

Hello,

My name is Kevin Kramer and I am the owner of **Catastrophe Career Specialties LLC** (a storm claims training company located in Houston Tx) . I am posting this information today in response to several questions that are asked of me quite frequently with the sincerest hopes that it will help all of those waiting for their first or next storm claims assignment.

A Little Bit About Me: Eleven years experience as a catastrophe claims adjuster w/ State Farm Ins Companies (5 yrs staff & 6 yrs Independent). During that time I have worked in 21 states on 56 initial cat coded assignments and will be the first to admit that I still have a great deal to learn about the industry. I am a staunch opponent to politically correct Prozac speak, especially when it comes to decisions as important as starting / investing in a new career. Everyone who is considering entering the storm claims arena is entitled to hear the realities of what this industry has to offer. I believe that a person's true success story can be found on top of the spot where their talents and passions intersect for this is the very place where all others cannot compete.

“It is what it is” “You cannot argue with accurate scope” Not sure the exact source of these two quotes but they seem to be quite popular with a number of very successful adjusters that I know.

THE PRIMARY QUESTION: “ I have received my Adjuster’s license and completed the application process for several Independent firms but no one has any work for me! How do I get my storm claims career started?”

The Good News: Once you have reached this point your first assignment becomes less a question of if and more of a question of when. Your first assignment will most likely be a large catastrophic occurrence or as I like to call it, a jumping on event. Large events such as this happen about once a year. **MAKE SURE YOU ARE READY FOR IT BECAUSE MOST NEW ADJUSTERS ARE NOT!**

“Spring 2009 has produced a lot of hail storm assignment, why haven’t I been asked to work any of them?”

Nobody likes to take a risk on the unknown. This fact applies to the Independent companies as well. Remember that they too are in the industry for profit. Fact is, they do not have to gamble on hiring someone new as long as they have a pool of proven adjusters to draw from.

“But my resume lists 60 hours of claim specific training and 10 years of construction experience!”

Most independent firms have very little interest in what you have listed on your resume. **Actions speak louder than words** and truth be told, resumes do not provide much insight with respect to professional integrity or raw ability. **A resume cannot answer many of the most important questions such as:** *Is this person willing to work 16hr days, 7 days a week? Will this person ask for time off during the first month of the assignment? Is this person afraid of heights or crawlspaces? Can this person effectively deal with difficult policyholders? Can this person work effectively with a micro-managing or uninvolved claims manager? CAN THIS PERSON BRING TOGETHER ALL OF THE SKILLS NEEDED FOR ONE OF THE MOST STRESSFUL JOBS ON THE PLANET? (just to name a few)*

All Independent Adjusting firms want basically the same thing: The accurate settlement of claims for the carrier that has contracted for their services. In a nutshell, they want the claims to be handled accurately and efficiently so the files can be closed, everybody can get paid and move on to the next assignment. *(Kind of like a real business, huh?!)*

WHAT MOST INDEPENDENT FIRMS KNOW AND MOST NEW ADJUSTERS DO NOT UNDERSTAND:

There is no true equality amongst adjusters with respect to their abilities just as there is no true equality amongst people who call themselves athletes. Anyone w/ a pair of tennis shoes can call themselves an athlete just as anyone with a forty hour class can call themselves an adjuster. The true test of professionalism will always be defined by ability as well as the understanding of how the game is played.

The public in general is not aware of this “no true equality” fact because insurance claim settlement (though still is and always will be very much a game with its own set rules) is not a televised sport.

Please understand that even the storm claims industry has a wide spectrum of talents from the Koby Bryants, all the way down to the kid that nobody wanted on their kickball team back in grade school.

There are without exceptions many tricks to every trade:

Let's use Michael Jordan (the now retired basketball player) for example. I believe that everyone would agree that Michael was a very gifted athlete with an extremely deep understanding of how the game of basketball is played. He did not simply know the rules of the game as they were printed in black and white. He knew the origin of the rules, he knew the spirit of the rules, he knew how the rules would be applied, he knew how far he could push before the rules would be applied and knew how to take full advantage of what was not in the rules. I could elaborate on the depth of his game for days however, will sum up this point by stating that his bag of tricks / understanding and abilities, was simply larger than that of his opponents. **Don't for a second believe that the same does not hold true for the claims industry! A good claims adjuster has a very deep and assorted collection of skills, understanding and tools for closing claim files with uncanny accuracy.**

This is your opponent, he represents the first and best choice to not only hire for an assignment but also keep on assignment long after most others have been sent home.

Address this career for what it is; a competition with real winners and real losers. DO NOT APPROACH THIS INDUSTRY IN THE SAME MANNER THAT YOU WOULD COMPETE DURING A SEASON OF SECOND GRADE NO SCORE SOCCER.

“It is not your job to get sent home for your work product. Your job is to let the other guy get sent home for his!” My quote twisted out of the words of Gen George Patton

You cannot compete with your opponent without first identifying your opponent so here are a few things you should know about this group of people:

- 1. Many of them started out as staff adjusters** (which by the way is the path you should take if you have a college degree) and were provided w/ \$100K + training prior to turning Independent. Many of them could be considered “risk takers” because they gave up a job that guaranteed them \$80K+ per year for a shot at anywhere from zero to four times that amount. **NOTE:** Not all people in general or even well educated and experienced staff adjusters are capable of success in this venue. Skill, organization and understanding mean very little to the success of an independent adjuster without self discipline and drive.
- 2. Made up of a very stealthy group of individuals who learned a long time ago that other than financial rewards, THERE IS NO SUCH THING AS POSITIVE FEEDBACK!** Positive feedback for this industry is usually expressed by the absence of negative feedback. This group is rarely seen inside the claims office for any reason other than team meetings, to turn in closed files or pick up information placed in their “In Basket” (and even this task is usually performed by a spouse or support staff person). **THEY HAVE COME TO UNDERSTAND THAT THIS BATTLE MUST BE WON IN THE FIELD, NOT IN THE CLAIMS OFFICE!** They have the answers to most of the specific claims questions that they encounter and know that an answer to most any other question is usually just a phone call away.
- 3. They are true professionals of anticipation.** They travel with their own tricked out RVs loaded with everything that they will need to work directly on top of ground zero (generators, 200+ gallons fresh water, food, fax machines, copiers, 100 gallons extra fuel, ac, washers & dryers, 3 weeks of clean work clothes...)without any dependence on working utilities. Living next to the neighborhoods of their claim zoning means less driving time to and from claims. Your 1 ½ hr one way commute from your hotel equals an additional 3hrs of extra production time for them per day, 21 hrs per week, 90 hrs per month. They bring along spouses or support staff that literally allows them to be in two places at the same time (i.e. on the phone making contacts / returning messages and inspecting new claims). When you combine this fact with the savings in driving time they have now achieved super adjuster status by outperforming the average adjuster by an additional 480 hrs of production time per month.
- 4. Their MO is the “First Contact Settlement”** - they meet with the Policyholder, they scope the loss, they create the building estimate in their vehicle at the risk, they explain the estimate to the policyholder, they reconcile the estimate as needed then pay and close the file on site with spot on accuracy. If for some reason they cannot complete a file in the field they will always, always, always take that file as far as they possibly can so that the only tasks to be completed (such as draft authority, carpet sample evaluation, bid item from the Insured...) are the ones

that are beyond their immediate control. PEOPLE WHO SCOPE A LOSS IN THE FIELD AND WRITE IT UP AT A DIFFERENT LOCATION WILL END UP GUESSING ON THEIR ESTIMATES AND TURNING IN INCOMPLETE FILES. INACCURATE AND/OR INCOMPLETE FILES ARE DESTINED TO RE-OPEN.

5. **They work all the sun lit hours of a seven day workweek and seldom have any homework at nightfall outside of billing the Independent firms for the files they completed that day.** They rarely take time off for themselves during a work assignment because they know that they will have both the time and financial means to take just about any type of vacation they would like once the assignment is completed.
6. **They will gladly take, complete and get paid well for all the files that you cannot get to in a timely fashion.** Take no pity on them for this is what they do, this is all that they do, and they make it look so easy.

“I am a soldier, I fight where I am told and I win where I fight.” General George Patton

Given a great deal of time and patience, your toehold within this industry is totally achievable with mediocre skills and efforts for I have met many of adjusters like this on practically every storm that I have ever worked. You can actually find proof of this by simply looking at the sea of familiar faces who spend fifty plus percent of their time in the claims office and will swear that no adjuster is capable of a six figure yearly income.

Let's Take A Minute To Do The Math:

On A One Year Daily Rate Assignment: $315 \text{ Days} \times \$750 = \$236,250.00 \times .65 = \$153,562.50$

On A Six Month R&H Assignment: $182 \text{ Days} \times \$1,150 = \$209,300 \times .65 = \$136,045.00$

NOTE: Many of the seasoned adjusters that I know would not even consider a daily assignment (unless it was an unusually slow storm year) because they are capable of producing this kind of income over a three to four month component billing assignment.

Your Next Move:

If in fact you are a person with drive and courage, the type of person who is capable of managing chaos and would like something more along the lines of a guaranteed success story, then you need to ask yourself a very important question.

“AM I WILLING TO MAKE AN APPROPRIATE COMMITMENT TO SOLIDIFY MY OWN SUCCESS STORY WITHIN THIS INDUSTRY?”

REMEMBER PEOPLE: You only get (on average) ONE chance a year to prove that you are in fact an adjuster with talent and drive. **DON'T WASTE IT BY BEING UNPREPARED!!!**

“Personally I'm always ready to learn, although I do not always like being taught.”

Sir Winston Churchill

- **Take this opportunity to learn what you need to now because your success cannot be guaranteed with a “learn on the job” approach.** Learning on the job is a luxury that is primarily reserved for staff adjusters. Independent adjusters who do not produce get sent home. As an owner of a claims training school I have spent a great deal of time and effort to study the types of schools, training events, literature and services available for newly licensed adjusters and I must say that most of them are worth 100X their expense. Far too many new adjusters fail every year because they thought they could learn on the fly without all the information that was available to them on the subject of “how to avoid all of the distress of the thousands of adjusters who have already walked this same path”. Don't gamble with this career choice! Think of the time and money that you spend now as an investment just as a college student invests in their career future with what they spend on their education.

“Rommel, you magnificent b**, I READ YOUR BOOK!!!***

Gen George Patton (Outfoxing Rommel / referring to Rommel's book “Infantry Attacks”)

- **Seek, locate and work with a mentor** – Producing a successful work product requires skills that are well rehearsed. Mistakes will happen however, should be made, learned from and corrected prior to your first / next opportunity to prove yourself. You **MUST, MUST, MUST** find someone that will allow you to ride along on an actual claim assignment even if you must pay them to do so. I know that this is a difficult thing to find. I am quite hesitant myself to allow anyone (even friends) to ride along with me because I know it normally translates into hindered production for at least the first month. Never-the-less your process as it progresses from classroom to field is inherently flawed and therefore must be de-bugged with multiple dress rehearsals with feedback at something akin to the real thing.
- **Seek Deployable Status with well established Independent firms.** The fulfillment of their service contracts to the Insurance carriers depends on providing practically every licensed adjuster that they can get their hands on following a large catastrophic occurrence. **THIS IS YOUR LEVERAGE POINT FOR GETTING INSIDE THE DOOR AND DEMONSTRATING THAT YOU ARE WORTHY OF SUPER ADJUSTER STATUS.**
- **Attack your next assignment with an effort worthy of a Marine.** Aim for the center of the bulls eye and you will seldom miss your target. Most people in general are simply unwilling to put forth this type of effort. Remember, you don't have to start out being the best, you just have to turn in better work product than the 50% of the other adjusters working that assignment. You can demonstrate greater commitment to your employer than at least 10% of your competitors on the very first day of the assignment **IF YOU WILL JUST SHOW UP ON TIME!**

Hope this helps.

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