



QUINLEY RISK ASSOCIATES, LLC

CLAIMS COACH BLOG
by Kevin R. Quinley, CPCU, AIC, ARM

2014 - "My Biggest Barrier to Claims Productivity is _____."

On a recent LinkedIn insurance claims management forum, I posed the question above. Here are the responses listed, in no particular order. I posed this question in preparation for a September CPCU webinar that I led (with Cindy Khin) on the topic of "Turbo-Charging Your Claims Productivity."

It's only fair to post the answers to provide a flavor for what is on the mind of today's adjusters in terms of barriers to their own professional productivity.

In no particular order (drum-roll, please):

1. Getting sucked into email at the start of the day.
2. Complaints from claimants or others who want to go "over my head" to appeal to my manager.
3. Reprioritizing after interruptions.
4. Dealing with incompetent management.
5. Dealing with faulty computer systems. It's like bringing a spoon to shovel your driveway.
6. Inconsistent and ever-changing goals.
7. Slogging through all the emails.
8. Lots of time-consuming claims needing special attention.
9. HUGE amounts of windshield drive times -- I live in a very rural area.
10. Management requests for information they can access themselves.
11. "Redundant work. Redundant work. Here we are, it's 2014 and many carrier legacy systems require several programs, log-ins and redundant entries of the same 411. Trying to glean good data from apples-and-oranges systems is lengthy and frustrating."
12. Reviewing defense firm fee bills in conjunction with litigation management guidelines
13. Satisfying Medicare reporting guidelines and ensuring proper documentation before making payment. Claimants and their attorneys do not care that we meet the requirements they simply want their money yesterday.



QUINLEY RISK ASSOCIATES, LLC

CLAIMS COACH BLOG

by Kevin R. Quinley, CPCU, AIC, ARM

14. Lack of planning. "Adjusters who do not plan their day, especially field adjusters in big cities like Los Angeles. It is essential to plan your appointments so that you go in a straight line and have no need to double back and forth. For example you can set appointments along the north bound 405 freeway then transition to the 210 and down the 710 and back to your start. Some adjusters add 50 miles of driving by failing to plan their investigative route."

15. "Too much technology -- not enough personal contact. Does anyone remember the days of the handshake and looking in to the whites of that persons eyes and thinking I trust that individual -I don't need ANOTHER email to set out what is already agreed! How old fashioned! apparently what we have now is terrific progress and we can't change the process because 'change' is all we will ever see. Can't wait for the day my mobile device is injected into my wrist!"

16. Paperless systems focus adjusters on task completion instead of file resolution. We have too much technology, but a dearth of holistic claim analysis and action.

In future installments of the claims Coach blog, I will tackle each of these barriers and offer some tips and tactics for neutralizing them and boosting your professional productivity. Stay tuned!

Kevin Quinley CPCU is the founder and Principal of Quinley Risk Associates LLC in Richmond, VA. He consults with law firms and other clients nationwide on matters related to bad faith, adjuster standard of care and ways to effectively market to insurance companies. He can be reached at (804) 796-1939 and at kevin@kevinquinley.com.