

Summer 2018

President's Message

Sandra Colley, SITE President

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For this edition of InSITE, I want to make sure that every member knows the benefits they're receiving through our organization.

Please take a moment to watch this video, that spells out the benefits of your SITE membership.

Additionally, if you want a tangible resource to share with your organization and fellow Learning & Performance professionals, you can print our SITE Member Benefits Infographic [here](#).

As we move into 2018-2019 keep your eyes and ears peeled as we continue to grow our member benefits.

Cheers,
Sandra Colley
SITE President



Please click on the image for the link to the President's Message video.

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SITE MEMBER BENEFITS

- 1** 

TANGIBLE SAVINGS
 \$200 Savings on SITE's Annual Conference
 \$375 Savings on SITE's Train the Trainer
 Corporate Membership Savings
 Exclusive Company Rates for Train the Trainer
- 2** 

FREE INSURANCE TRAINING RESOURCES
 Monthly Webinars
 SITE Virtual Huddles
 Quarterly Newsletter
 Trending Articles & Resources
- 3** 

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 Train the Trainer for Insurance Professionals
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- 4** 

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 Contribute to Insurance Publications
 Speaking Opportunities at SITE National Events
 Various Leadership Opportunities
- 5** 

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 Regional SITE Socials
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FOR MORE INFORMATION VISIT: www.insurancetrainers.org



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Eat Your Vegetables

Jordan Heissner, Training Consultant, Nationwide Insurance

“Eat your vegetables” is a directive given daily to children around the world. The command is meant to ensure health and growth; however, it is doubtful those good intentions are fully understood or appreciated in the moment. I often wonder if the same is true of policy training that instructs participants to, “Read the policy.” Is it possible to make something that may be perceived as undesirable actually palatable and enjoyable? Here are some tips I have found that have helped move the needle:

What’s In It for Me? (WIIFM)

Undoubtedly, anyone familiar with adult learners knows they need the “WIIFM” to truly engage in training. While each learner has individual points of interest, there is a common “WIIFM” for all in claims. The best way I have found to flesh out this point is to briefly discuss the industry evolution from multi-line to discipline-specific claim handling. I quickly poll participants on which they would choose if further specialization were to occur requiring them to select one of three specific positions;

1. Customer Service- they would be the face of the company and would provide all communication and updates to insureds,
2. Estimator- they would focus solely on identifying damages and writing comprehensive repair estimates,
3. Coverage- they would determine coverage, exclusions, limits, and all other facets related to the policy coverage and benefits.

Class after class, I have found the majority of participants select “estimator” followed closely by “customer service” with a minority, or none at all, opting for “coverage.” This allows me to publicly acknowledge that the bulk of them would rather be anywhere else, doing anything else, rather than reading and

discussing the policy. But then, I probe deeper into each proposed “specialization.” First, I ask the “estimators” what happens if they miss items on an estimate? The response is always the same; they make a supplement. Next, I ask the “customer service” folks what they do if they have an insured frustrated over the claims process and upset from the onset of their first conversation? Again, the answer is always similar, they find common ground, show empathy, and win back the insured’s trust and confidence. Finally, I ask the “coverage” group what happens if they send a check and extend coverage when it does not apply? Their response is that an estoppel has occurred and nothing can be done to correct the error.

With this revelation, agreement is reached that while they can correct customer relations and estimates, coverage has no margin of error.

Although coverage may not have been their “top pick,” it is the only non-correctible portion of claims in file audits, and its consequences are final. With this new unified perspective (WIIFM), it is agreed that their long term success depends on solid policy understanding and practices.

Common Thread

I believe most people enjoy mystery novels and movies because they provide intrigue through character development, twisting story lines, and thrilling climaxes with unforeseen endings. I doubt the policy has ever been referred to as a real “page turner” or made any best seller List. But does the policy have to be boring? I have found that interest can be gained through creating policy “themes” or “topics.” A topic allows thought provoking questions, in-the-moment discovery, and many surprises. For example, in our Businessowners Property Coverage class, we begin with a Declaration page and the first page of the policy: “Building” coverage. Five paragraphs into

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Three Ways to Keep Training Fresh

Ann Myhr, Senior Director of Knowledge Resources, The Institutes

This article is being published with permission from The Institutes

A quick Google search returns countless articles and resources on the topic of keeping employees engaged in corporate training initiatives. But what about keeping trainers engaged? For trainers, staying fresh on an insurance industry topic they've covered in dozens of past sessions is a regular struggle. It's easy for them to fall into a rut and deliver the same information over and over again with less and less enthusiasm.

In some cases, this perceived monotony can lead to trainers experiencing job burnout, a clinically defined psychological stress in which physical, emotional or mental exhaustion combines with doubts about their competence and the value of their work. Job burnout has three general causes: being overloaded with work, being bored on the job and feeling worn out. It's the third cause—feeling worn out—that most often affects trainers who are struggling to stay motivated to lead engaging sessions on the same topics for the umpteenth time.

A Bigger Problem in Learning and Development

Learning and development (L&D) pros are actually more susceptible to burnout than individuals in other careers. More often than not, trainers choose their profession because they like working with people and are motivated to improve the lives of the people they train. According to research from Southern Illinois University, this “inherent need to derive a sense of existential significance from their work” makes burnout more likely for trainers who bump up against unsupportive organizations or apathetic training participants.

What's more, many trainers say their biggest source of stress is

the organization's failure to prioritize training within the structure of the company. It's worth taking a step back and looking at your training processes on an organizational level. Are L&D pros constantly working to “sell” the value of training to decision makers? Is there a system in place to provide feedback for trainers on the value of the training and what participants have learned from the sessions?



Learning and development pros know that the challenges of keeping both trainers and trainees engaged are closely linked. Checked-out trainers aren't going to be very effective at motivating employees to take anything significant away from sessions, and they may actually help to spread the feeling of burnout throughout the organization.

Unfortunately for trainers, there's often not much that can be done about the material that has to be covered in sessions. New employees are always going to need training on fundamental insurance industry topics, from general risk management principles and basic sales techniques to function-specific training, such as underwriting fundamentals. But there are ways to put a fresh spin on the information, which can renew trainers' interest in the subject and provide a better training experience for employees. Let's take a closer look at three ways to rejuvenate training for trainers and trainees, even if it's the trainer's 20th time presenting the material.

1. Solve a Real-Life Problem

It is one thing to tell employees how to write a policy or audit a claim, but quite another to have them actually do it. Trainers can breathe new life into sessions by creating a more real-life scenario that participants have to discuss and solve after they

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The SITE Board of Directors Selection Committee is proud to present the 2018 – 2019 SITE Slate of Officers

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The following board members will be continuing on the board and are not subject to the nomination process:

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Carol Williams, PayneWest Insurance
Marcia Moore, BrickStreet Mutual Insurance
Elise Quadrozzi, I-CAR
Brad Gutcher, I-CAR
Art Carvajal, WebCE

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have a basic understanding of the principles at work.

The session then becomes an interactive problem-solving exercise rather than a PowerPoint lecture that's mundane for everyone involved. Developing the materials may be a bit more time-consuming, and employees may have to do some preparation on their own time, but there's a better chance employees will remember and use the training on the job. This strategy, sometimes referred to as flipped classroom training, also makes better use of the trainer's expertise as a subject matter expert rather than a talking head delivering content.

2. Tap a Guest Speaker's Expertise

Getting a fresh perspective is an effective way to rejuvenate the training process. If you're leading a training session on adjusting claims, bring in a field adjuster to speak for a portion of the session. Collaborating with the guest speaker will invigorate the trainer, and the overall material will probably be more beneficial for employees.

If guest speakers are not an option and trainers must be exclusively from the training department, consider swapping

training assignments with another L&D pro. Assuming you both have the necessary knowledge to lead different sessions, it's another opportunity to switch things up and get a fresh perspective on the various kinds of training your organization provides.

3. Conduct Follow-Up Training

About 90% of new on-the-job skills are lost within a year, according to *The Wall Street Journal*. This means employees aren't hanging on to crucial skills that could benefit their organizations. And this skill loss doesn't help keep trainers motivated and engaged. Making time for follow-up training allows for that personal connection that trainers value so much. They can hear from training participants, "This is how I'm using what you taught me, and this is what I still need to learn."

Follow-up training provides built-in feedback for trainers who are eager to improve their skills and more effectively educate employees. It's a useful resource to help trainers hone their presentations and techniques, even after they've led a session on the same topic dozens of times.

Water, Water Everywhere and Not a Drop to Drink

Sherry Moor, AAI, ITP, Training Consultant, American Strategic Insurance

“The Rime of the Ancient Mariner” by Iron Maiden is one of my favorite songs, and something I never expected to reference in an article about insurance. Yet that is what it’s all about: finding the fun in what you do. When teaching a topic as seemingly dry as flood insurance, you have to bring the fun to the classroom.

In my favorite class to teach, a 3-hour Flood CE course, the agents are so surprised at how much they enjoy it and learn that they recommend me to teach again and again. Recently I was audited by the Department of Insurance in Florida for this class and the auditor emailed my company to let them know that it was the best class he had attended in 30+ years of working for the DOI.

So how do I make the class so engaging? Here is a little bit of my “secret sauce” for creating a learning environment that is engaging and fun.

First, it’s passion. Find the passion in your topic. I am truly passionate about our industry and love to enlighten agents about a topic they likely know very little about. With flood insurance, I find that most agents don’t talk about it because they don’t understand it, and often skip it if it isn’t required. I remind my students of how important their jobs are. We get caught up in day to day work and forget that the decisions we make every day affect people’s lives and can cause serious financial impact. Whatever topic you are teaching, it is paramount that as the teacher you have a desire to teach it. You must determine that it is important and why. It makes all the difference in the world if the teacher loves what they are teaching. If you don’t love it, – don’t teach it.

Make the topic relevant to your students. Tell stories to make the subject real to them. The stories should illustrate real-life situations. I often roleplay with my students, assuming the role of the agent and having them play the part of the client. Making it apply to their life helps them relate to the material and

understand the need. I play videos of people that have experienced a flood loss both with and without flood insurance. When they see the type of damage that is caused they instantly relate it to their own life and their own home. These videos illustrate the impact of the decisions they make and the devastating effects they can have on their customer’s life, not to mention their agency’s E&O insurance. Make it real and they will remember it.

Keep the class engaged. Encourage your students to tell their own stories. I ask the agents to tell stories of floods they have experienced. When students tell their own stories it keeps the class engaged and they realize that this happens to real people they know.

Include fun ways to reinforce the knowledge they are acquiring. One way I do this is to include knowledge checks throughout the class using polling software. I typically include a knowledge check every 5 or 10 minutes. Most of the questions are scenario-based, requiring the students to apply their knowledge to a specific situation.

Embrace technology - students use their cell phones to answer the polling questions and the results display in real time. They love that they can use their phones. They are going to look at their phones anyway, so why not use it to your advantage? During the breaks, I play music to keep the mood fun and lively between each section. Keep the music fun and upbeat to encourage the students to return to the class and set the tone for the next section.

To end the class I like to play a game. The top three to five participants will get a prize of some sort –usually gift cards or company swag. Agents are typically competitive by nature and they love the competition of the game. I encourage they use nicknames to keep it light. After each question, we acknowledge who is in the lead and then try to take them

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What From The Olympics Can You Apply To Your Training?

Paul Balbresky, ITP, Balbresky Consulting Services

At the top of the gate, the downhill racers, or the half pipe skiers awaited the "beep" and we watched them as they moved their bodies - imagining each turn or trick they would perform. Visualizing how they would react to the lay of the land; the bumps, conditions, and their competitors. The ice dancers and the ski jumpers had their ear buds on to free their minds to visualize what they had trained to do for years.



It was wonderful entertainment, and motivational as well.

Few of us are elite athletes, but each of us in our job, whether evaluating risk or analyzing loss, go through routines to ensure consistent, logical results. We perform our rituals every time to make sure our recommendations are precise – according to the lay of the land and conditions. We invest time, knowledge and tap into our experience. We expect nothing less. And yet ... when it comes to presenting to our “client” do we practice what we will say to them? Or do we pick up the phone - or send an email.

Giving half an effort in our presentations never gets us a perfect score. Something always comes up in the “client’s” mind when they read or listen to our recommendations. Always! Our job is to listen for that something and be prepared to respond. Elite athletes never wing it, they prepare for every contingency

The difference between winning the gold and losing is sometimes luck but always practice and anticipation.

That is why in our training we focus on demonstration, practice

and feedback of simulated interactions with “clients.” How are

we going to relay our expertise in the best manner possible? What is likely to be an issue? What signals do we listen for? How we will manage the unexpected?

AND just like in the Olympics, coaching makes the difference

Coaching from individuals who have strong, diverse insurance backgrounds, the ability to facilitate discussion and self awareness, coaches who give

both positive reinforcement and suggestions for improvement - this sets us apart!

If you want to see better bottom line results: better retentions, more new business, more favorable outcomes from your settlements, keep the Olympic Torch shining brightly in your minds.

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down. It’s a lot of fun. My final quiz is usually around 10 questions and I give only 30 seconds to answer. It makes for a wild ending to the class that they will remember. I have fun, the agents have fun, and the 3-hour class is over before they know what hit them. The agents take away real-life lessons on flood insurance and most importantly realize the impact of the decisions they make.

Arizona Community Colleges Now Preparing the Next Generation of Insurance Professionals

Nancy Germond, ITP, ARM, AIC, Insurance Writer

Chris Behymer, CPCU, ASLI, CIW, Director of Client Education, Markel Assurance

Is your company concerned about where they are going to find their share of the approximately 400,000 open positions projected by 2020? Arizona community colleges are rising to the challenge, locating and training a new generation of insurance professionals.

In 2016, the Maricopa Community College District won the prestigious Lois A. Markovitch Innovation Award for its insurance studies program. Over a year-long period, industry professionals from all facets of the Arizona insurance industry met to develop the curriculum for both an insurance training certificate and an Associate of Applied Sciences degree in insurance. Most course content tracks with The Institute's Associate in General Insurance (AINS) designation and the Associate in Claims (AIC) designation. Plans to expand into risk management is in the works.

Two SITE members were actively involved in the process and both now teach this award-winning program at two Maricopa Community Colleges. Rio Salado Community College, which delivers on-line learning, and Glendale Community College, which offers both face-to-face and hybrid instruction, meaning students can complete some of the work without classroom time. Mesa Community College will offer the program soon.

The program offers a survey course, The Insurance Profession, and at Glendale Community College we are utilizing INVEST curriculum furnished by the Independent Agents Association. Rio Salado developed its own curriculum for this survey course. One of the advantages of this introductory look at insurance is that students who major in another area such as business, communications, history, or another discipline can see if the industry is a "fit" for them. If they decide to pursue the other courses, they generally continue with the Associate in Insurance Studies courses customized by our instructors.

Highly experienced and dedicated insurance professionals teach all these courses. In a survey class taught last semester, State

Farm Insurance hired one of our students before she finished the class. We frequently receive phone calls from recruiters from various insurance companies offering internships, seeking candidates, or offering to serve as a guest speaker. While the response from the professional community has been good, we need more students in our seats.

Our business professors on campus refer students to our program and some of our students come from other majors; however, we need the industry to support these programs. *Only if we can have a continuous flow of students can these classes continue because public funding of education is at an all-time low in our state.*

How can you help? By talking about our programs locally at industry organization meetings, in your workplace and with your friends who may have children or nieces and nephews struggling to find a lucrative career.

Rio Community College is able to offer the online courses nationwide, while Glendale Community College, and soon Mesa Community College, serve the greater Phoenix metropolitan area. Feel free to contact me for more information nancy.germond@gccaz.edu or Chris Behymer at cbehymmer@markelcorp.com.

It is going to take all of us to fill the incredible intellectual void that is coming. Can you help?





SITE Cincinnati Social



SITE Cincinnati Social

PHOTO WALL



SITE Madison Social



**Congratulations to the
Train The Trainer Graduates!**

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the first page, the group is asked what the available limit is for the listed building. A quick response usually cites the limit found in bold print at the top of the Declaration page. That response is then challenged by asking if there are any policy provisions that increase the stated amount. We then transition 27 pages forward in the policy to discover “Automatic Increase” and read about the daily percentage increase provided. Armed with this latest information, the next question raised is, “What is the limit for a non-listed building?” Navigating 14 pages prior, “Appurtenant Structures” coverage is reviewed revealing that 10% of the listed building amount, inclusive of the adjustment for the automatic increase, is afforded. This dialog continues throughout the session weaving common policy threads and creating appreciation for contextual application.

Make It Real

A resounding request of participants is “Make it real.” The policy can be extremely difficult to process when comprised of one-off examples followed by a stream of new, more unrelated

examples. To remedy this frustration and provide a unifying theme, we utilized the concept of a full service gas station with car wash as a linchpin in our Commercial Property Coverage class. Photographs of a real property, along with an aerial map, are used to navigate the property and companion policy. This central theme allows application of each major policy section to be explored with actual photos of buildings, signs, gasoline pumps, ATM, coin operated vacuums, dumpster enclosures, etc. As the business’s grounds and components are all explored, complexity increases by adding new cause of loss forms and endorsements which create continued “aha moments” and lasting impressions and understanding.

Some things , like vegetables, are vitally important to long term wellbeing. Deciphering the policy is no different to the professional life of an adjuster. As with vegetables, it is crucial to correct the attitude of “Why are all things that are good for me so bad?” We need to creatively find ways to bring a faster appeal and appreciation to the policy that stirs positive word-of-mouth conversations that peek interest in the subject and training.

SITE: Upcoming Programs/Events

Annual Conference

June 24-26, 2018

The Davenport Grand Hotel
Spokane, Washington

[Register Today](#)

ITP Application

June 1, 2018

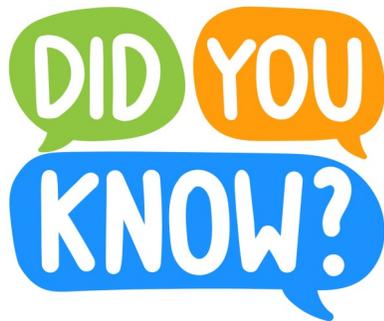
ITP Application due

Train the Trainer

June 22-23, 2018

The Davenport Grand (Marriott)
333 West Spokane Falls Boulevard
Spokane, WA 99201

Registration Closed



If you are a SITE member, you have access to all archived webinars on our SITE website?

To access archived webinars:
Sign into the SITE website, go to Education and Events, and hover over the Webinars menu. A new side option will appear for Archived Webinars.

For more information on SITE benefits and programs visit our website at <http://www.insurancetrainers.org/>

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