Is today’s insurance industry prepared for tomorrow?

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A Madison College Publication
AAA salutes the Insurance & Risk Management Program of Madison College for making a difference.

AAA is proud to support initiatives that strengthen our community. By pooling our talents and resources, we can build a more fulfilling future.

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To support and encourage the students through advertising, contact Martha Lester-Mittenzweig, Insurance & Risk Management Program Director, mlester-mittenz@matcmadison.edu or 608-243-5417 for information and rates.

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TIPS is issued three times annually: February, April, and October. All profits are returned to the Insurance & Risk Management Scholarship and Professional Development Fund for students.

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Welcome to our first edition of TIPs, a magazine about Tomorrow’s Insurance Professionals. We are so excited to launch this informational magazine that is written by Insurance & Risk Management students and designed by Graphics students at Madison Area Technical College. The magazine will be issued three times per year, April, October, and February. Each issue will have a different theme. Our introductory issue, describes our program, our students, and what they are learning.

The magazine not only gives the students something to be excited about but it is an opportunity to showcase their learning and share their inspirational stories. Plus, all profits from the magazine will go back to support the students through scholarships and funding for insurance and risk management professional development.

We are very thankful to Ingrid Slamer and the Fall 2011 Electronic Page Layout class, who took on concepting a design for our magazine. There were twenty three student design submissions from the class. Each one was so unique and incredibly creative. Ethan Frame won the vote for this design, and the Spring 2012 Electronic Page Layout students helped put the first issue together.

Neither this magazine, nor our program, would be a success without the support of our donors, advertisers, and our Advisory Committee. To them, we owe a very special Thank You!

Please enjoy.
With great earnings potential and employment opportunities available, why aren’t students lining up by the thousands to pursue a career in insurance or risk management? One reason may be a lack of available insurance and risk-management programs. In 2009, IRMI (International Risk Management Institute) listed colleges and universities nationally with studies available in this industry. The list contained thirty names.

The biggest reason is more than likely a lack of understanding of the career potential and opportunities available. How many current industry employees ever planned on insurance as a career? In a generation of students that are making informed choices about their future, more of an effort has to be put into highlighting this great industry. That was the reason Madison College’s President, Bettsey Barhorst, recommended the addition of the Insurance & Risk Management Certificate Program.

We’ve Come A Long Way

When we look at the changes the industry has gone through since 1688, when merchants, ships’ owners and their captains met for coffee on Tower Street in London, to insurance practices today, we can certainly say we’ve come a long way. A shorter look, from the policy-typing pools, hand or mail delivery of applications, accepting cash payments, and filing paper files in the 1970s to today’s automated processes, shows dramatic changes in the way customer service is provided, claims are handled, premiums are determined, and financial stability is managed.

With so many changes behind us and continued business advancement in front of us, the training of new talent must also change. A four-hour lecture, followed by a test, on any insurance or risk management topic is not going to get someone excited about a career. The state-of-the-art automation available at Madison Area Technical College, along with the support of both insurance and risk management professionals, has allowed Madison College to build a program that is educational, interactive, and unique.

The Insurance & Risk Management Program at Madison College

Launched with the Fall Semester of 2009, the Insurance & Risk Management Certificate utilizes accelerated learning to provide students with a basic understanding of the insurance industry and its products to enable entrance into the insurance and risk management workforce. Our partnership with industry employers allows us the ability to make students aware of internship and full time employment opportunities.

The certificate includes 11 credits of core courses and 6 elective credits from the Property and Casualty, Life and Health, or Risk Management areas to enable student specialization with a total of 17 credits. Madison College students working towards a degree in Business Management or Finance can earn their degrees with an Insurance & Risk Management Emphasis by completing 6 credits from a select list of insurance and risk management classes.

This series of courses is a great addition for those who already have earned a Bachelor’s Degree and would like a specific focus in insurance. Students who have experience in a different industry, and are interested in a career change, will find this program is an efficient and effective method to gaining insurance knowledge. Current or returning students with an Associate’s Degree will also find this certificate an efficient pathway into the insurance industry.

Pre-Licensing & Continuing Ed

All of the pre-licensing courses (Property, Casualty, Life & Health) meet the State of Wisconsin’s requirements for Pre-Licensing Education and allow a blend of on-line and classroom hours. Many of the insurance and risk management courses qualify for continuing education credits for licensed intermediaries in Wisconsin. Students searching for continuing education that will enhance their background, broaden their knowledge, and add credentials to their resume will find these classes very beneficial. Industry professionals are also welcome to join the designation program courses to aid them in preparing for the national exams. Upon completion of courses from The Institutes and LOMA, students can take the proctored national exam right on campus.

The Program Goals

The Insurance & Risk Management Program strives to build an exciting, interactive, real-world learning environment that creates an interest, enthusiasm and entry way for students into the insurance and risk management industries.

Information on the Insurance & Risk Management Certificate, and individual course offerings, can be found at http://matcmadison.edu/insurance-certificate. Follow the program on Facebook; Insurance & Risk Management Program, Madison College.
Insurance Fraud

John Kloc, SIU director with Sentry Insurance, was the speaker of the first topic. During his presentation, John discussed his findings from the analysis of the data provided by the National Insurance Crime Bureau about fraud. The analysis was based on the last 3 years of fraud data (2009, 2010 and 2011). Some of the most interesting findings are summarized here.

The number of fraudulent Fire/Arson claims has decreased over the last 3 years. This is important because historically there is a direct correlation between the increase of the number of fraudulent fire claims and harmful economic times. People in financial trouble may resort to burning their houses, to obtain money from their insurance, so they can pay their debts.

The number of Workers Compensation (WC) claims, overall, has not seen significant change. This stabilization suggests that people are not taking risks in the workplace. Injury/Unrelated fraudulent claims in WC have increased. Most of the fraudulent claims come from people that get injured during their free time. This number cannot be directly linked to a bad economy. However, there may be a correlation between the type of injury and the need to continue to receive weekly compensation during recovery.

The speaker concluded the presentation explaining that the increase in fraudulent claims is not only caused by harsh economic conditions but other factors such as a shift in population values, political beliefs, and how the government and society assist their fellow citizens. The insurance industry is taking the necessary steps to prevent or reduce fraud in the early stages by implementing new technologies and making use of information available on social networks.

Tort Reform

The speakers for the second part of the session were Jeff Davis and Patrick Nolan. They are both partners of the Law firm Quarles & Brady LLP, which is based in Milwaukee. As law experts they focused on Insurance litigation and the “Tort Reform Bill”. On the insurance litigation side, Jeff and Patrick presented the most interesting insurance court cases and resolutions that occurred during 2011. The point of presenting these cases to the audience was to provide some legal resources for the insurance industry members. The cases can be reviewed to determine the appropriate criteria for the interpretation and resolution of similar controversies.

The lunch ended with a cordial note from all attendees and with very positive remarks from the Madison College audience in regards to the experience and exposure acquired during the event. The field trip was organized by Martha Lester-Mittenzwey, Director of the Insurance & Risk Management Program at Madison College.

Putting Risk Management To Practice

Robert Ness

In the Assessing and Managing Risk course, part of the Insurance Certificate program, students learn how to manage the hazard risks that face every company big or small. There are six key steps to the traditional risk management process. The steps range from identifying potential risks to finding solutions to minimize those risks. One way the students of this course learn to apply their new skills is by visiting an actual business or organization and identifying some of the property and liability risks that are unique to that business. They are then required to identify loss control efforts that the business currently uses and any recommendations that the students might suggest.

Photos are highly encouraged to enhance the presentation to the class that is expected. The presentation often leads to a fun discussion among the students over the risks found and some of the risks and solutions not originally identified by the presenting student. The big take away, students always seem to mention, is this is a fun and interesting way to apply the skills they are learning in the risk management course.

Robert is a Corporate Risk Manager for American Family Insurance and teaches Assessing and Managing Risks part time for Madison College. The course utilizes the study materials and text for Associate in Risk Management (ARM) 54.

Bob holds a Bachelor of Business Administration Degree in Business Administration with an emphasis in Marketing and Insurance from the University of Iowa along with his Associate in Risk Management (ARM) and Chartered Property Casualty Underwriter (CPCU) designations.

Madison College

The lunch ended with a cordial note from all attendees and with very positive remarks from the Madison College audience in regards to the experience and exposure acquired during the event. The field trip was organized by Martha Lester-Mittenzwey, Director of the Insurance & Risk Management Program at Madison College.
The loss ratio method, which creates total reserves for all claims within a type of insurance, is used by the actuarial department when other methods of creating reserves are insufficient. When a claim is reported after the policy expiration date for a medical malpractice claim, the company may choose to use this type of reserve.

Stair-stepping, increasing reserves only as payments are being made on the file, should be avoided. This does not provide an accurate picture of the loss potential. Reserves should be increased or decreased as new information is obtained that gives reason to believe the payout will be different than originally anticipated.

Each one of these methods has its appropriate time to be used based on the claim facts and claim representative’s experience. Insurers may use all or just a few of the methods depending on their procedures. Nevertheless, establishing claim reserves with a certain level of accuracy remains a very important part of the claim adjuster’s role.

Nicole took and passed the national Associate in Claims (AIC) exam, upon completion of the course. She is presently employed in a claims environment and took the Introduction to Loss Investigation course to gain a better understanding of claims overall.
My interest has grown stronger for a career in this field.

I have learned a great deal in my Introduction to Claims class. From the number of different areas offered within claims, to the connection between court TV. I am lucky to have also obtained an internship opportunity working with claims. I was presented the opportunity by Martha Lester-Mitzenew (Insurance and Risk Management Program Instructor) to explore a new and invigorating career at Neckerman Insurance Services. I couldn’t have asked for a better place to immerse myself.

Neckerman is a wonderful, warm, welcoming, family environment. I like the fact that it is small, but the agency has made a successful name for themselves. My position at Neckerman Insurance Services is fairly simple. I call our current customers to let them know that the policy they have with us is up for renewal and the agent would like to review it with them. I try to make about thirty to thirty five calls every time I work. I don’t want to make too many calls and get too far ahead. The Personal Lines Department is very busy. I also do not want to move too slow. That, I’m afraid, would put me out of a job.

Another task of mine at Neckerman Insurance Services is to make Claim Satisfaction Calls. This ensures that our customer’s needs have been met after their claim has been submitted. I call and ask our client if the adjustor has contacted them and assisted them. If not, I let their personal account manager know and follow-up is immediately done with the insurance company.

I really enjoy being part of a team. I get to go to meetings and interact in important events. I also like the fact that I am able to see claims happening. This is giving me a wonderful experience. Even though I do not have a license, I feel like I am getting educated with great information. I hear a lot of interesting and different claim situations and see how the insurance company responds. Plus, a majority of the terms I have learned in class, I put to use at work! I feel as though I am putting my education to use every day.

Taking Introduction to Claims has opened my eyes to the many different kinds of opportunities there are in the insurance industry. My interest has grown stronger for a career in this field. I am currently studying communications, but I do intend to further my career in insurance. Martha has been a great resource and an excellent instructor. She has an amazing way of making insurance fun, exciting, and not at all boring. Many people think that it is a boring field. However, I assure you that learning from Martha is much more than learning insurance, it is a builder for your future.

I hope that my career continues to grow with Neckerman Insurance Services. I really enjoy it. I also hope that my knowledge of insurance continues to expand.

Claire is currently enrolled in Paralegal and working towards her Wisconsin Property and Casualty License.

THE NEXT BEST REASON

Adam Reihl

As a young adult I had one goal in mind after graduating High School. I wanted to own my own collision center. While working in the Auto Body industry I attended classes at Madison College to earn my two year certificate in Collision Repair and become I-car platinum certified. Due to a tough recession I realized I needed more education and wanted to keep my future wide open to more opportunities. So, I enrolled in business classes to understand how a business operates. I am now on course to graduate next fall with an associate’s degree, but with the motivation from an amazing instructor at Madison College I now face to face with endless opportunities.

My new goal is to graduate with an emphasis in Insurance. I work in an industry that thrives because of insurance. The insurance industry provides job opportunities that can seem endless. There are many reasons why I would love to work in the claims department in an insurance company. First and foremost I admire how insurance companies view their clients. They survive because of their customers and they do everything in their best interest to ensure the customer receives fair and prompt service.

The next best reason, insurance companies have developed great working environments for their employees. We all want to work where we are treated with fairness. The insurance companies we have visited, and the industry professionals we have spoken with, all appear to treat their employees with respect. The opportunity to grow professionally is apparent in every department. Employees in these organizations stay and many of them move into management roles.

I could go on for hours about why I would love to work in the insurance industry, but when it comes down to it...I want to wake up every morning excited to help people in the community, build a sense of professionalism, and make a decent earning. Insurance is right up my alley.

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Adam completed the two year certificate in Auto Body Collision Repair at Madison Area Technical College. He has been working in a variety of capacities with auto body repair since 2005. He is currently taking Introduction to Loss Investigation and hopes to combine his experience and education to work with auto insurance claims.
It was fabulous to hear from so many different industry professionals.

A NEW VIEW OF THE INSURANCE INDUSTRY
Sarah Spahos

I enrolled in the Madison College Introduction to Loss Investigation course to get my feet wet in the insurance world. Sure, I’ve had insurance all my life (and been grateful), but I couldn’t say I truly knew how it all worked. If you get into a car accident, you call your insurance agent, but what determines the outcome of a claim? What if you are injured on the job? What if other parties are involved in your claim? Would you fully understand the terms of coverage if you have a house fire? How will the Insurance Company, that you pay premiums to, handle it?

This course will give the average citizen a deeper understanding of how insurance companies are regulated, how policies are constructed, how to recognize and report fraud, how claims should be handled by the insurance company, the responsibilities of the claims adjuster, negotiating techniques, and how ethics are the foundation for Good Faith Claims Handling. We also learned the wide range of employment opportunities and satisfaction that emanates from the world of insurance-related companies in Madison.

Industry Tours
In our visit to an American Family Insurance Customer Care Center we spoke to eight employees from Managers to Customer Service Representatives, whose jobs varied from taking initial claim calls to investigating on-site claim damages. Another trip took us to M3 Insurance (f/k/a Mortenson, Matzelle & Meldrum), an Insurance Agency that specializes in the restoration of home and business structures, and their contents, after an unfortunate event such as fire, flooding or weather damage. They work closely with insurance companies and the insured to make sure that the insured’s property is restored back to pre-event conditions in a timely, efficient and cost effective manner.

The numbers and misunderstandings
There are statistics that show up to 33% of Insureds feel it is okay to inflate a claim to recover their deductible, and 22% of Insureds feel it is okay to inflate a claim to recover their premiums. This is mostly a result of a lack of confidence in insurance companies and a sense of entitlement among insureds. I believe that education of the public at the level of this Intro to Loss Investigation course would make huge strides at reversing these startling statistics. The education would lead to an increasing consumer confidence and respect for an industry that provides so many benefits to society: providing payment and covering the social burdens of the losses, providing peace of mind, reducing risks, meeting federal and local statutes for insurance, providing countless employment and tax revenues to their communities. I feel personally enriched by the experience of this class.

Our final outing was a visit to Service Master Restoration Services. Here, the employees come into the claims picture by working with Insurance Adjusters to coordinate clean up and restoration after disasters like fires or floods. They are dedicated to the same cause as the Insurance Adjuster; to get the insured’s life back to normal as quickly as possible. It was fabulous to hear from so many different industry professionals.

Greg Dewey
On Tuesday, November 12, 2011, Madison College students in the Introduction to Loss Investigation class took a tour of Service Master Cleaning Restoration at 4410 Duraform Ln, Windsor, WI, under the supervision of instructor Mrs. Martha Lester-Mitterzuwei.

The tour started in a conference room where our tour guide, Mr. Dan Tinder, first explained what Service Master does and how it is connected with the insurance industry. Service Master specializes in the restoration of home and business structures, and their contents, after an unfortunate event such as fire, flooding or weather damage. They work closely with insurance companies and the insured to make sure that the insured’s property is restored back to pre-event conditions in a timely, efficient and cost effective manner.

Next Mr. Tinder showed us some of the tools of their trade. The first tool he showed us was a F.L.I.R. gun or forward looking infrared radar. This device is used to look through walls for water damage and shows the difference in temperature between wet areas and dry areas behind the wall. Before this was available, estimators needed to punch a hole in each wall to check for water damage. This device not only saves time when estimating water damage, but saves needless damage to structures. Mr. Tinder also showed us a handheld computer programmed with Exactimate, a restoration estimating program also used by insurance companies. He explained, this allows an estimator to input a description of the damaged area at the scene and the computer calculates the estimated cost of restoration.

Students were shown pictures of a home that Service Master was currently restoring. The pictures were amazing and provided a real look into the damage a fire can cause. In the main storage and work area of Service Master, our guide had set up some displays to show us a few other pieces of equipment they used. We were then provided the opportunity to try them out.

This tour was great because it provided interesting information and gave the students a different perspective of a claim. The information wasn’t to promote Service Master, but to inform us as to the restoration process. It was not only educational, it was “hands-on” learning. Thanks to Mr. Tinder and Service Master Cleaning Restoration for taking the time to provide us with this unique experience.

Sarah Spahos is a paralegal student who took Introduction to Loss Investigation to broaden her background and learn more about the insurance industry. She took and passed the national Associate in Claims (AIC) 53 exam upon completion of the course.
Traditional distribution models in the insurance industry have often been product-driven, with less reliance on key servicing components; i.e. - if we build it, they will come. But today’s customer is more informed, and tech savvy than ever, with a multitude of purchasing options available. With products no longer being the key differentiator, distributors now have to evolve to address customers’ ever-changing needs.

In the insurance industry, the proliferation of new technologies, and social networking sites has substantially altered the purchasing behavior of customers. As a consequence, most leading insurance carriers have in recent years adopted multi-channel distribution. Multichannel marketing is simply using many different marketing channels to reach a customer1 with the objective being for the consumer to buy from them in whatever way is most appropriate. While the traditional agent channel continues to provide a substantive influence on the insurance application and sales process, a growing number of customers are turning to the Web to research products and buy insurance products. 2

In his article, Analytics Critical to the Success of a Multi-Channel Insurance Strategy, propertycasualty360.com, Punit Agarwal states that “multi-channel distribution is a powerful strategy for carriers to target new markets and customer segments, retain customers and increase wallet share. However, a multi-channel approach also brings several challenges.”

One of the first challenges is balancing the need to continue to invest in an existing agent network, with the need to invest in promoting online self-service. While the online channel enhances/creates additional reach and certainly convenience for the customer, it also has a downside. With over 30 degree programs, numerous certificates, and nearly 4,000 degree and non-degree students there is always something new, and on the cutting edge, happening and message must be the same. Customer preferences and satisfaction should be regularly monitored and the data used to steer forward.

Analytics Critical to Success

Using analytics to improve the flow of information at the strategic level can only help insurance carriers improve their long-term strategic decision-making. By identifying high-value customers, they can develop new strategies to target them through the appropriate channels, and map new business growth. If the primary goal is to indeed address customers’ ever-changing needs, then the use of analytics is paramount to the long-term success of the insurance organization.

Jeff Noble teaches Marketing and Entrepreneur courses in the School of Business and Applied Arts at Madison College. Jeff holds a Masters of Business Administration from the University of Wisconsin-Madison/School of Business. Prior to teaching, Jeff worked in the insurance industry. Jeff took the course Technology Uses in Insurance this past Fall to meet his continuing education requirements for insurance licensing and also to learn more about the technological advances in the insurance industry. Jeff will be accompanying the insurance & Risk Management students on their tour to Lloyds in London in May 2012.

Jeff Noble teaches Marketing and Entrepreneur courses

How you can become involved:

- Contact the Madison College Foundation and volunteer to join a committee.
- Contribute to the silent auction.
- Spread the word…tell your friends.
- Put the date on your calendar and buy a ticket.

We always do what we say we will.

...And we’re always looking for more people like us.

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Source

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**Curriculum**

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**Registration**

- **Advertise in TIPs**
  All profits are returned to the Insurance & Risk Management Students Scholarship & Professional Development Fund. Full Page Advertisers can also author an article highlighting one of their employees, a claim, or a topic related to the current issue.

- **Our Next Two Issues:**
  - **October 2012—Business Planning:** Creating mission and vision statements, developing a business plan, applying risk management strategies to supply chain management, travel, and other areas. Madison College Insurance & Risk Management Students tell of their tour of Lloyd’s in London.
  - **February 2013—The Ever Changing Insurance Environment:** The up and down sides to social media and other current topics facing the industry. Madison College Insurance & Risk Management Students tell of their experience at the 2012 REBEX Conference.

- **Student content included in each edition:**
  - Profiles
  - Informational articles
  - Professional development experiences on and off campus

- **Advisory Committee**
  Volunteer your time to help direct our program.

- **Annual Executive Symposium**
  Attend or be a panel member. This is our biggest fundraiser each spring. Top Industry Professionals discuss current insurance and risk management topics and all profits from the program are returned to the Insurance & Risk Management Student Scholarship & Professional Development Fund.

- **Employ our Graduates**
  Contact Martha Lester-Mittenzwei, Program Director, with the details of your job opening.

- **Financial Gifts**
  Provide a tax deductible donation to our Foundation specifically for Insurance & Risk Management Scholarships & Professional Development. Madison College derives most of its funding from tax revenues and student fees. There are many needs that cannot be met from these sources, including student scholarships and opportunities to attend industry events. You may give online at www.madisoncollege.org/giving-madison-college or mail your gift to the Madison College Foundation, 3550 Anderson St., Madison, WI 53704. Please indicate that you wish your gift to go to the Insurance & Risk Management Program.

- **Guest Speaking**
  Visit one of our classes and share your story, knowledge, and experience.

- **Host a Dine & Discover**
  Visit our campus, provide a lunch for a limited number of students, and tell them about your company, your career and the Insurance & Risk Management industry.

- **Internships**
  Offer our students part-time employment opportunities during the school year or full time during the summer to enhance their learning with a real taste of the industry.

- **Promote the Industry to High School Students in your area.**

- **Tours**
  Invite our students to your business, or industry event, to learn more about your organization and the industry.

If you are interested in supporting our efforts to attract new talent to our industry, please contact Martha Lester-Mittenzwei, Insurance & Risk Management Program Director, mlester-mittenz@matcmadison.edu or 608-243-5417.
The instructors at Madison College really want students to be successful. I could not have asked for more supportive and encouraging instructors. I have learned so much from this program.”

Tim Sell, DNR Purchasing Section Chief, Bureau of Finance Wisconsin Department of Natural Resources

“Martha Lester-Mittenzwei and Madison College do a phenomenal job with their Continuing Education courses. As an insurance professional for over 17 years, I have been through numerous classes with numerous trainers and frankly, they were horrendously boring. That is until we discovered Martha and the group at Madison College. Not only is her class informative and practical, it’s also fun and interactive. Kudos Martha, keep up the great work!”

Paul A. Perkins, Sales Manager, Group Health Cooperative

After contacting MATC to assist with developing an Insurance Certificate training, we were amazed at the information they put together for a 2 hour training course. Extremely useful and appropriate information that we were able to put to use right after the class. Can’t wait to have them back again!

Tim Sell, DNR Purchasing Section Chief, Bureau of Finance Wisconsin Department of Natural Resources