



Connected Claims USA Summit

June 24th - 25th, 2020 | McCormick Place | Chicago, USA

A Career in Claims

INSIGHTS FROM CLAIMS LEADERS

Claims is arguably the most critical aspect of insurance – it's the do-or-die moment when the insurer delivers their promise to the insured that they are taken care of. In the world of Insurance, claims can be challenging but can also present opportunities to care for people and, now more than ever, innovate.

Insurance Nexus and Reuters events have brought together leading claims executives and insurance thought leaders to share their insights from decades of experience, not just from claims but from across the industry.



Mike Fiato

Chief Claims Officer

Liberty Mutual

How did you get started in the industry?

I was finishing Graduate school and the job market was very challenging. I saw an ad in the paper for an adjuster role that came with a car. I needed a job and a car so I figured this would be good for a year until I could find the job I really wanted. So really it was about needing a job more than about the work, but it was interesting enough for me to pursue. Ultimately I was "hooked" after a few months and still at it 28+ years later.

What do you wish you knew when you began your career in claims?

I started in handling non-standard auto claims. Not having a deep understanding of insurance, I really didn't appreciate how broad, diverse and complex insurance is and that the opportunities available were just as varied.

In your opinion, what is the most fulfilling aspect of working with claims?

I believe we work in a really noble profession. Claims professionals can get a bad rap, but in reality we work with people who are truly in some really tough spots and help them get back to "normal" – we really do, as a profession, help thousands of people in really meaningful ways every day and I find that really rewarding.



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Jeanette Ward

Chief Operating Officer

Texas Mutual Insurance Company

How did you get started in the industry?

I took a job at Texas Mutual right out of college as a receptionist – it was a temporary job until I found my “real” career, but was able to move all around the company and learn all aspects of the workers’ compensation line of business over the last 26 years, culminating in my current COO role.

What do you wish you knew when you began your career in claims?

When I moved to claims, I was given a VP job with no previous claims experience, so I wish I knew a lot, but more than anything, I think someone who works in claims has to be good at many things at once...you have to be patient, empathetic, strong, good at time management, and you have to know when good is good enough (perfection is impossible to attain). Working in claims can be like playing the Whack a Mole game...just when you get one problem solved, one person happy, another thing pops up and requires your attention.

In your opinion, what is the most fulfilling aspect of working with claims?

You truly get to help people who need the help. When a worker is injured on the job, it can be confusing, and the claim professional can be a beacon, providing clarity and guidance.



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Lance Ondrej

Chief Claims Officer

Germania Insurance

How did you get started in the industry?

Like many, it was not done with intent. When I entered the professional market place after graduating with a marketing degree, I was disappointed by the starting pay. I took a look at the experience I had gained from working non stop since the age of 16. I found many of the skills I developed as a service advisor and restaurant services might be transferable. The rest is history, I worked for two big box companies and now a single state writer. I enjoy the ability to help others, the stability offered by the industry and a competitive compensation program.

What do you wish you knew when you began your career in claims?

The three keys to success: 1) developing a consistent routine, 2) the ability to navigate through conflict and 3) the need to have a high level of stamina. I approached these areas through a self development plan, but did not realize perfecting each set me apart from peers in the same job roles.

In your opinion, what is the most fulfilling aspect of working with claims?

No matter what line of insurance, we fulfill the needs of our insured by honoring the promise of the insurance policy. We are there for those who face life changing events and catastrophes while assuring financial stability through the coverage provided.



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Alan Demers

President-Founder

InsurTech Consulting

How did you get started in the industry?

After working my way through college in retail, I had a friend refer me to an insurance company who was hiring adjusters through a new training program and thought my customer service skills would fit well.

What do you wish you knew when you began your career in claims?

I learned the importance of understanding the broader insurance business beyond claims over a period of time as well as the wider industry which we often refer to today as the ecosystem. Knowing more about the different businesses, how they work and key people are invaluable resources and a constant effort.

In your opinion, what is the most fulfilling aspect of working with claims?

It is most fulfilling to help customers in their greatest time of need. This is most pronounced during a catastrophe response when many have lost so much and are counting on their adjuster to help them through to recovery. It's an amazing opportunity to help others and experience true appreciation.



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Stephanie Behnke

VP Claims Strategy & Shared Services

The Hanover Insurance Group

How did you get started in the industry?

I started my career in underwriting. I left the Army on a Friday and on Monday my Insurance career was launched. I loved the analytical aspect of UW, but craved taking part in deploying the systems that would drive our decision-making, so I moved into IT where I spent a decade. Following that I moved to product, and seven years ago I made the move to Claims innovation. Thirty-two years later I'm still learning about our industry every day.

What do you wish you knew when you began your career in claims?

I'm relatively new to claims compared to so many of my colleagues, so the direction and course for the automation of claims was already emerging. I guess I wish I knew how quickly the technology was emerging vs. our adoption of it.

In your opinion, what is the most fulfilling aspect of working with claims?

There hasn't been a better time to be in claims. The idea that we can use AI, predictive analytics and self service to make the customer journey better, faster, and less complicated is exciting.



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Evan Scarponi

Chief Claims Officer

Prudential

How did you get started in the industry?

I began my career in the group insurance industry as a benefits specialist, which involved helping individuals with claims for long-term disability coverage. Being in a position to offer meaningful support to individuals and families in times of great need sparked a passion in me for serving others.

What do you wish you knew when you began your career in claims?

Although technological improvements and advancements have always been a focus in claims, I wish we had moved more rapidly as an industry to adopt and implement new tools and technologies. Like all consumers, our individual and institutional customers expect a digitally-driven experience that makes things easier and faster, while still caring for the human element. I am confident that we are making big leaps forward as a collective insurance industry, which should be very exciting for our customers, stakeholders, and employees.

In your opinion, what is the most fulfilling aspect of working with claims?

Being able to help individuals and families with their financial challenges is incredibly fulfilling, whether they are experiencing a disability, in need of job protection during a qualified leave of absence or are the beneficiary when a loved one has passed away. At Prudential, we also understand that financial health directly correlates to physical and mental health, and my work allows me to deliver on the promises of a company firmly committed to financial wellness. When you can lighten the burden of someone facing personal and financial challenges, what could be more fulfilling than that?



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