

claims ADVISOR

INFORMATION FOR TODAY'S CLAIMS PROFESSIONALS

Practical Makes Perfect

Claims certification must pass the test of practical performance in the field.

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Claims learning and development is undergoing a quiet revolution. The exponentially growing wealth of information available to the modern claims associate is mirrored by the development of new tools to facilitate access and use of this information. Just-in-time knowledge management, as it were, in the nick of time.

Our industry is moving, albeit more slowly than most, from traditional, event-based training to online, 24/7, synchronous and asynchronous e-learning and performance support in both formal and informal settings. Blogs, wikis, podcasts, expert forums, interactive modules, virtual classrooms and electronic performance support systems (EPSS) have become vital elements of modern instructional design and delivery.

We all seem to agree that it's frivolous to incur additional costs to transport, house and feed students when we have a plethora of tools that not only circumvent this expense, but do it better, cheaper and at a place where the students live. But better and cheaper are not enough; certification must translate into results in the field. Performance improvement is the new metric for measuring training effectiveness. New learning and, by extension, certification must improve claim performance, which then improves the bottom line. Event-based training is cumbersome, slow and hard to measure. Rarely has it reached an entire enterprise, and if it did, it was a colossal expenditure. But have the wide array of claims designations and certifications kept up with the quiet revolution in technology? Are claims designations associated with being progressive, accessible, vital and technical?

Practical is a word that best applies to the previous question. Dictionary.com's definition of "practical" includes: "Of, pertaining to, or concerned with ordinary activities, business or work: practical affairs." The ordinary activities of claims consist of the day-to-day interactions of adjusters, claims processors, insurance service providers, insureds, claimants and claims management. Communications often reflect technical claim issues that have real meaning and real connotations for the present and the immediate future. Practical learning and knowledge are vital to this process, as a lack of practical skills and knowledge in a knowledge-based industry is tantamount to disaster.

How much did a lack of claims knowledge contribute to the industry response to Katrina? How well do the present certifications prepare claims associates to handle future catastrophes? Are we integrating modern

methods and curriculum into our designation offerings? Are we making these tools readily available to the technology-savvy Millennials entering the workforce in greater numbers?

At present, most of the industry's outlook is reactive. To improve training and performance, we must shift to a proactive perspective. New learning programs should anticipate business needs before they occur. In these hard economic times, training dollars cannot be invested in non-productive or nebulous programs that do not stand the test of performance measurement.

Attributes of Practical Certifications

Offer training in bite-size pieces. New certifications should be presented in bite-size segments to minimize the delay between learning and application of recently acquired knowledge and skills. This shortened response time speaks to the immediate needs of the evolving workforce. Modern adjusters need to see practical results in real time; modern managers need to see real performance improvement in the present.



Provide on-demand learning. Claims challenge the adjuster to make decisions on the spot. At times, the adjuster is faced with completely unfamiliar situations, requiring immediate access to new educational resources and expert advice. In essence, that type of challenge requires learning on demand. Internet-based learning provides this immediacy and reach.

Integrate class and field. Most of what we learn is applied outside the classroom, yet we continue to invest disproportionately in formal, event-based learning. We need to develop interactive, online processes and courses that can be seamlessly integrated with informal tools such as EPSS, wikis, expert forums and virtual classrooms. There is no one standardized delivery, as learning is a lifetime endeavor and opportunities for the adjuster to gain knowledge must be varied and accessible. Claims associates will develop intellectually when they learn at the time of need, in the work environment, from experts and through virtual networks.

Bulldoze the silos. Collaboration is an underutilized tool both internally and externally. Internally, collective knowledge must be harnessed and made to work for the betterment of all. Externally, we all stand to benefit if we collaborate. No one organization has the answer, but collectively we can provide industry-wide practical knowledge that could drive increased performance and progress the culture.

Mentor in the blogosphere. An ongoing relationship between the learner and the designator supports immediate and long-term development. Obtaining a designation should be the beginning of the relationship. Practical knowledge and performance support should be captured in searchable information repositories, online communities and networks, and available personal or institutional experts so it can be instantaneously accessed and shared.

Practical Benefits

The Claims Associate.

Modern employees expect career progression. Organizations need engaged employees to prosper, and one of the keys to producing engaged employees is providing learning and development. We need practical designations that permit immediate use of the learning material where the adjuster or estimator can see an immediate return on their personal investment of time and effort.

Performance-based training equips claims professionals to deal with the technical aspects of claims. Having tech-tool skills and knowing the right verbiage will make the job less daunting and enable better performance. This is particularly relevant to the growing segment of inside adjusters who typically have little or no technical experience.

In this mobile society, portability is also key. A portable certificate is mutually beneficial to employee and employer, and an industry-recognized certificate is a benefit to the adjuster as it travels with him or her to a new position.

The Employer

Screening candidates for hire or promotion will be facilitated if prospective hires can show an educational development certificate. A certificate is a validation of knowledge. Knowing the expertise of new or existing employees isn't a guarantee of performance, but it is a prerequisite of performance. If they don't have the necessary training or proven knowledge for the position, then a higher level of performance may be problematic. (The same holds especially true for any third party service provider that may handle claims. Knowing such a provider has the technical knowledge necessary to properly handle claims is a must.)

The recruitment process is more efficient and produces higher-quality prospects when an employer targets certificate holders. Smarter hiring is also complemented by better retention of good employees, as certifications are part of a clear path of career development. Online courses and EPSS can provide a wide array of courses and modules for developing employees, and they can be updated quickly to address new issues as they occur.

The insurer's bottom line should improve, as well. Knowledgeable adjusters and contractors have a better chance of properly settling claims. This is particularly true in large catastrophic events when knowledgeable personnel are at a premium.

Solid performance-based training will prove its mettle when baby boomers begin to exit the industry and take their expertise with them. Properly trained and certified Millennials will become the apple of the insurer's eye.

The Insured

In the short term, policyholders benefit from having more knowledge applied in a timelier fashion to their claims. Communications can only be improved when internal and field personnel better understand claims, methods of establishing value, technology for claims processing, the ins and outs of investigations and the workings of claim resolutions.

In the long term, more effective claims handling by better informed and prepared claims personnel will improve customer service, enhance the accuracy of settlements and save on costly disputes and protracted claims.

Low Cost, High Impact

The practical certification value proposition is not based solely on the lower cost of training design and delivery. While it does reduce those costs, it also enhances worker productivity, increases the speed of learning deployment and shortens time to competence. There are real savings from shortening the time it takes to improve adjuster skills and knowledge so they can be productive sooner.

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