How to Survive in Loss Control

In the past few months, many announcements about layoffs have been made in the insurance world. As companies downsize, rightsize or cease to exist, people react to these changes in different ways. This article shares ideas to help you be proactive versus reactive in your career.

The Rules of Engagement Have Changed
Regardless of the industry, we can no longer count on working for the same company all of our lives. We may change, the company may change around us and good performance does not always equal job security. Changes can occur when a new management team wants to bring in their own people or as a result of a merger or buyout.

Several years ago, an ASSE chapter president shared the story of a company where the culture was for each person to become an expert at his/her job. Job changes within the company were frowned upon. When the company was later bought out, the new company’s philosophy was that if you had been in the same position for more than 3 years, something must be wrong. All of those “experts” were faced with a new reality.

Job Satisfaction & Being Proactive
Industrial Safety and Hygiene News regularly publishes a white paper titled “State of the EHS Nation.” The questions have since changed, but in 2002, 65% of full-time SH&E professionals indicated that they are not happy or satisfied on the job. This lack of satisfaction impacts our effectiveness both on the job and in managing our careers. So how can you improve job satisfaction? By helping ensure that you are valued by the organization and by knowing yourself.

It is important to demonstrate your value to the organization. The formal way of accomplishing this is through the performance management system. Many of these put the responsibility of the review on the employee, not on the manager or supervisor, even if no “self-appraisal” process exists. You must understand corporate and location-level goals and ensure that your performance goals and measures are consistent with those goals. They may be “boilerplate” goals, but understand what they are and how they will be measured. During the year, monitor your progress so that you can make changes if needed prior to the year-end review. If you find that a goal is unobtainable, be prepared to communicate with your supervisor why it is unobtainable, but do not wait until the last minute to have the discussion.

Do you know what your supervisor’s performance goals are? Knowing his/her goals allows you to provide information critical to your “value proposition,” i.e., what value do you bring to the organization that your supervisor recognizes? Relating performance metrics that are outside of the organization’s your supervisor’s “value proposition” are useless. Worse, they indicate that you do not get it. Putting so many miles on the road or logging so many hours on a project is useless if it does not relate to your organization’s values. This focuses on the wrong target and diminishes your credibility to others.

Ask for feedback on a regular basis, but be prepared for the response. Asking for feedback tells others you are interested in doing the best possible job you can. If you ask, get a response and do not make a change or do not communicate why you cannot change, you will be perceived as ineffective or insincere. Remember that feedback is a gift. If your response is to become defensive, you close the door on learning what can help you be more effective.

With more and more loss control professionals telecommuting, the importance of a self-appraisal and tooting your own horn cannot be overemphasized. Your supervisor does not have daily interactions to know what struggles you face, what client service you provide or how you interact with your clients. There is nothing wrong with asking someone to put their compliments in writing to your boss or with forwarding compliments you receive. You are responsible for telling the story of how your numbers and work product came to be.

Performance reviews should be a two-way street.

One item that could be used as a discussion point during your next review would be a performance model (Figure 1). Where do you see yourself in this chart? Where does your supervisor see you? What do you need to do to move to the upper-left quadrant?

Outside of the formal performance review process, it is critical to keep your supervisor informed throughout the year, otherwise how will s/he know what differentiates you and what value you bring to the organization? Calendars or schedules are critical for remote employees. It is the remote professional’s responsibility to develop a mechanism to keep their managers informed of their actions. If you can do this in person, terrific. If not, plan on calling at least every other week.

These phone calls or meetings allow two outcomes: an opportunity to communicate any news or issues informally and an opportunity to prevent small issues from becoming big issues. You do not want your conversations with your supervisor to occur only when something goes wrong. These touch points allow you to build the emotional bank accounts Steven Covey mentions in The Seven Habits of Highly Effective People. As with mone-
tary accounts, those with larger “emotional bank accounts” can take more withdrawals in the form of disagreements or misunderstandings.

If your communication with your supervisor is not what you would like, it is your responsibility to try and improve things since supervisors must address multiple personalities and situations. It helps to assume innocence—s/he is not doing something intentionally to upset you. In many cases, all needed information is unavailable. You also must recognize how you respond to conflict. Do you withdraw? Get defensive? Neither of these will help communication. It is okay to say “I am not prepared to discuss that right now. Can we touch base on it later?” and then set a time to follow up.

In addition to how your supervisor believes you fit within the company, it is as important, if not more important, that you know where the company fits with your values and future. Where do you want to go with the organization financially, in terms of responsibility and in terms of development?

Your plan must have some relationship to the objectives of the company. If you want to be a property protection expert or to get your M.B.A. and your company does not have a perceived need for that, then no value is associated with your objective. Study the business plan, find an unfulfilled need or opportunity that works with your strengths and talents and develop a plan to fill that need. However, be prepared to show the return on investment of your developmental plan.

If where you want to go does not fit with the company’s value propositions, maybe it is time to evaluate whether you are with the right company.

Development plans are critical to stay current with the profession. Are new technologies available to assist in efficiency? New studies on the effectiveness of different interventions? New legal precedence that impacts what is and is not covered under the scope of the insurance policy? Or perhaps your employer has decided to pursue a new industry.

If you find yourself stagnant when it comes time to build a development plan, consider the benefits of the following:

- **Talents:** your present knowledge, skills, abilities and traits.
- **Organization:** the organization’s values and needs.
- **Passions:** what gets you excited (i.e., training, technical analysis, travel, high-level interactions or working with those on the plant floor).

The larger the overlap of these three areas, the greater the opportunity to achieve your career best.

The continuing education part of your developmental plan can take many forms, not just classrooms or seminars, but nontraditional learning from asking for new assignments, taking on short-term projects or reading journals, magazines and influential books.

One of the keys to success in this area is to capitalize on the learning, such as by sharing notes from seminars you attend with your supervisor and peers to help demonstrate the value that the company received for your time away.

Many companies have a set of business books that are recommended reading for the management staff. They tend to have good information that can be used in working with clients and in interacting with your manager. Some of the perennial favorites are Covey’s *The Seven Habits of Highly Effective People; Who Moved My Cheese?* by Spencer Johnson; *Good to Great* by Jim Collins; *First, Break All the Rules* by Marcus Buckingham and Curt Coffman (also used to develop the “Gallup 12” employee perception survey); and *Now, Discover Your Strengths* by Marcus Buckingham and Donald Clifton.

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**Figure 1 Performance Model**

![Performance Model](image)

*Note: This model’s origins are unclear. Some attribute it to Jack Welch of GE, but many sources credit the general structure (although different terminology) to Boston Consulting Group.*

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**When the Rumors Start**

Often, the first hint loss control has that something is not as it should be with the organization is from clients, suppliers, agents or financial reviews. If you like where you are and what you are doing, it is not necessary to react to the first sign of trouble. If you have been questioning your role in the organization, financial instability may be the impetus you need to make a move.

During uncertain times, it is important to focus on what you can control—your reactions to the news.
and keeping your resume up to date. Focus on your primary job and keep your performance levels high. If your current employer is acquired, highly regarded and high-performing employees are more likely to be asked to stay.

Do not engage in rumors—it is unproductive and a distraction. If you need an outlet to handle the additional stress, it is well worth the effort to find it.

**SHOULD I STAY OR SHOULD I GO?**

We have discussed how to improve the relationship with your supervisor and how to match your strengths with the organization’s needs. If these do not work, then other decisions must be made. It should be an actual decision, not something that occurs by default. Ask yourself, do I plan to retire from this job? When should I leave and how? Will staying additional years put me in a better position financially or professionally (e.g., you know additional positions will open up due to company growth or retirements)? If you decide to stay, revisit your decision in a year.

Whether you consider leaving because of unhappiness on the job or downsizing, the following steps should help in your pursuit of the ideal job.

If you are not happy in your current role, is it the company, the profession or something else in your life that needs to change? Now is a good time to determine what you really want to do. Ask those who know you and your work what they see as your strengths and weaknesses—it may surprise you. What do you like best about the profession? The hours, the flexibility, helping others or the people with whom you work? How would people be treated in your ideal job? Make a list of those items that are important to you.

Talk to those around you about their companies. What do they like best? What would they change? Who do they know at different organizations? Ask for permission to call them and let them know where you got their name. You find these individuals through networking.

ASSE provides many opportunities to network with peers. However, do not show up at meetings only when you want something. The more involved you are, the more your name gets out. It also becomes easier for people outside of your company to provide concrete examples as references.

When you update your resume, also update your networking list. Has someone changed jobs, retired or has more or less clout than s/he formerly did? Call your references and be prepared to listen. Do not rush in and say, “I need your help,” especially if you have not talked to them in a while. E-mail is inappropriate for this unless you are good friends. Most communities have a job seekers network or other support groups—check your local paper.

If you decide to make the move, have realistic expectations on what the move can mean. A timeframe will be required to get established and to develop your credibility with the new organization.

**CONCLUSION**

We never know when or what will impact our employment. Even if everything runs smoothly at your organization, it is important to be proactive with your career. Have a good work ethic, know what motivates your supervisor, communicate with your supervisor regularly to help him/her better manage you and to recognize the value that you bring to the company and know what you need to have job satisfaction. Then if something should happen, you will be in a better position to find your ideal job at another company.

**USEFUL WEBSITES**

- http://www.nexsteps.org
- http://www.monster.com
- http://www.careerbuilder.com
- http://www.greatinsurancejobs.com
- http://www.insurancejobs.com
- http://www.ultimateinsurancejobs.com
- http://www.4insurancejobs.com
- http://www.ehscareers.com

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