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From the C-Suite

Assurant Specialty Property's Senior Vice President of Claims Stephen Johnson speaks about the critical role that claims professionals play, his view of offshore call centers, and the value of specialization.



by [Taylor Smith](#)
2/7/2012

Assurant Specialty Property's Senior Vice President of Claims speaks with Contributing Editor Taylor Smith about the critical role that claims professionals play, his view of offshore call centers, and the value of specialization.

Current Position: Senior Vice President, Claims, Assurant Specialty Property

Years in Current Role: 1.5

Size of Claims Organization: 400+

Years in Insurance Industry: 25, plus 4 years in private law practice

Degrees: Undergraduate studies, University of Missouri; Law Degree, Texas Tech Law School

Originally From: Kansas City, Mo.

First Insurance Job: Republic Insurance in Dallas, Texas

Tell us about your childhood and growing up.

I'm from Kansas City, Mo. I started with very humble beginnings. I grew up in a low-income area with a lot of people just trying to get by. In a single-parent household, I had to find my own motivations and inspirations, and had to make some choices early in life to avoid negative influences in my community. I was lucky—some adults took interest in me and helped guide me. As a firstborn, I had a lot of motivation to succeed. My beginnings are an important part of who I am today.

What were some of your early professional challenges?

When I landed my first management job, everyone on my staff knew more about claims and investigations than I did, which could have been intimidating. That was a challenge, but later on through experience I came to realize that having superior talent on your team is a good thing. It is important for new managers not to view that as a threat. I always want to have better, smarter, more experienced people on my team. I try to bring a broad view, a vision, and a strategy. Engaging and motivating a strong leadership team is key.

Can you recall any career-defining moments?

When Hurricane Katrina hit, I went out into the devastation to see the aftermath of that historic storm up close and personal. That experience confirmed for me that I was in the right career. I knew that being there to help people in whatever way I could was the place I needed to be in my life both personally and professionally.

What advice do you have for new claims management leaders?

It starts with making sure everyone in your claims organization fully understands

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the importance of what they do. I call it "delivering on the promise." Customers are paying a premium for our services. Even for third party claimants, we are delivering an important service. Responding to a claim is a defining moment for an insurance company. For many customers, it's the first claim they have had. They may not understand the claims process and could be apprehensive. It's up to the claims staff to really make the difference by stepping up and delivering, and by taking ownership.

Also, it's very important that we perpetuate our talent ranks. We need to attract talent and develop that talent, which is something my company does. It's really important to know who those future leaders and managers are and to develop and mentor them in their careers. If your company doesn't have a formal structure for developing talent, it's important for new managers to own their career and make it happen for themselves. They also need to find ways to develop and engage their own staff.

Tell me more about your company's mentoring program.

I would call our program somewhat informal, but it is a critical part of the fabric of who our company is. For successful mentoring, it's very important to selectively pair a willing mentor and willing mentee. It's important that mentors have experience in mentoring and that the mentee has a high willingness to learn.

Is it harder for you today to find and develop entry-level claims people?

For a lot of companies, it's difficult to retain people over the long term. There is some risk in the investment you make in developing talent, but it's the right thing to do. From the employer's perspective, it can be difficult to balance the training investment with turnover. At our company, we have a longer average tenure than other companies, so investing in our employees is a relatively easy decision. We have a culture here where people actually enjoy coming to work. It's a large indicator of success.

As an industry, we also need to take a closer look at how we educate new claims staff. Attention spans and vocabularies for new college grads can be more limited these days. They are so used to quick exchanges of information in short bursts, such as text messaging, that dealing with more in-depth analyses of complex documents like policy forms can be more challenging to today's young professionals. When the old guard looks to educate a new generation of employees, applying the same educational techniques that we used as we came up through the ranks might not be effective. We need to be mindful of their life experiences and learning modalities to be able to effectively train them to do their jobs.

How large is your claims organization?


We have about 500 people. We've had growth in the past several years. In a growth mode, it's more attractive to existing and new employees because people see career opportunities to move up as the company requires more leadership and technical talent.

Do you feel it's important to specialize in a specific claim area or to have a broader base?

I'm a firm believer in specialization. There's a lot to be said for repetition, honing your skills by handling the same product and same type of claim. That enables depth of knowledge. Results are good for both customers and the company. I also believe that it's good for some talent to move around and develop a broader base. In that case, you need to be very selective and cross train people you identify as potential future leaders for your company.

What are your thoughts about effectiveness in the claims industry?

I think it's getting better, but we still have room for improvement. We are always looking at workflow and how we can improve it. There is also a lot of room for growth in the kind of technology that helps free up our skilled staff from routine processing tasks. And while databases that are used for individual claims evaluations are very useful, they must be used as a tool and not as a substitution for professional adjusting staff judgment. For many segments in the property-


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casualty industry, customers are more eager now than ever to have technology-enhanced experiences. That trend will continue.

Do you have any industry pet peeves?

I don't think we thank the customer enough for their business. It is one small part of what we can do to make the customer experience as positive as possible and we should do it at every opportunity. For example, when a customer thanks us for effectively resolving their claim, we need to answer that by thanking them for their business and offering future assistance if they should ever need it.

What keeps you up at night?

When we have a major event like Hurricane Katrina, I have peace of mind knowing our staff is taking excellent care of customers. No loss of sleep there. My concern is how my people are holding up as they tirelessly work to help our customers. I want to make sure we are doing everything we can as a company to support our response staff. We have great people, so if we give them what they need, they will give our customers what they deserve.

What are your thoughts on the future state of claims organizations?

One thought that comes to mind is what I don't see as an effective option for the industry. For example, I do not see offshore call centers as being the ultimate solution in our industry. Ultimately this is a people-to-people business. I believe that our insureds benefit most when they have professional-level, licensed adjusters as their primary contact guiding them through the claims process. For us, it will always be a very personal experience that can only be delivered by the right people. Evolving technology will be an increasing differentiator.

As a whole, do you think customer service in the industry is going up or down?

I think it's more measured and there is more focus on it now, but there are still opportunities for improvement. I think for the customer it is now a better experience overall than it has been historically.

What are your thoughts on social media?

The importance of social media cannot be ignored. It's powerful and impact brands and reputations. It can be a form of customer service.

Are you a Windows or Mac person?

Windows, but I have an iPhone. I swore that I'd never use or love anything other than a Blackberry, but now I'm an iPhone user and fan.

Do you have any pets?

My wife and I have rescued dogs and cats. I feel like I was a little bit of rescue job myself, so it's part of my giving back.

Is there anything about you that we may not know?

I work hard and I play hard. And, after a late start, I've become a competitive tennis player. I picked up the game as an adult mostly because I saw it as an aerobic activity and an opportunity to release competitive energies. I have a 4.5 USTA rating, of which I'm pretty proud. Who knows, maybe my game will keep getting better as I work at it!

Taylor Smith is a contributing editor and president of CLM Advisors, which provides consulting and talent acquisition services to the claims and litigation management industry. He may be reached at taylor.smith@theclm.org, 224-212-0134, clmadvisors.org.

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