. At our board meeting, I shared a quote I recently heard on a podcast, "There are only two things I hate: change and the way things are."

At our companies and in our lives we tend to complain about how things are. Then when a change is made, we also tend not to be happy. Board member Brandon Huff told a story that resonated with me. He shared that when a new CEO took over at a struggling company he announced that he was getting rid of all the office plants. The company was struggling financially and the CEO didn't see the sense in spending hundreds of thousands of dollars to keep plants alive. The employees were very upset and angry with this decision, as they loved the greenery in their office. Fast forward, that CEO successfully turned the company's financial situation around. At a later all-company meeting, the CEO asked any employee who missed the plants to raise their hand. Not one person missed the plants.

So, why do I share this story with you? I receive e-mails and have numerous conversations with SITE members who reach out when they see changes that SITE is making. Some individuals share their excitement with the changes, while others share their concerns. Wherever you fall on the spectrum when you see changes SITE is making, I want to alleviate any concerns you may have. After taking part in our Memphis board meeting, you should know that you have a truly dedicated Board that is working hard every day to continue to make SITE the elite organization for the insurance trainer and educator. In order to continue to be a valuable organization for our members, we're going to be trying new things to see what our members like and don't like. Ultimately, we need to continue to evolve as an organization in order to keep up with the many changes in our industry (both learning & insurance).

If you want to be part of those discussions and decisions for SITE, I encourage you to volunteer for a committee or serve on SITE's Board of Directors. We are currently accepting nominations for next year's slate of officers, so it is the perfect time to become part of a dedicated group, while also growing yourself professionally. As a General once said, "If you don't like change, you will like irrelevance even less." Let me tell you, SITE will continue to change to ensure we do not become irrelevant in the insurance training world.

Cheers to exciting times ahead,

Sandra Colley
SITE President

SITE News

SITE Board of Directors Meet in Memphis

Your SITE Board of Directors had a fantastic and productive in-person board meeting on October 5th - 6th and are very excited about the many events and agenda for the 2019 Annual Conference. We have a great line up of speakers who represent both the insurance and training industry, along with an amazing host city and property at the historic Peabody Hotel right in the heart of Memphis, TN.

Registration for conference will open soon, and we hope to see you there! A complete agenda and list of events and activities will be published in the coming weeks. In the meantime, please contact office@insurancetrainers.org for additional information.

NEW: xSITE Talks Webinar (Free!)

Topic: Copyright and Fair Use
When: Friday, November 30, 2018 - 12:00 p.m. - 12:30 p.m. EST
Presenter: Arthur Carvajal

Join Arthur Carvajal as he provides a review of Copyright and Fair Use and discusses associated issues in the world of training. What is an xSITE Talk? These abbreviated webinars last 30 minutes or less and cover valuable industry related topics while being recorded for our members to watch whenever you're ready! Learn more and register today!

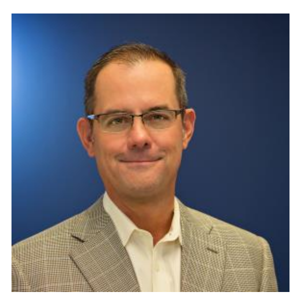
SITE Congratulates New ITP Designees

The following individuals have recently received the Insurance Training Professional (ITP) Designation:

- Ryan Voeltz, ITP - Esurance - September 2018
- Steve Cline, ITP - Zurich - September 2018
- Timothy Smith, ITP - Capstone ISG – November 2018

For a full list of our ITP's - please click here.

Welcome Steve Cline, SITE's newest Central Region VP



Steve Cline, CPCU, CIC, ITP, Training & Business Development Consultant, Zurich

Steve graduated from the University of Arizona in 1987 with a BSBA degree in Marketing. He started with Zurich as a direct producer in California selling commercial insurance and was a four-time President's Club award winner. Steve left California and moved into the home office in Overland Park, KS as the Director of Marketing in 2006. The position's responsibilities included advertising, tradeshows, product development and training direct producers and underwriters on product, procedures and sales skills. Steve states: "I do much more training and a lot less marketing*".*
Please join us in welcoming Steve to the SITE Board!

RICHARD HART

The Shadowfax Group LLC

Welcome to the World of Corporate Training

If you are reading this, perhaps attracted by the headline, there is a good chance that you have recently been placed in a company trainer role. Within companies today the role of trainer has grown in importance, but perhaps with less clarity than many other roles. Some folks are professionally trained educators who may not be experts in your business – but who are experts in learning theory and training. Many people get into the role of training from the production or professional side of the business they are in. If you are very good at something it is often natural for management to want to take what you know and transfer it to others – particularly to train newly hired employees. This is how I started in the training world, and it is how a great many people do. If this latter category is your situation, what follows are a few observations that might make your assimilation into the role of training professional a bit easier.

Things I have learned after becoming a company "trainer":

1. **Understand that you play a vital role in your company**. Equipping and training employees to be more effective and productive is critical to success. Some things to remember here:

   a. **As a trainer you are now a coach, not a player**. It's not about what you know or what you have done that matters. What does matter is how you can influence what your students learn and what they can become capable of doing to help the company succeed.

   b. **You're in a service role now**. In the past you might have been in production, sales, or management. In the past you may have been in the core of the revenue stream; involved in vital operating practices. As a trainer, you are overhead. Now your role is to equip others to play that vital role within the revenue stream. This is your value to your company.

   c. **Your training should have a purpose.** Every class, exercise, activity, and topic should serve the purpose of advancing your students' knowledge, motivations, capabilities, and workplace effectiveness. Sure it can be fun, but this is training with a purpose.

   d. **You have a responsibility as trainer, but your students have a responsibility too**. In the learning environment it is sad but true that you can lead a horse to water but you can't make them drink. Your students are also "on the job" – they have a responsibility (and accountability) to learn as well. This is not elementary school, it's their job.

   e. **Training is not a magic wand**. Sometimes management will assign training to deal with problems and issues that do not arise from lack of knowledge, skills or abilities. Behavioral and attitude problems cannot be solved merely through training, these are leadership challenges. Training can help, but often more is required than just training.

2. **Understand that measuring success as a trainer is difficult.** In other aspects of the business success can be measured metrically by units produced, number sold, items processed, and the like. Measuring the success of a training event is more difficult (Kirkpatrick notwithstanding).

    a. **Management, who are accustomed to success measurements related to production sales or activity, often have a difficult time assessing the effectiveness of your efforts as a trainer**. As a result it is sometimes difficult to make the case for capital investment in training programs, systems and software.

    b. **Often the onus will be on you as the trainer to define up front what success looks like**. Outline how you're going to measure it; and then report back to management the results.

3. **Don't forget to keep your own knowledge, skills and abilities current.** You may be a subject matter expert in a technical area that you currently train. Just as you gained technical expertise in your industry you should focus on gaining expertise in the business of training.

    a. **Become a training professional, an expert in the art and practice of training**. This includes understanding how to design and deliver training and perhaps some adult learning theory as well. Some of the vocabulary is intimidating but the concepts behind them are not. (Honestly – who really uses the term pedagogy in conversation?)

    b. **You should become a resource to your students and not "just" a trainer**. Unlike a public education environment, you as a company trainer should strive to become a long term resource of knowledge and expertise to your "customers" – that is to management and the people you train. As a trainer, you are nobody's customer – but everyone in your firm is your customer. (Or can be.)

    c. **Keep your old Subject-Matter Expertise relevant.** Remember that your own personal experience in production, selling, processing, and managing in the field within which you train has an expiration date. Regaling the class on how it was 10 years ago is a surefire way to lose the attention of the audience. Keep your skills and knowledge current, and focus less on what you did and more on what they're going to do. Keeping current is something that needs to be done intentionally, and is often done through pursuit of industry certifications and attending industry events.

What I can tell you, after over a decade of being involved in training employees and staff, is that the role of company trainer is a rewarding one. You can help people grow in their career, help your company succeed, and occupy a position of service and stewardship that is unique in the business world. As a trainer you make a difference!

KEVIN DEGARMO, CSRP, AIC

Allianz Global Corporate & Specialty

Director – Subrogation and Salvage

The Claims Professional Role as it Relates to Subrogation

Over the past two decades most insurance carriers have recognized the importance of subrogation to their bottom line. With investment income shrinking, and a competitive market reducing the amount of profit available from premiums, subrogation has become a key source of revenue.

Most successful subrogation programs share two characteristics: high levels of engagement in the recognition of subrogation potential by front-line claim handlers, and well-trained subrogation professionals handling the recovery portion of the claim.

Of these two, the claim handler can easily be considered the most important, because without their recognition of subrogation potential there is no opportunity for recovery. While technological advancements such as text mining and data analytics have helped reduce the number of missed opportunities, most subrogation referrals are still generated by claim handlers.

Given the importance of the claim handler to the subrogation process, it is critical that all claim handlers receive Subro recognition training. Subro education can come from a number of different sources:

- Internal learning and development departments
- Third party recovery service providers
- Subrogation attorneys
- Industry groups such as NASP
- Internal subrogation staff

More important than the source of the training is the content. The goal is not to turn claim handlers into expert subrogators, but to teach them how to recognize recovery potential, and to show them the impressive financial impact of subrogation to the bottom line.

Claim handlers today are increasingly expected to handle larger inventories, provide excellent customer service, and meet or exceed strict performance metrics. When it comes to subrogation, adjusters may have the wrong impression that identifying subrogation potential will add more work to their already busy schedule. However, the reality is that by referring claims with subrogation potential to a dedicated subrogation team or third party supplier they are actually reducing their workload by handing off responsibility for the investigation and perfection of recovery.

The key training objective for claim handlers should be the ability to recognize that a third party potentially caused the loss, and to promptly refer the claim to the subrogation department or recovery vendor. Once the referral is made, the Subro professional takes responsibility for identifying and proving that a third party was responsible.

While we don't expect claim handlers to become subrogation experts, there are a few key points they need to understand:

Prompt referral to subrogation leads to more successful recoveries

Subrogation is often time-sensitive. Depending on the nature of the loss, there are very specific time frames in which subrogation claims must be presented to potential defendants. Statutes of Repose and Statutes of Limitations vary by state, and can be as short as 1 year. Timeframes can be even shorter when pursuing recovery from a governmental entity. Failure to adhere to these timeframes can be an absolute bar to recovery in a case that otherwise has excellent recovery potential. Claim handlers do not need to know or even understand these time requirements; they simply need to promptly refer cases to the subrogation professional.

Preservation of evidence is critical

Evidence is often the key to a successful subrogation recovery. All evidence potentially related to the cause of loss must be preserved, and defendants must be given the opportunity to inspect that evidence. The claim handler, being the first person in contact with the insured, is in the best position to ensure evidence is retained and secured early in the claim process. Failure to properly preserve and protect evidence can lead to allegations by the defense of 'spoliation'. If a court finds evidence of spoliation by the plaintiff, one of the possible outcomes is an inference of guilt, basically implying that the evidence was destroyed to hide information that would have negatively impacted their subrogation case. And this point ties directly back into prompt recognition and referral to the subrogation professional, because once the recovery piece is assigned to the subrogation team they will take over management of the evidence.

Damages must be clearly documented

While prompt referral and preservation of evidence are critical to proving the theory behind our subrogation case, the documentation of damages is equally important to a successful recovery. One of the first items a savvy liability adjuster or defense attorney will attack is damages. Too often we see cases with excellent recovery potential reduced significantly due to a failure to prove our damages. Lump sum estimates, allowances made to settle coverage or damage disputes with the insured, or unsupported additional living expense or business interruption claims are all too common. While it is understandable that claim settlements can involve an element of negotiation and compromise with the insured, it is vitally important for the claim handler to thoroughly document damages as much as possible, to ensure the subrogation department can maximize the recovery.

As previously noted, there are many resources for training the claim handler in subrogation recognition. One such resource that is often under-utilized is the National Association of Subrogation Professionals. While the name implies the focus of the organization is on the subrogation professional, NASP has many resources applicable for developing and training claim handlers in the art of subrogation.

Regardless of the source of subrogation recognition training, it must be regularly reinforced through follow-up communications and outreach by the subrogation department with claim staff. This should not involve hours away from their desks, and can be as simple as brief Subro checklists, monthly newsletters, or sharing of subrogation success stories. A few years ago I was given the opportunity to talk about Subro for a few minutes in front of 80+ Property claim handlers. The most effective slide I presented simply showed the names of three of the adjusters and the amount of money the subrogation department had recovered on their claims that year. They were shocked, because they never really knew the outcome of their referrals to the Subro department, and were unaware of the scope of the financial impact to the company. It only took a minute to share this information, but it had a lasting impact.

The second piece of the subrogation puzzle (and some would argue the most important piece) is a well-trained subrogation professional. Regardless of which is considered more important, the puzzle is incomplete without either one.

While many subrogation professionals have experience in liability claims, and internal company liability claim training can be a valuable resource for the subrogation professional, there is more to subrogation than just proving liability. As noted above, the subrogation professional is responsible for recognizing the importance of, and process for, protecting evidence, giving notice to adverse parties, retaining the appropriate expert(s), coordinating expert inspections, evaluating the cost/benefit of subrogation pursuit, understanding the nuances of various jurisdictions, the ever-changing court requirements for proving causation, legislation that can impact numerous aspects of a subrogation case, just to mention a few examples. They need to have a depth and breadth of subrogation knowledge that most claims professionals do not have.

Insurance carriers often do not have subrogation expertise within their learning and development departments. Fortunately there are outside resources available. Subrogation counsel is frequently an excellent resource for training subrogation professionals, usually at no charge to the insurance carrier. They are typically very experienced in subrogation, and are willing to educate subrogation professionals, sometimes in the hope of future subrogation assignments, but many do so because they believe passionately in the value of subrogation. Subrogation attorneys often also have libraries of resources they are willing to share with prospective clients, many of those resources available freely online.

Another educational resource previously mentioned is NASP, which has become the primary industry resource for all things related to subrogation. NASP's mission is to enhance the stature and effectiveness of subrogation and recovery professionals through education, advocacy and the exchange of information. Over the last 20 years NASP has developed extensive resources for subrogation professionals in specialized areas including Property, Worker's Compensation, Healthcare, Auto, and even Management. Education is provided through webinars, publications, conferences, and even podcasts.

In addition to educational opportunities, NASP also offers the only industry designation specifically for subrogation professionals: the Certified Subrogation Recovery Professional (CSRP) designation. It is a statement that those possessing the designation have met stringent academic and experience requirements and have agreed to be bound by the Code of Professional Ethics of Certified Subrogation Recovery Professionals. The coursework covers all aspects of subrogation, and the exam requires a breadth and depth of knowledge that ensures designees are truly experts in their fields. The CSRP designation should be considered for anyone seeking professional development opportunities.

In the end, a claim staff trained to recognize Subro potential, partnered with a subrogation department educated in the art of subrogation, will result in a positive outcome for everyone involved.

Kevin is also the current President at the National Association of Subrogation Professionals (NASP)

CHELSEA WALTERS

Selective Ins. Co of America

Claims Learning Management Specialist

Making Sure Systems Stick

One of the concerns I often hear when training new-hires is, "Wow, there are a lot of systems to learn!" It can be overwhelming at first, but we work in an increasingly technological industry that relies on computer and web-based systems that have eliminated the "old school" paper file process. This shift in processing increases efficiencies, reduces costs and makes our industry more accessible, but it also presents challenges from a training perspective. Please consider these tips and techniques the next time you tackle a systems training session.

Participation, Not Demonstration

Have you ever sat through a how-to presentation and thought to yourself, "I am *never* going to remember how to do this!" This thought process also occurs when you train by demonstration only. Allowing learners to engage and actively participate in their training experience both solidifies their understanding and builds their confidence. Encourage your learners to mimic your actions. Research says that we remember 20% of what we hear, 40% of what we hear and see, and 80% of what we hear, see and do. Ask your learners to *do* the task at hand, not just observe you doing it.

Teach Them in Their Environment

When possible, change the location of your training. Instead of training in a conference or training room with your content projected on a screen, consider training learners in the environment that they are going to use the information. That might mean conducting training at their desk, at a particular workstation or even in the field. By training in the learners' work environment, they more easily make the connection between systems being taught and how they will put it into practice post-training.

Group Learning

Many times, training groups contain a wide range of experience levels. Instead of looking at this range as a gap in comprehension, capitalize on the opportunity and allow learners to teach each other. Whether it be a millennial sharing computer tips with a baby boomer or a 20-year adjuster providing insurance expertise with a newly licensed trainee, peer-to-peer learning can result in collaboration and interaction to fuel your training.

"How Am I Going to Use This?"

With adult learners, understanding how they will use the information and how it will benefit them is especially important. If learners cannot see how the training is going to help them do their job better, their attention could be lost. For example, do not simply tell learners they have to complete a particular data field; instead, explain to them that by filling out the data field it will reduce the number of errors they will receive, avoid penalties and fines, and improve the quality of their file.

Systems can be tricky to train, but by engaging your learners and encouraging them to participate, and collaborate in the process, you will make significant strides to ensure that your training and your learners are successful.

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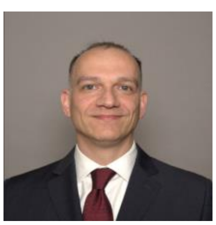

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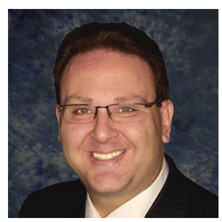

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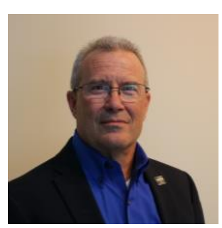

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Congratulations to SITE Train the Trainer Graduates!

SITE recently held a Train the Trainer program, October 2 – 3, 2018 in Malvern, PA. A special thanks to The Institutes for hosting this event!

SITE October 2018 Train the Trainer Participants: Timothy Smith, Katherine Novello, Chelsea Walters, Sean Dowling and Frank Chmielewski

Why Train the Trainer?

Are you new to training, need more knowledge on adult learning theory and instructional design, or are just looking for a way to hone your facilitation skills while meeting learning professionals just like you? If you answered yes to any of the above then SITE's Train the Trainer (TTT) program is for you! SITE has partnered with The Institutes to fill a much needed gap in the market and provide you with a valuable and industry recognized certification. The live component is a day and a half workshop designed to interact with peers and instructors, practice your skills and get valuable feedback.

TTT is real world focused. As you work through the online material you will create a training module to present at the live workshop to demonstrate your mastery of the content and receive valuable feedback.

Topics covered online include:

- Understanding adult learning fundamentals
- Analyzing the need for training
- Designing for instruction
- Developing instructional materials and activities
- Delivering instruction
- Creating evaluations

TTT helps sharpen your skills. The 1.5 day live session completes your learning. In addition to presenting your learning content, you will participate in breakout activities to enrich your classroom management and presentation skills.

Train the Trainer graduates, instructors and SITE members celebrates their graduation at a nice networking event post-graduation.

On the Cover:
Several participants from SITE's June 2018 Train the Train, held in conjunction with the SITE Annual Conference. Top row L-R: Nick Hart, Caryn Clinesmith, Robin George, Lisa Wilkinson
Bottom row L-R: Heather Freeman, Sharon Koches (Train the Trainer Instructor)