

Need Assistance? Susan Can Help.

Walk down East 57th Street in New York City and, shortly after you cross Madison Avenue, you'll come face to face with the five-star hotel and restaurant known as The Four Seasons. Alternatively, walk up Main Street in Montpelier, cross State, and enter City Center, the home office of VLCT, and you'll come face to face (to face to face to face) with The Four Susans, a five-star quartet of skilled and personable VLCT staffers.

Property and Casualty Claims Representative Susan Rowell (Susan III) has thoroughly enjoyed being mentored by four skilled and experienced adjusters as she learns her new role at VLCT. "I came from [working for] a commercial carrier," she says, "and what I've learned these past few months is that PACIF is truly different." Susan and her colleagues have more than a hundred years of combined municipal claims experience. And because they know many of the members personally, they've developed over the years a relationship with them that members have come to rely on. "During my work at the commercial carrier," she says, "I watched customers come and go. Only rarely did we know them as anything but a policy number. That is *not* the VLCT way!"

Susan investigates small auto, property, and general liability claims. She spends much of her time on the telephone gathering information from members and claimants. One of her primary roles is to help members recover money for non-covered claims – that is, damage caused by another party. "I find this job extremely interesting and rewarding. Each new claim provides an opportunity to learn more about the inner workings of local government," she says.

Susan enjoys every opportunity to meet VLCT's members, while building strong relationship with members, just as she did learning the PACIF ropes with her property and casualty claims team.

"As a WC claims adjuster, you never know what type of claim you might receive on any given day," says **Susan Ward, Senior Claims Representative, Workers' Compensation** (Susan II). "It could be as minor as a dog bite up to a recent case in which the person needed total facial reconstruction." Susan's job is to help people navigate the medical system, so they can

return to work. “The job of a workers’ comp claims adjuster can at times be both challenging and rewarding, but we always do *all* that we can to help,” she adds. Over the 24 years that she has been a workers’ compensation adjuster, she has processed many different type of cases. “VLCT makes my job so rewarding because we truly care about our members and their employees!”

Susan believes that VLCT’s local presence is the key to its superior service. Case in point: Last year, she received a claim from a member employee who had sustained fractures to his vertebrae while cutting down a tree that was damaged during a storm. The tree kicked back and hit him in the chest, paralyzing him. Due to the extent and expense of his injury, reinsurance would normally be involved. But the reinsurance company was located out of state, and Susan knew the case would proceed much quicker if it were handled in-state by VLCT. As a result, VLCT worked efficiently to ensure the employee had everything he needed, and he now has the best quality of life possible.

Susan Senning (Susan IV), a staff attorney in the Municipal Assistance Center, is the newest Susan to join VLCT. Along with the other members of the legal team, Susan helps municipal officials understand and perform their duties. In her first month here, she has answered numerous questions regarding statutory provisions from Titles 1 through 33 posed by members through the municipal inquiry service. “I’ve also been reviewing model policies and handbooks to become familiar with all of the resources VLCT provides to its members,” she says. “Eventually, I’ll work on updates to ensure they reflect current law and best practices.” In September, she attended her first onsite training on the Open Meeting Law in New Haven, a town new to her. “An added perk of this job will be getting to visit so many beautiful towns in Vermont that I’ve never before had a chance to see.” Susan has already authored an article for *VLCT News* that analyzed a recent regulatory change. “I’m also helping to organize an educational workshop for this fall on planning and zoning,” she says. Future projects include developing legislative proposals with the Advocacy team, performing more onsite trainings, providing legal review of town ordinances and policies, and drafting legal opinions or amicus briefs for court cases that affect municipalities.

Associate Underwriter Susan Benoit (Susan I) – who joined VLCT’s Member Relations Division in 2007 before moving over to Underwriting – is responsible for administering the assigned risk workers’ compensation for volunteer fire fighters. She also performs annual PACIF workers’ compensation payroll audits, issues certificates of insurance, processes

endorsements, and provides analytical reporting and support along with underwriting functions for VLCT PACIF. “During the spring, I’m on the road *constantly*,” she says, “visiting roughly 70 members in the southern part of the state and performing workers’ comp. audits for VLCT’s PACIF members.”

Susan also administers the Assigned Risk Program for 137 members. “That includes paying bills to the carrier that holds the member’s policy, then invoicing the member for that bill,” she says. “I also collect annual payroll information for each member, perform a workers’ comp. audit on that payroll, submit that information to the carrier, and draft Assigned Risk marketing material.” She also works closely with the DAVID Corporation by analyzing its NavRisk risk management software data. “We use NavRisk to manage claims and policy data,” she says. “I bring data issues or bugs to [DAVIDCorp.’s] attention and help test any fixes and updates.” She also helps them tailor their software to VLCT’s needs. It’s no surprise that providing good customer service is hard-wired into Susan’s work ethic!

In fact, that work ethic is hard-wired into *everyone* who works at VLCT, whether it’s a Susan, a Peggy (we have two), or another member of the team. Which is why whenever you contact VLCT, you’ll come away with five-star service. Every time.

David Gunn
Editor, VLCT News