

INSURED TO SUCCEED

THE INSURANCE INDUSTRY
OFFERS A WIDE RANGE
OF OPPORTUNITIES
FOR PEOPLE WITH DISABILITIES.

BY
A N N E B A Y E E R I C K S E N

MOTHER NATURE UNLEASHED HER WRATH THIS SPRING WITH AN ONSLAUGHT OF TORNADOS TOUCHING DOWN FROM THE OKLAHOMA PANHANDLE ALL THE WAY UP TO BOSTON, CAUSING BILLIONS OF DOLLARS IN DAMAGE. THE MELEE OF STORMS MEANT A HECTIC FEW MONTHS FOR INSURANCE PROFESSIONALS. REPRESENTATIVES WERE DISPATCHED TO THE SCENES TO HELP CUSTOMERS ASSESS DAMAGE, AND CLAIMS MANAGERS HAVE BEEN BUSILY PROCESSING MOUNTAINS OF FORMS SO AFFECTED INDIVIDUALS CAN START TO REBUILD. OF COURSE, THAT'S ONLY ONE ASPECT TO THE INSURANCE INDUSTRY, AND PROPERTY INSURANCE IS ONLY ONE TYPE OF PRODUCT. THERE ARE ALSO MEDICAL, DENTAL, LIFE, AND AUTO POLICIES, TO NAME A FEW. ADDITIONALLY, THERE'S A SLEW OF STAFF TO CARRY OUT BUSINESS AT THESE CONGLOMERATES, SUCH AS AGENTS, CUSTOMER-SERVICE REPRESENTATIVES, AND ACTUARIES, NOT TO MENTION THE CAST OF CHARACTERS FOUND IN MARKETING, HUMAN RESOURCES, IT DEPARTMENTS, ETC. AND WHILE HOLLYWOOD MAY TYPECAST INSURANCE PROFESSIONALS AS HUMDRUM PERSONALITIES, THOSE WHO ACTUALLY MAKE CAREERS IN THE INDUSTRY SAY SUCH IMAGES ARE NEITHER ACCURATE NOR IS THE CARICATURE OF INSURANCE CORPORATIONS AS BUSINESS-AS-USUAL, OUT-OF-TOUCH ADMINISTRATIVE BUREAUCRACIES.

AMERICAN FAMILY INSURANCE—
HELPING ITS CUSTOMERS

WHEN THE TORNADO STRUCK ST. LOUIS, MO, ON APRIL 22, DENNIS ATKINS GEARED UP FOR THE EXTRA WORKLOAD HE KNEW WAS IMMINENT. "OUR AGENTS SELL THE PROMISE THAT AMERICAN FAMILY WILL BE THERE IN THE EVENT OF AN ACCIDENT OR WHEN CUSTOMERS FACE STORM DAMAGE OR IF SOMEONE STEALS THEIR PERSONAL BELONGINGS," SAYS THE CUSTOMER CARE BRANCH MANAGER FOR THE ST. JOSEPH, MO, OFFICE. "AFTER THE STORM, WE DOUBLED OUR CALL STAFF AND REPRESENTATIVES WERE OUT HELPING INDIVIDUALS FIND PLACES TO LIVE OR GIVING THEM MONEY FOR HOTELS; WHATEVER WE COULD DO TO ASSURE OUR CUSTOMERS WE WILL BE THERE FOR THEM."

American Family Insurance began 84 years ago offering auto insurance to farmers—founder Herman Wittwer believed farmers drove less than city dwellers, and therefore, posed a lower risk. Today, the firm provides an array of policies, including farm and ranch insurance. Based in Madison, WI, the carrier operates in 19 states and generated \$6.3 billion in 2010 revenue.

Atkins joined the organization more than 30 years ago. "After a year or two, American Family seemed like an extension of my own family. The people are incredible," he declares.

Indeed, much of his job entails interacting with people, not only his team members and colleagues, but also policyholders. Many of those conversations are initiated because there's a problem that needs fixing, and individuals may be tense or agitated. "If you truly listen to customers and let them express their fears and concerns, you can make what is possibly a bad situation into a good one," he comments.

And that's exactly what Atkins has done for himself. At age 23, he was diagnosed with retinitis pigmentosa, a disease that slowly eroded his eyesight. Today, he has very little central vision and no peripheral vision, but Atkins never let his disability block his path. Rather, he runs around it—literally. "Running gives me an amazing boost of energy and a positive outlook on life," he explains. "If I complete a run without running into a parked car or mailbox, then I think it's a great day. Even if I

hit a parked car or mailbox, I still consider it a good day because it's one more day of me running."

His passion for running came about back in 1978 when he joined a friend's sports team. "If you were going to be on his team, you had to be in good shape," Atkins recalls. So what began as a way to be competitive turned into a personal reward. "I love the independence, fresh air, and hearing the birds. It's a healing process. If I have stress or anxiety, I can work that out by running." To date, Atkins has logged more than 67,000 miles.

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Almost without fail, Atkins runs daily, and usually by himself, sticking to familiar routes; however, he's also entered several marathons over the years. It's when he's training for races that he relies on companions, including co-workers. "Many people from American Family have picked up the running bug," he notes.

One colleague even helped design a rope Atkins uses as a guide during races. "It's 32 inches long and has knots for me to hold onto, but I can let my arms swing freely. It helps keep me from veering off into other runners, and gives me the security to know someone is beside me as I run," he says.

That camaraderie extends into the workplace, too. Although he has technological aids, such as voice-activated software, Atkins gladly accepts assistance. "Many times I use others' eyes to read things or grab their elbows as I walk. That is extremely important to me," he states.

In return, he makes concerted efforts to support others. For example, Atkins serves on several boards of advocacy organizations for people with disabilities. "I have met so many amazing individuals with disabilities. My older sister also has retinitis pigmentosa and my younger sister is mentally challenged, and my mom fought my whole life so her kids could succeed and be accepted. She's been such an outstanding role model that it was a natural transition for me to carry that banner forward," he reports.

Atkins also has seen greater diversity in the workplace, but there's still plenty of room for improvement. "More people with disabilities are being hired in entry-level jobs, but there are big opportunities to succeed upward. Demonstrate what you can do, and ultimately you will find great joy," he concludes. Read more about American Family Insurance at www.amfam.com.



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