

Navigating the Complexities of Organizational Behavior in Insurance & Risk Management

DR. CLAIRE MUSELMAN

SOUTHEASTERN RIMS - SEPTEMBER 28, 2023

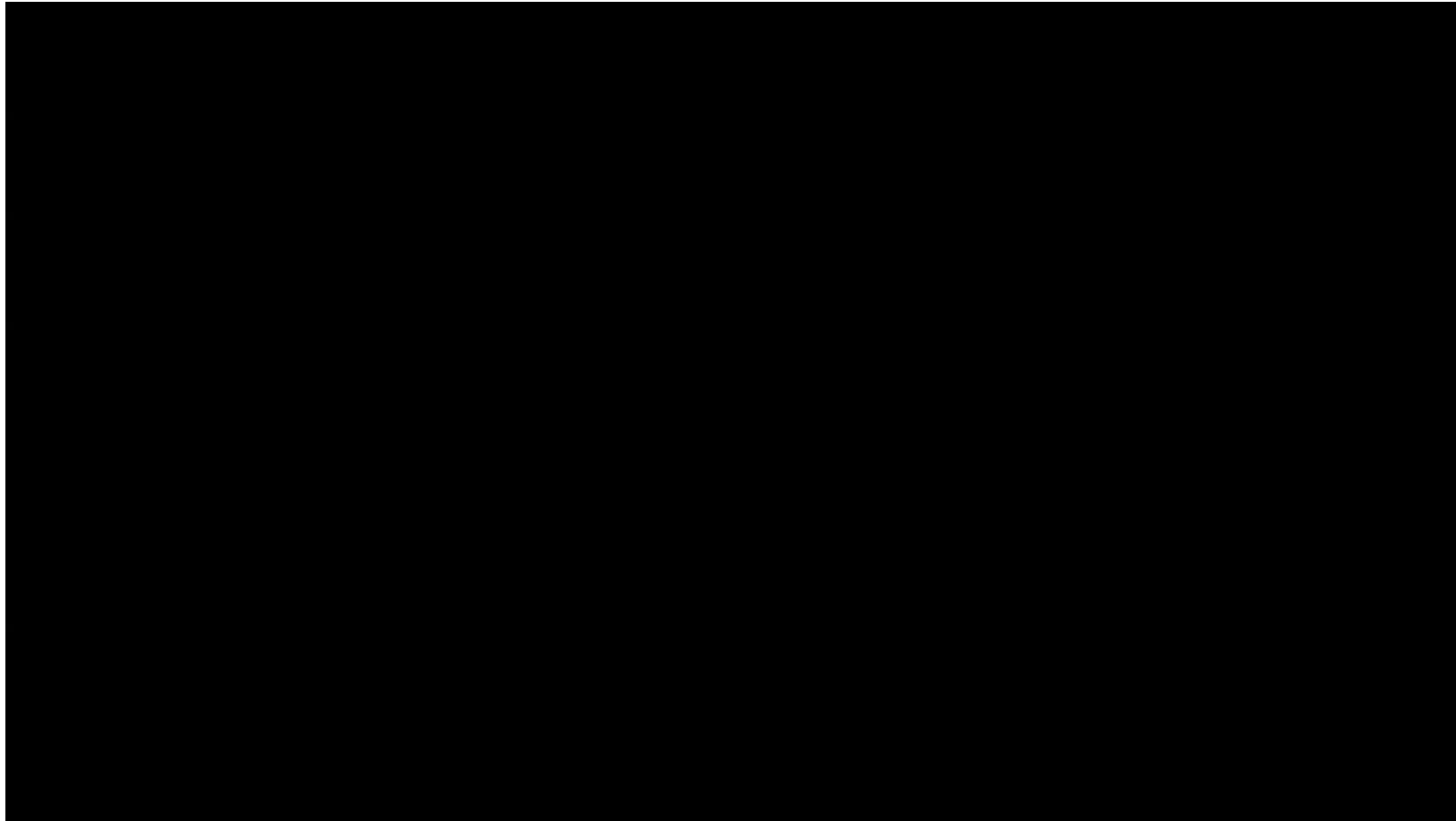


**Dr.
Claire
Muselman**

My mission in life is not merely to survive, but to thrive; and to do so with some passion, some compassion, some humor, and some style.


- Maya Angelou


Wake up! It's time for a PEP TALK!




Life lessons from a kindergartener...


! Boring is easy...

 If life is a game... aren't we all on the same team?

 I'm on **YOUR** team. Be on **MY** team!

 Create something that will make the world awesome!

 ... I took the road less traveled.

 "Don't stop believing" unless your dream is stupid. - *Journey*

 We can make every day better for each other.

Organizational Behavior

What is Organizational Behavior?

Job Performance & Job Attitudes

Employee Motivation

Employee Personality, Values, & Abilities

Perceptions, Attributions, Emotions

Conflict & Negotiation

Work Teams

Organizational Culture

Employee Socialization

Organizational Structure

Leadership

What to Ponder... Where do the odds sit?

***Look in the mirror...**



- Focus the inner workings of the organization (your organization, one you influence), focusing on the people who work together.
- Analyze how the characters, as individuals and groups, interact with one another allowing for an understanding of how they think, feel, and act within their organization.
- Where does the power structure come from? The leaders, the people, both?
- What does communication look like within the organization?
- Does Motivational Theory apply to the organization?
- Does diversity exist?



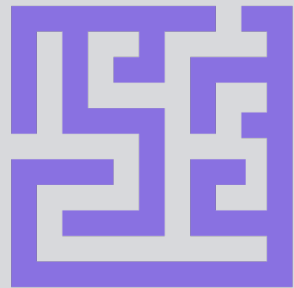
Two lenses:

**Your Organization
Those You Influence**



What is Organizational Behavior?

Relating OB to WC



Organizational Behavior seeks to understand, explain, and predict how people act and interact with others in organizational systems.



Workers' Compensation restores the livelihood of employees who are injured at work through a complex benefit exchange system.

Questions to consider...



Why are some people motivated and successful in what they do, while others struggle?



Why are some people fulfilled and satisfied with their jobs, while others are not?



Why do some teams consistently demonstrate cooperation and cohesion, while other teams bicker and flounder?



Why are some managers and leaders especially effective at encouraging great performance, while other leaders fail to exert meaningful influence?



What is Organizational Behavior (OB) About?

OB is about people who seek fulfillment in their lives and jobs in a variety of ways and in uncertain times. **As is workers' compensation.**

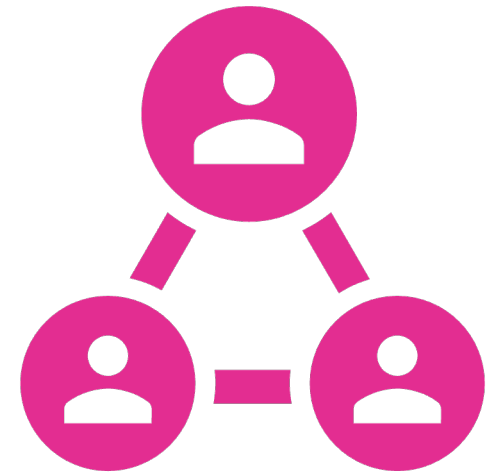
OB is about the challenges of leadership, ethics, globalization, technology, diversity, work-life balance, and many other social issues. Again... **as is workers' compensation.**

OB is about how our complex, ever-changing environment requires people and organizations to continuously adapt and improve in the quest for promising futures. And again, **as is workers' compensation!**

Why Is Organizational Behavior Important?

The topics studied in organizational behavior include:

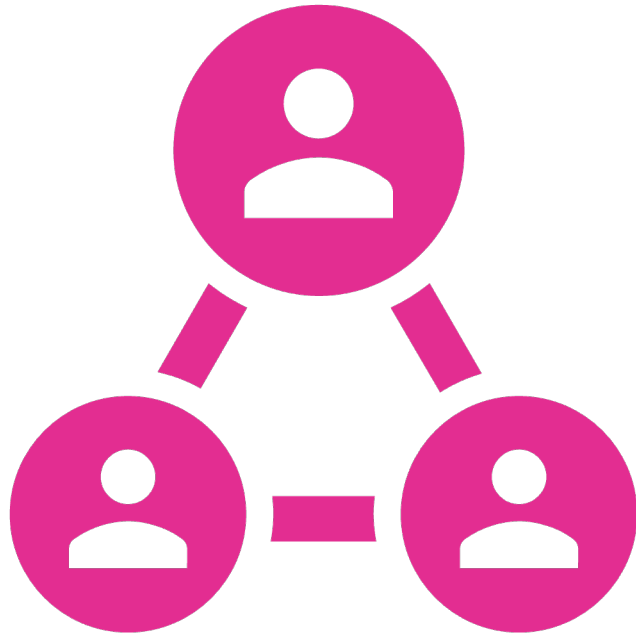
- ▶ personality
- ▶ motivation
- ▶ organizational culture
- ▶ ethics
- ▶ teamwork
- ▶ leadership





Investment in Your Human Capital

- ▶ personality
- ▶ motivation
- ▶ organizational culture
- ▶ ethics
- ▶ teamwork
- ▶ leadership



But wait...the odds!

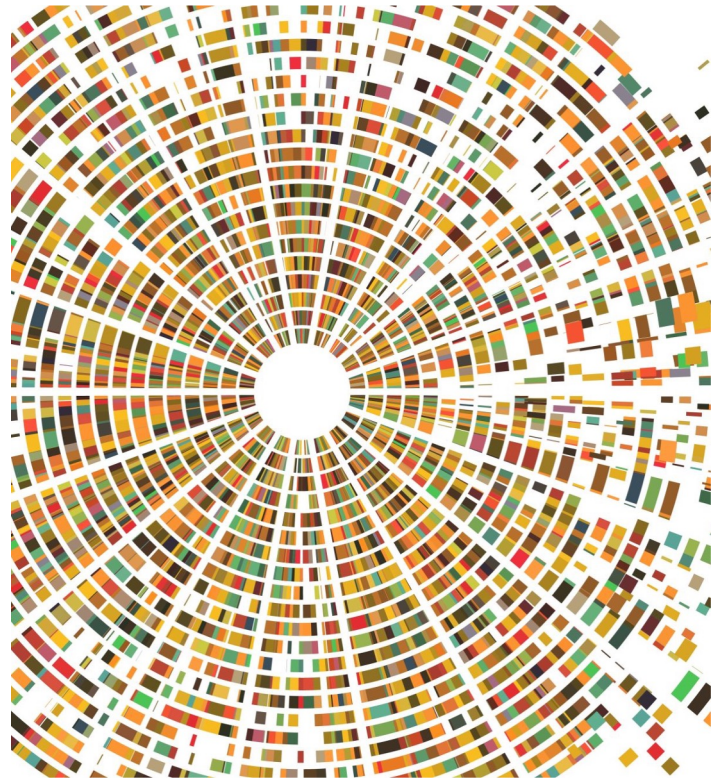
The trends we should pay attention to in workers' compensation include:

- ▶ personality
- ▶ motivation
- ▶ organizational culture
- ▶ ethics
- ▶ teamwork
- ▶ leadership



Human Behavior

- ▶ personality
- ▶ motivation
- ▶ organizational culture
- ▶ ethics
- ▶ teamwork
- ▶ leadership



Trends in the Workplace:

Organization

Networking

Connecting

Ideating

Collaborating

Linking

Supporting

Seeking

Innovating

Trends in the Workplace:

Workers' Compensation & Claims Environment

Networking

Connecting

Ideating

Collaborating

Linking

Supporting

Seeking

Innovating



OB Skills To Succeed In A Collaboration Economy

Collaboration leaders aren't figureheads with formal titles. They are everyday leaders who are exceptionally good at:

- ▶ Teamwork
- ▶ Information sharing
- ▶ Giving and receiving feedback
- ▶ Providing peer support
- ▶ Recognizing the contributions of others
- ▶ Communication





Skills To Succeed In A Workers' Compensation Collaboration

Workers' Compensation collaboration leaders aren't figureheads with formal titles, they are more formally found to be at the adjusting desks . They are everyday people who are exceptionally good at:

- ▶ Teamwork
- ▶ Information sharing
- ▶ Giving and receiving feedback
- ▶ Providing peer support
- ▶ Recognizing the contributions of others
- ▶ Communication



What prevents us from getting there?

The background...



- Workers' Compensation
- Flip the Script

- Media
- Word of Mouth

- 80/20 rule
- Fraud



What about YOU?

Workers' Compensation

+ / -



PAUSE.

*You aren't wrong...
...AND. There can be more to the
story.*



**When someone is
negative or
inaccurate
on a WC situation,
what do you do?**





Silence is a stance.



WHAT SEAT DO YOU HOLD?

Every presentation offers an opportunity to alter perceptions...

Every encounter offers an opportunity to alter perceptions...

Every conversation offers an opportunity to alter perceptions...

... through the power of *influence*.



First Impressions Are The Best Impressions



Level One

Friend or foe?

Subconscious personal safety check.



Level Two

Winner or loser?

Confidence assessment.

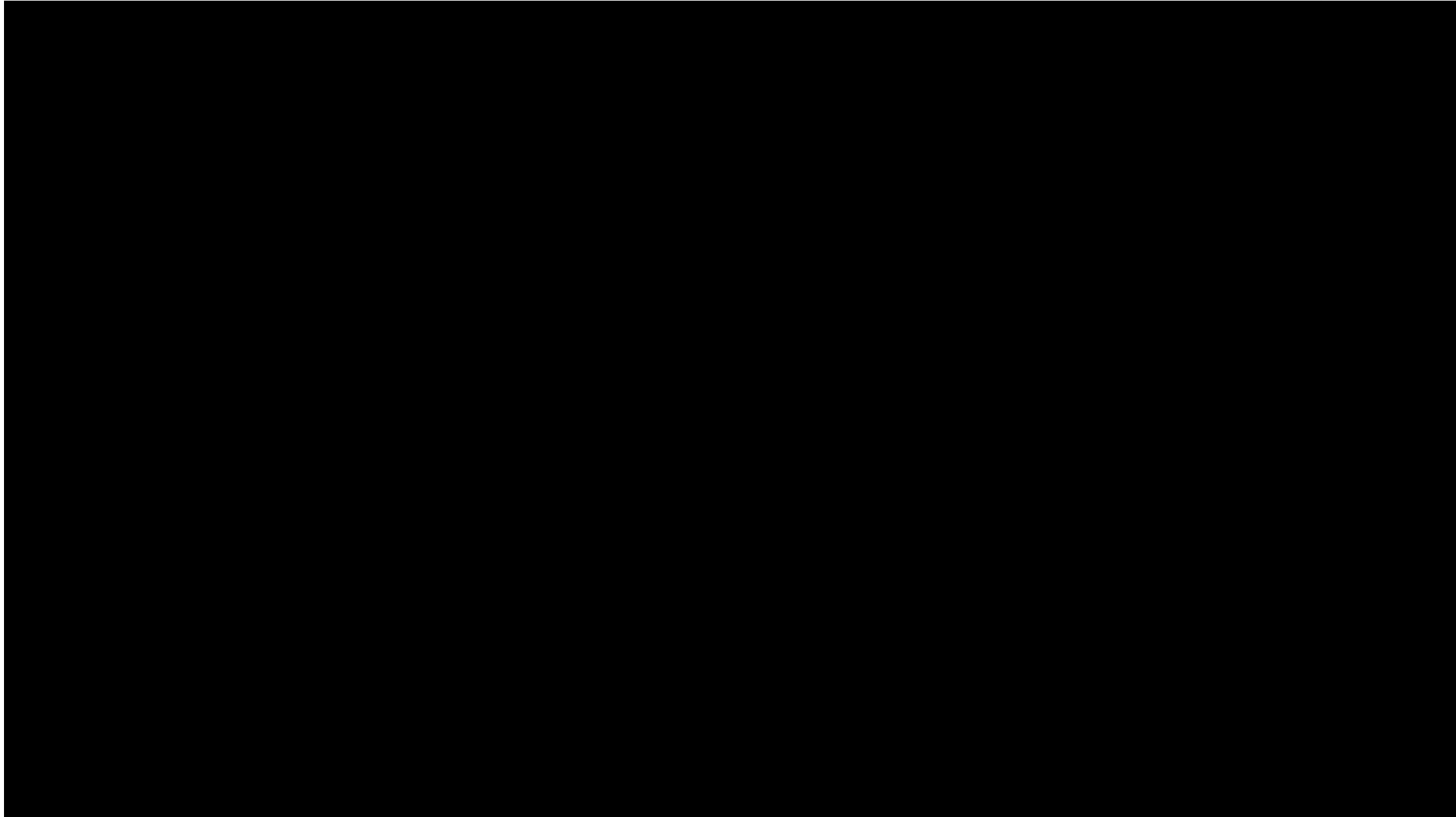


Level Three

Ally or enemy?

Does this person like you enough to back you up?

... Or are they?



Bias



Biases can be unconscious.



Socialized into society, culture,
community, and workplace.



Programming.
~_* AWARENESS *_~

Do we *really* know what comes next?



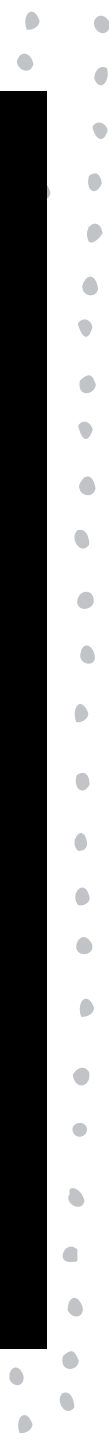
FIRST IMPRESSIONS

It is not always a one and done...

Decisions on people are made before we hear them speak!!

Think fight or flight response





Bias in Claims & Risk Management

- crucial for ensuring fair and equitable treatment of all claims
- Biases, often unconscious, can significantly influence judgments and decisions
- impacting the outcomes for injured workers (wc, auto, gl)





We all
have bias.



Job Performance & Job Attitudes



IMPERATIVE:

*Seen
Heard
Acknowledged
Valued*



Employee Personality, Values & Abilities

You keep people WARM.

H.E.A.T.


H - How are YOU doing? *How are you really?*

E - What are your expectations for today/this week?

**A - Appreciation,
Acknowledgement, Accountability**

I - Together we'll get through this.



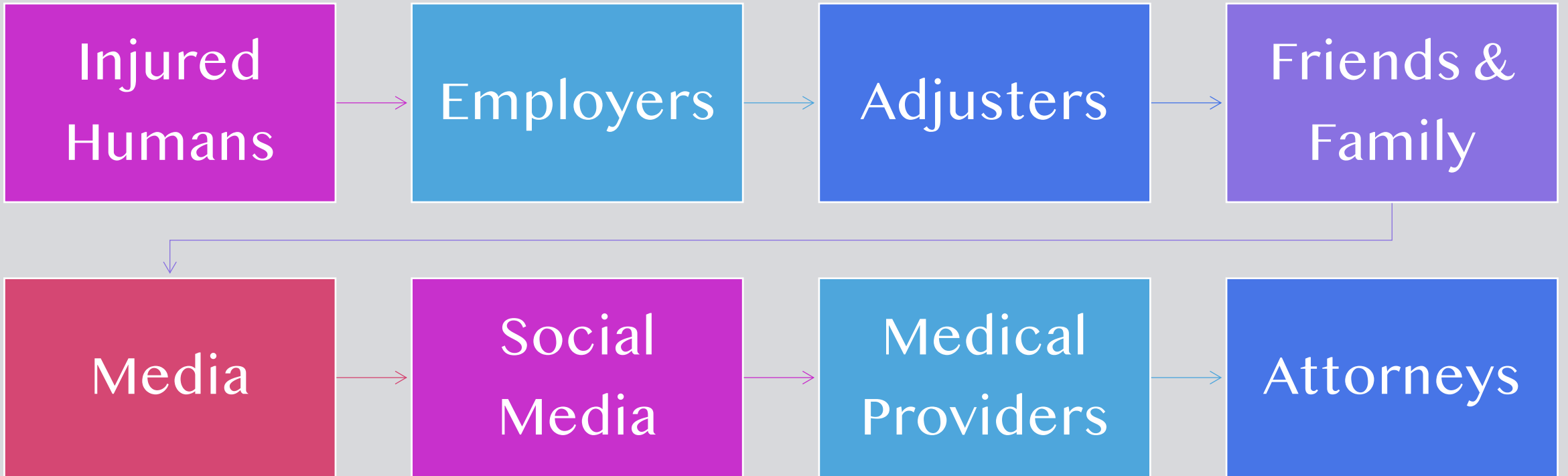


Perceptions & Attributions Emotions

A close-up, artistic view of a camera lens aperture. The lens is the central focus, showing the intricate blades of the diaphragm. The background is a soft, out-of-focus bokeh of various colors, including purple, blue, and yellow, creating a dreamy and ethereal atmosphere. The lighting is soft and diffused, highlighting the metallic texture of the lens components.

**We have looked at our lens,
what about their lens?**

Messaging



BUT CLAIRE, THERE'S SO MUCH FRAUD!


- 1.) Rohrllich, Ted and Evelyn Larrubia, "Anti-Fraud Drive Proves Costly for Employees." Los Angeles Times. Aug. 7, 2000.
- 2.) Leigh, J. Paul et al. Costs of Occupational Injuries and Illnesses. Ann Arbor: University of Michigan Press, 2000. pg. 195-197.
- 3.) David F. Utterback and Teresa M. Schnorr, "Use of Workers' Compensation Data for Occupational Injury & Illness Prevention," Department of Labor, 2010, www.cdc.gov/niosh/docs/2010-152/pdfs/2010-152.pdf.
- 4.) "Workplace Injury and Illness Summary," Bureau of Labor Statistics, October 25, 2012, www.bls.gov/news.release/osh.nr0.htm.
- 5.) Quoted in Greg Hunter, "Workers' Comp Scams that Push the Limits," ABC News, March 3, 2013, <http://abcnews.go.com/GMA/story?id=127996>.
- 6.) Quoted in Selena Maranjian, "The Real Cost of Workers' Comp Fraud," Daily Finance, June 21, 2011, www.dailyfinance.com/2011/07/21/the-real-cost-of-workers-comp-fraud/.
- 7.) Quoted in Nina Luckman, "New Tactics to Watch in Workers' Comp Fraud Investigations," September 8, 2022, <https://riskandinsurance.com/new-tactics-to-watch-in-workers-comp-fraud-investigations/>.
- 8.) Quoted in Abi Potter Cough, "Health Care Fraud Mitigation Offers Lessons for Workers' Comp," October 24, 2022, <https://riskandinsurance.com/health-care-fraud-mitigation-offers-lessons-for-workers-comp/>.



FRAUD

HARD – 1 TO 2%

WHERE DOES IT COME FROM?



Treat everyone
the same.
Weed out the bad,
focus on the good.

WHERE DO YOU WANT TO
PLACE YOUR ENERGY?
(TIME, EFFORT, MONEY...)

A room filled with numerous colorful balls (red, yellow, blue, green, orange, purple) scattered on the floor and floating in the air. The room has a window on the left and a wall with vertical panels. The overall atmosphere is bright and playful.

Seven Balls

Who is affected by workers' compensation?

The Ripple Effect

Employees

Families

Friends

Circles

Teams

Philanthropy

Neighbors

Organizations



Seven Balls

Emotional Hijacking

Emotional hijacking occurs when strong feelings overwhelm reason, judgment, and perspective.

Thinking Brain (Neocortex)

+

Feeling Brain (Limbic Brain)

= Behavior/Action or Inaction



Mainly...

- **Seen**
 - **Heard**
 - **Acknowledged**
 - **Valued**
 - **Validated**
- ~ **Injured humans**





Conflict & Negotiation

Who is affected by Work Comp?

The Ripple Effect

Employees

Families

Friends

Circles

Teams

Philanthropy

Neighbors

Hard Conversations

PROACTIVE LISTENING



```
graph TD; A[PROACTIVE LISTENING] --> B[PREDICTING NEGATIVE EMOTIONS]; B --> C[MIRRORING]; C --> D[HYPOTHESIS TESTING]; D --> E[LISTEN TO YOUR INSTINCTS];
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PREDICTING NEGATIVE EMOTIONS

MIRRORING

HYPOTHESIS TESTING

LISTEN TO YOUR INSTINCTS

Application



Create a safe environment



Effective communication skills



Adaptability

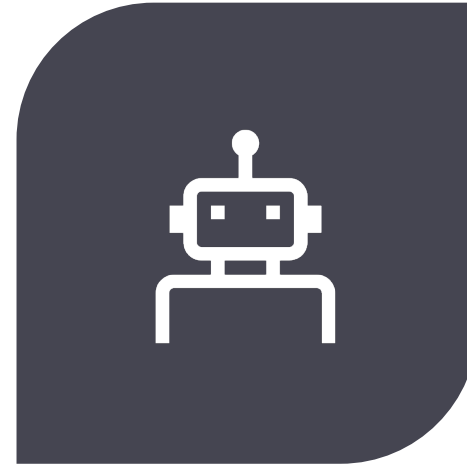


People want to feel seen and heard.

Instinct versus Bias?



HOW DO YOU DIFFERENTIATE?



AHH, MY FRIEND. THAT'S A
PERSONAL JOURNEY.



Employee Motivation: Looking at the Odds



Time to Mirror Again...

The life force Pyramid:

Self

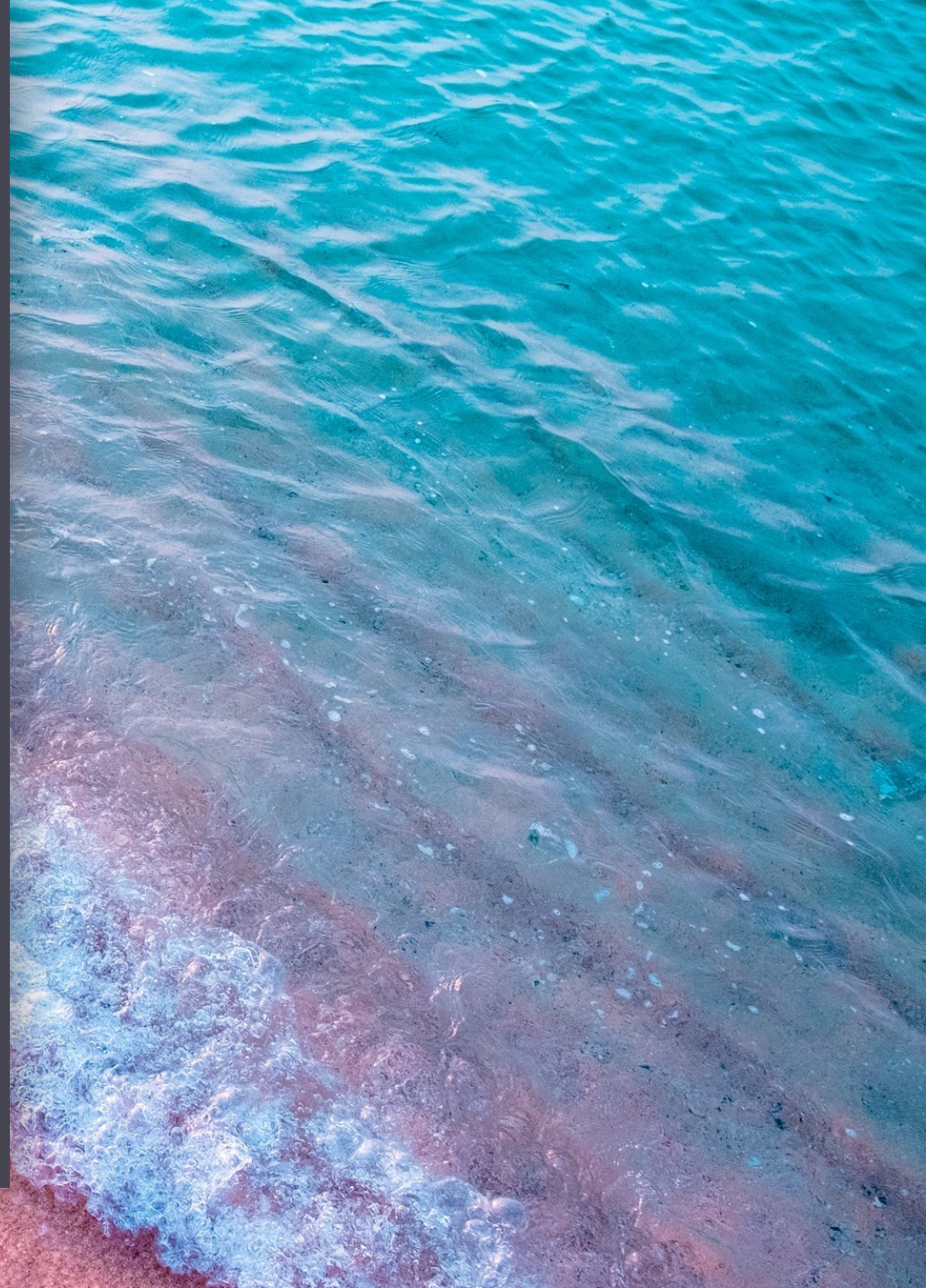
(write) ~ 5%

Relationships

(Connection) ~ 10%

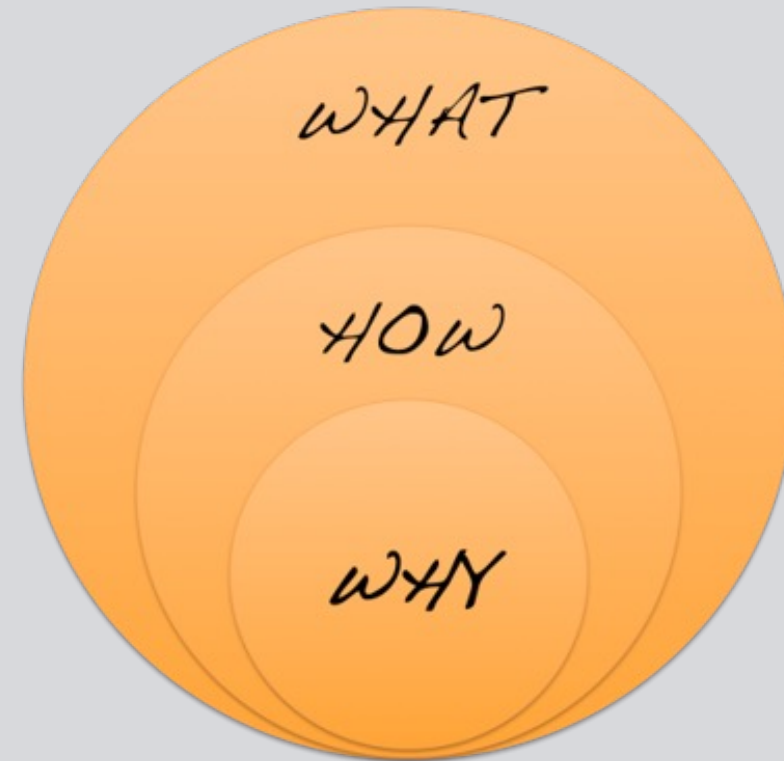
Physical Body

(Movement, nutrition, sleep) ~
85%



The Golden Circle Application

- Why → • Identity
- How → • Habits
- What → • Outcomes





Introductions:
Who am I?



Let's Make a Friend!

Quick introduction & a little about yourself.

It's okay. I'll wait.

And also... so much to cover!

MEET A NEW COLLEAGUE YOU DO NOT KNOW!!





2:00



**What did
you hear?**



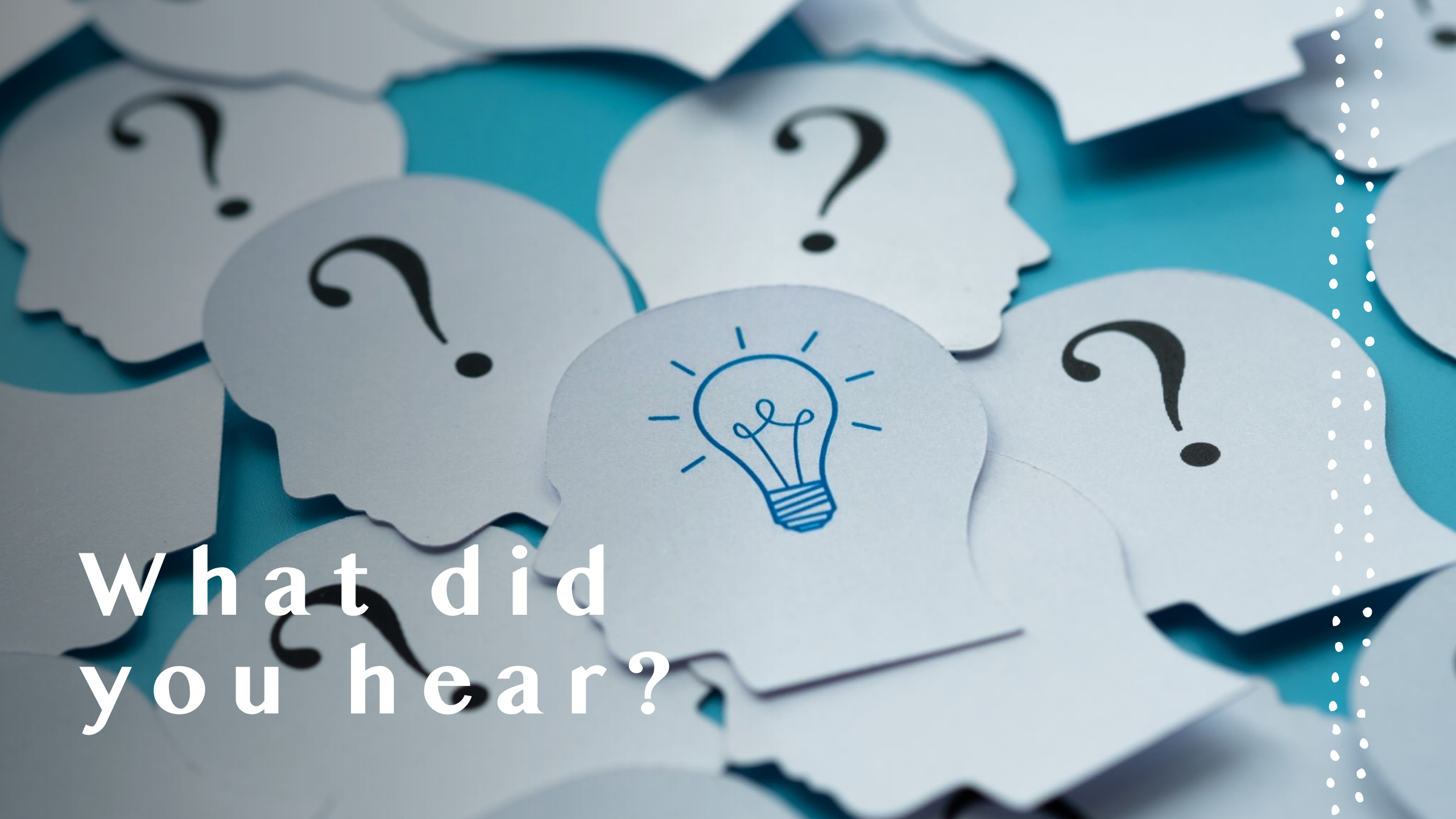
**Back
to
you...
round two**

WHO ARE YOU?

- No positions
- No titles
- Nothing related to family
- Nothing related to work



2:00



What did
you hear?



Let's try it again

MEET A NEW FRIEND

INTRODUCE YOURSELF

Who are you?

How do you describe yourself?

What sets your soul on fire?

What motivates you to get out of bed in the morning?

What gets you excited about life?

Where do you like to spend your time, energy, resources when you aren't here right now?

Where do you focus your time, talents, treasures?

What brings you joy?

Where are you from? What truths do you own?

How do you want to leave people?



2:00





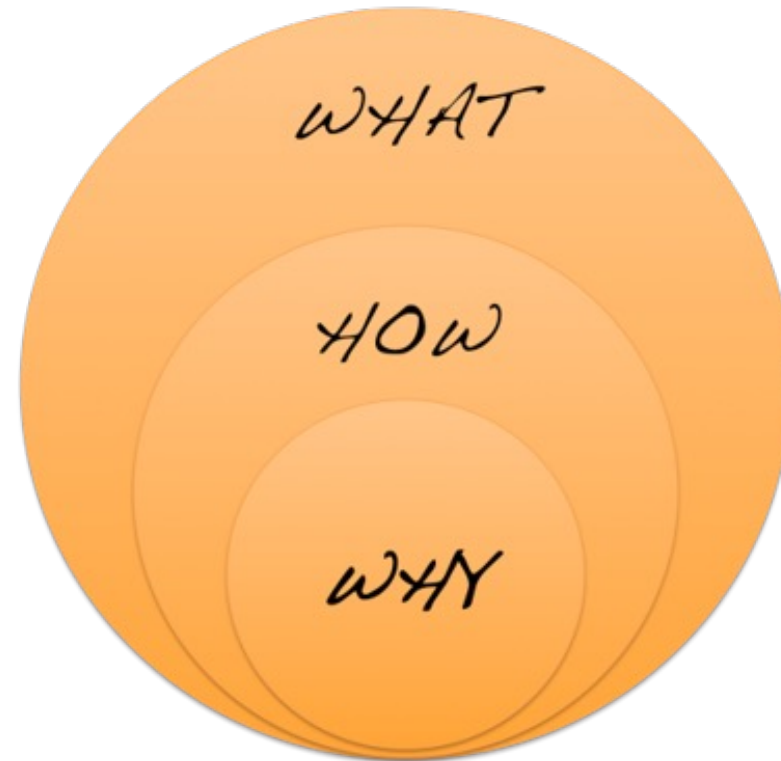
**W h a t d i d
y o u
h e a r ?**

EASY? HARD?



The Golden Circle Application

- **Why** → • **Identity**
- **How** → • **Habits**
- **What** → • **Outcomes**





**HOW YOU
LEAVE PEOPLE
+ or -**

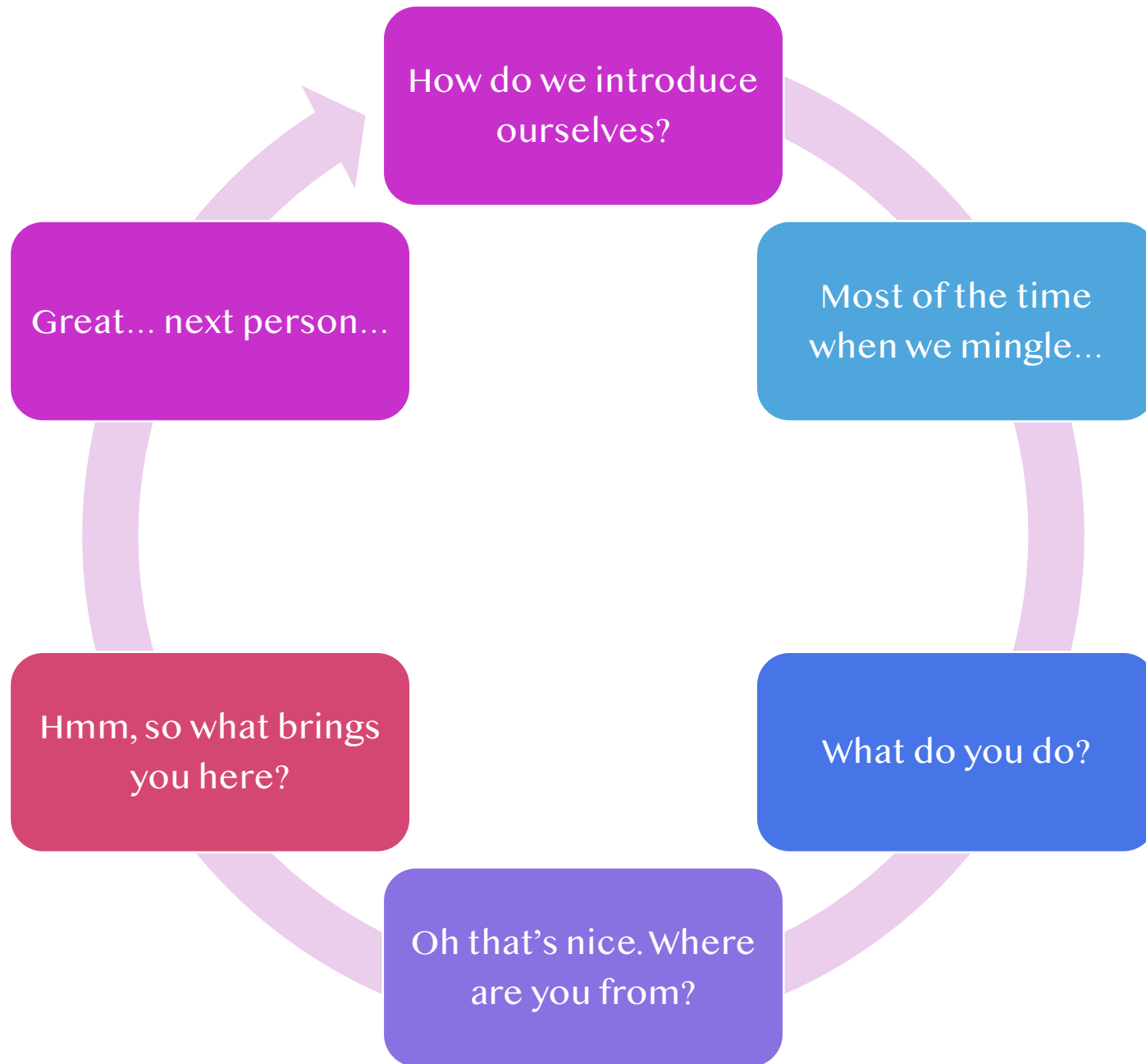


Conversations

SIMPLY PUT:

IT HAS NOTHING TO
DO WITH YOU.

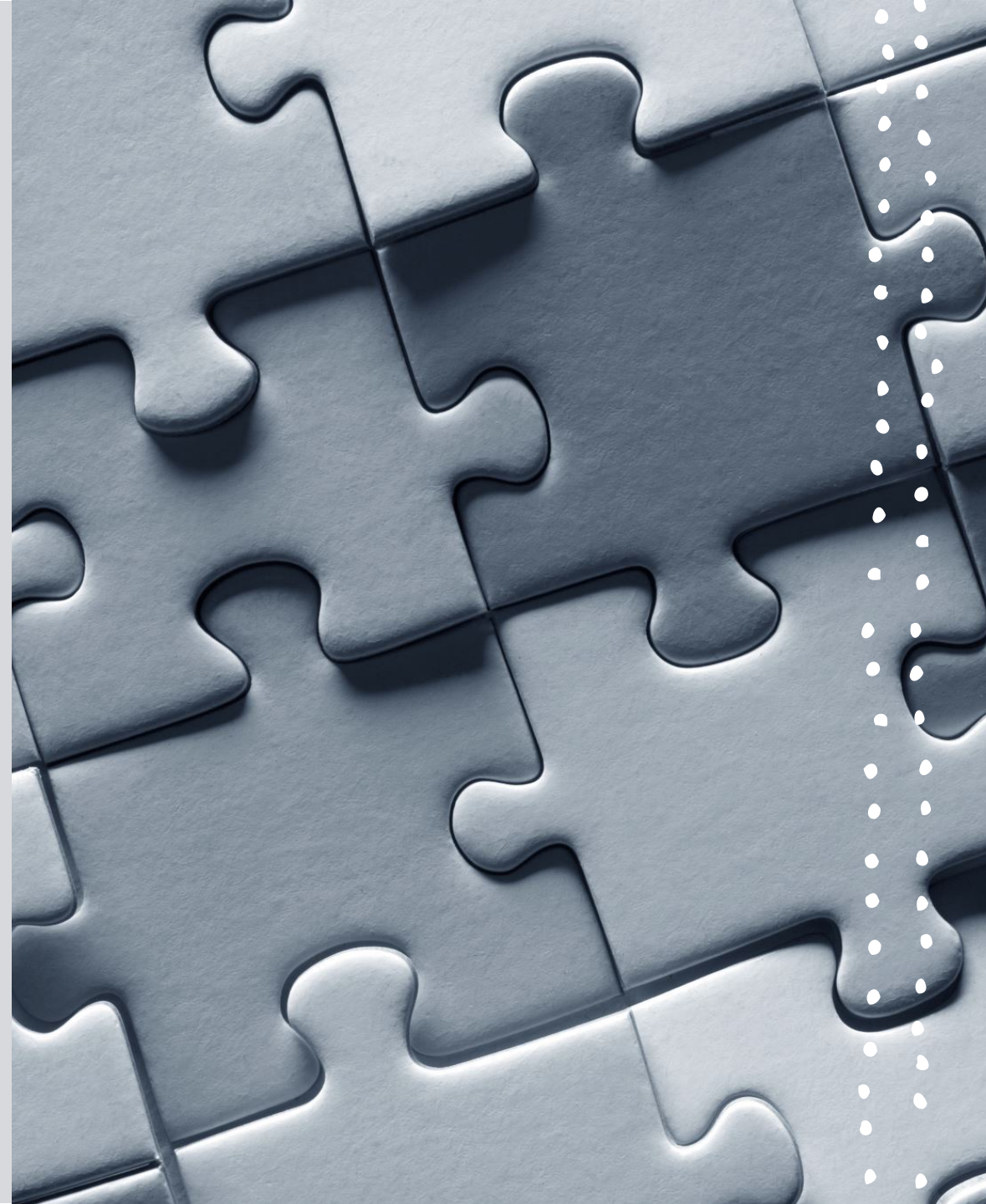
**Think
about
this...**



Humans are complicated!

Remember: Behavior is:

- Multi-faceted
- Multi-functional
- Multi-dimensional
- Multi-emotional



A close-up, high-angle photograph of a wooden maze. The maze is constructed from dark wood and features a complex, winding path. The perspective is from above, looking down into the maze. A semi-transparent white rectangular box is centered over the maze, containing the text "But Claire, I'm not difficult!". The text is in a bold, dark, sans-serif font. The maze's path leads towards the center of the frame, where the text box is located. The lighting is soft, creating subtle shadows and highlights on the wood's surface.

**But Claire, I'm
not difficult!**

Yes you are!

IT IS OKAY... I AM TOO.

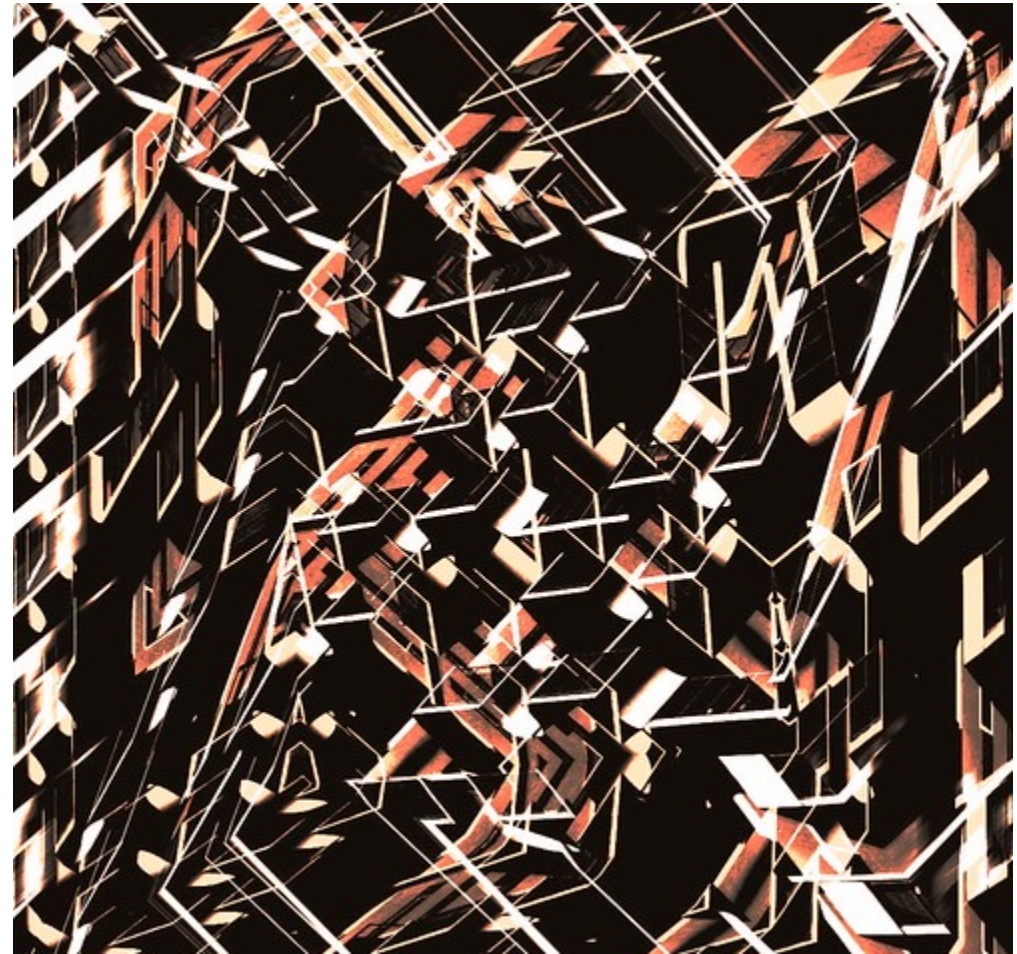


Seven Balls

A room filled with hundreds of colorful balls in various colors like red, blue, yellow, green, and orange. The balls are scattered across the floor and some are floating in the air. A window is visible on the left side of the image, letting in light. The overall scene is bright and colorful.

Essentialism

- The tendency to make broad, often stereotypical, generalizations about groups.
- Failing to recognize individual uniqueness within groups



you.

Change the way
look at things...
the things you loo

Accountability

Responsibility

I am the problem, it is me.

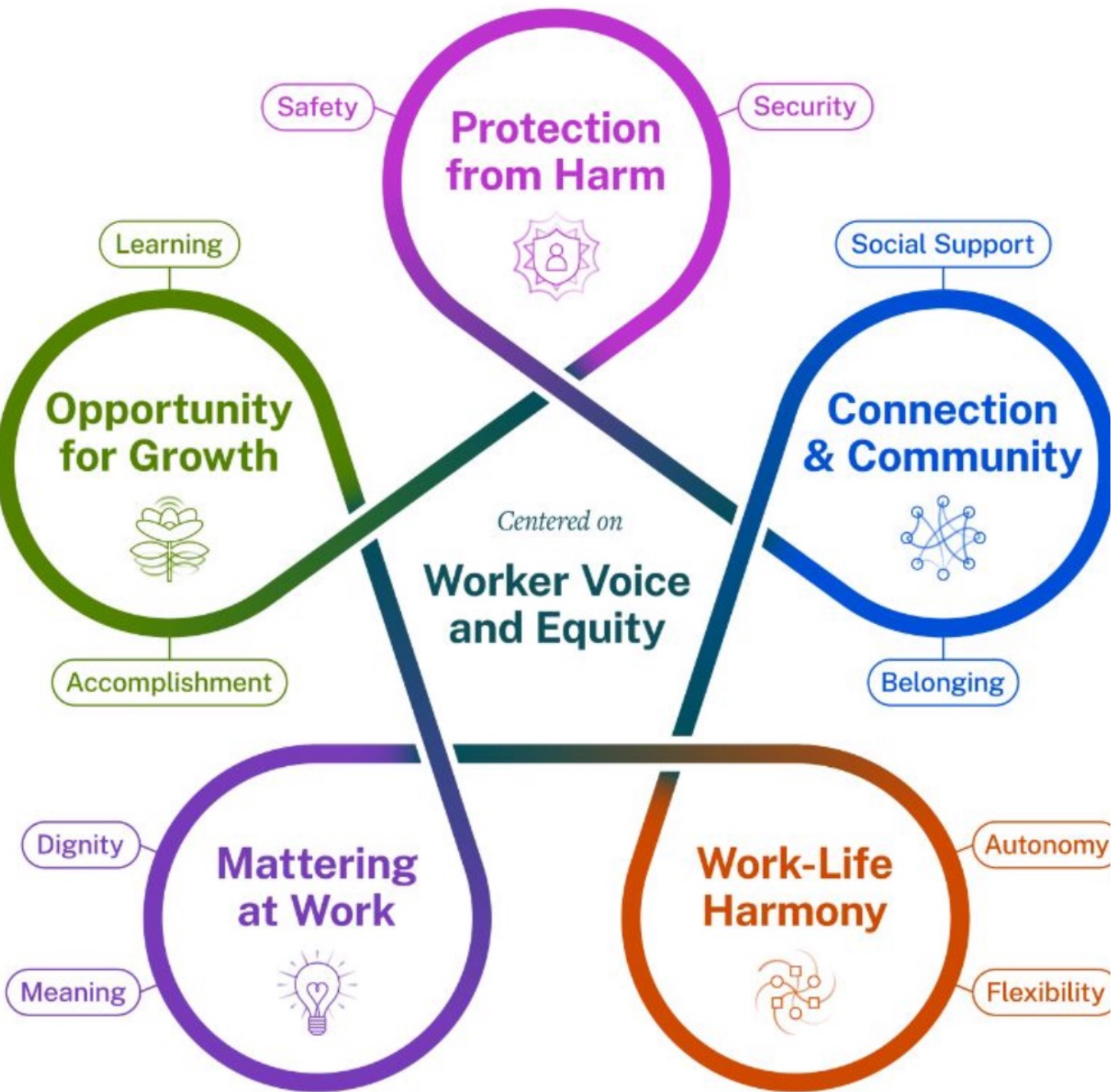
Understanding of our teams.

Better communication.

Comprehensive approach to WC.



Work Teams



The Importance of Human Connection

The Importance of Human Connection



Maslow's hierarchy of needs





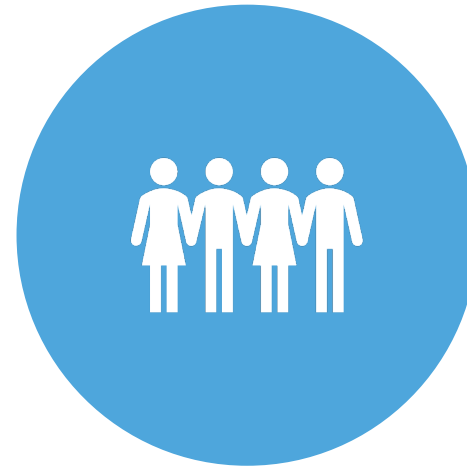
Maslow's hierarchy of needs

The Importance of Human Connection

We are hardwired!



TRUST IS THE CORNERSTONE OF
CONNECTION



BOOST BELONGING; IT'S EVERYONE'S
FUNDAMENTAL NEED TO BELONG



**How do we
boost this?**

Neurotransmitters

- Serotonin
The Mood Stabilizer
- Dopamine
The Reward Chemical
- Endorphins
The Painkiller
- Oxytocin
The Love Hormone



Boosting Serotonin

SLEEP

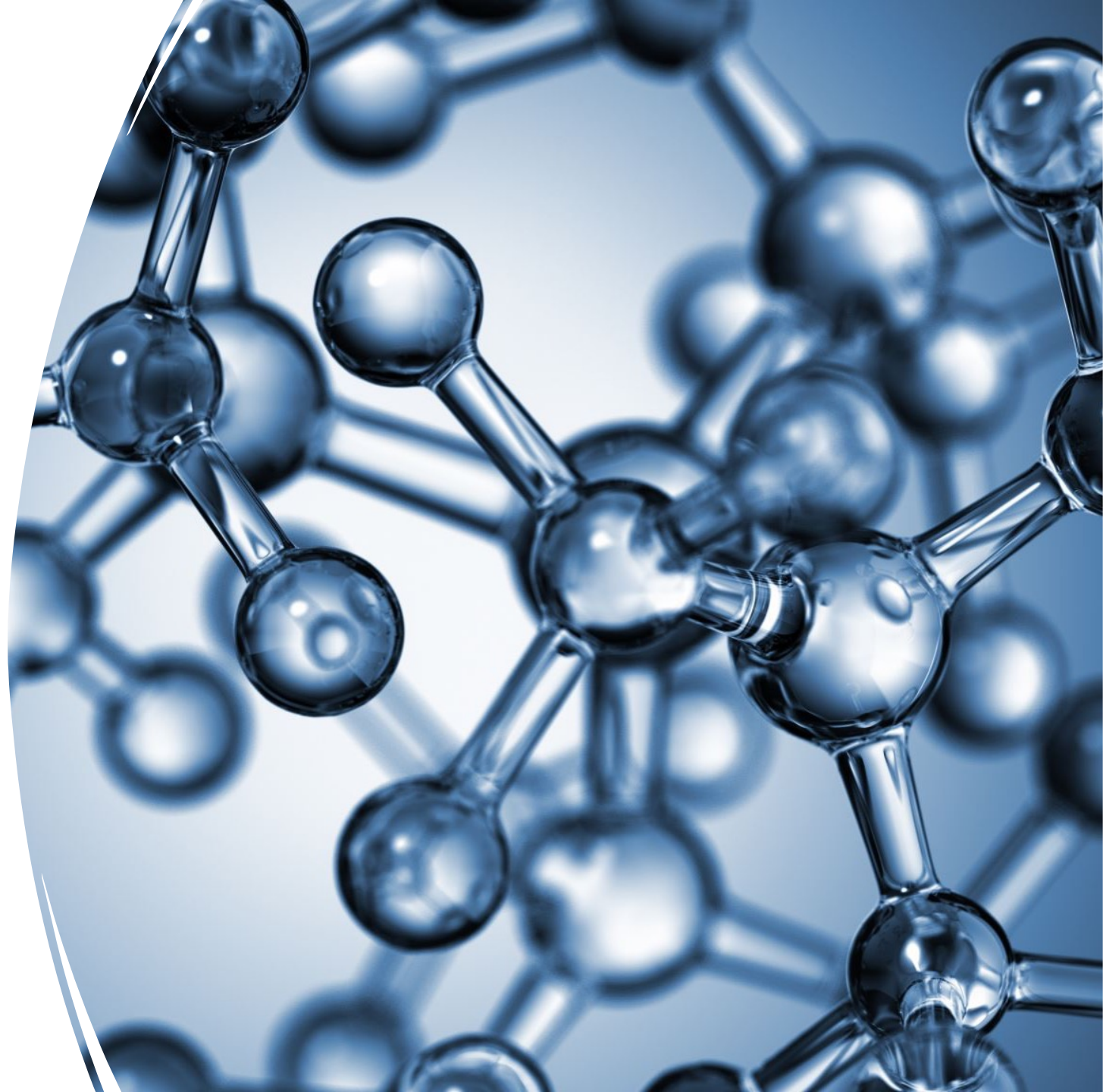
Sun Exposure

Be with Nature

Mindfulness

Meditation

GET OUT OF
YOUR COMFORT
ZONE!



Boosting Dopamine



- Eating Food
- Achieving a Goal
- Complete a Task
- Self-Care Activities

Boosting Endorphins



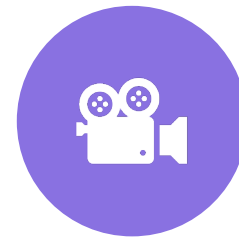
MOVE



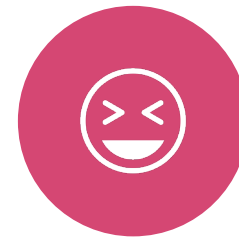
EXERCISE



**LISTEN TO
MUSIC**

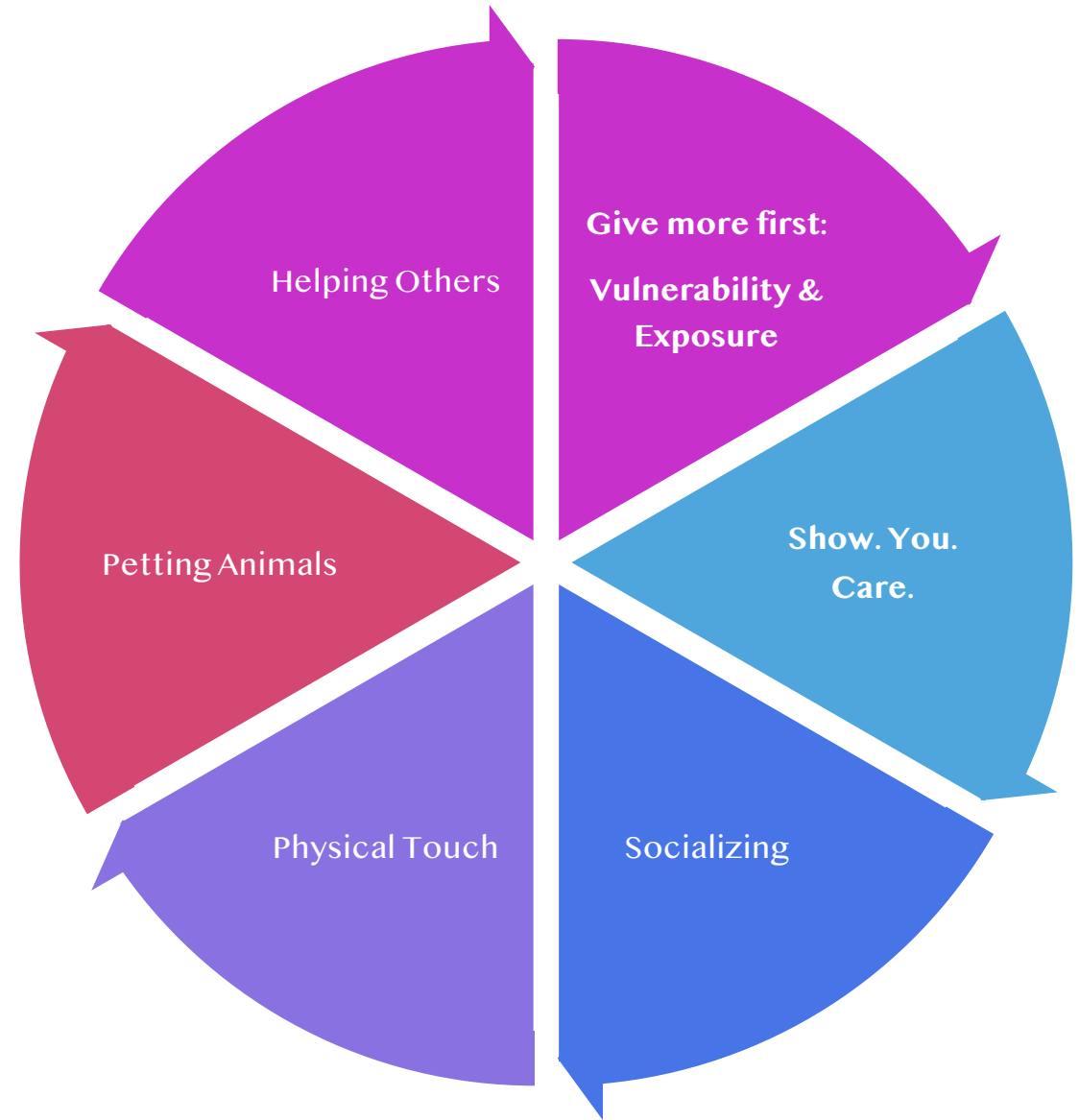


**WATCH A
MOVIE**



LAUGH

Boosting Oxytocin





Organizational Behavior



Boosting Serotonin

PAY ATTENTION: WORK/LIFE CONTINUUM... ASK

OUTSIDE MEETINGS/MID-DAY WALKS OUTDOORS

WELLNESS PROGRAMMING: GAMIFICATION, PRIZES.

STRETCH ASSIGNMENTS FOR GROWTH.

Boosting Dopamine



- Snacks in the Office
- Goals - Showcased
 - Individual
 - Team
- Three Things for the Day
- Self-Care Activities

Boosting Endorphins



Group Walks



Lunchtime Workouts



Team Playlists



LAUGH

Boosting Oxytocin



**AUTHENTICITY
FROM LEADERSHIP**



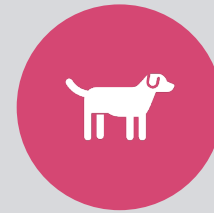
**GENUINE
COMPASSION &
CARE**



**SOCIAL ACTIVITIES
NOT ABOUT WORK**



HIGH FIVES



PUPPY PLAY DATES



**COMMUNITY
SERVICE**

LEADERS: Boosting Oxytocin



Give more first:

Vulnerability & Exposure

GET TO KNOW YOUR TEAMS at **THEIR** level.



Show. You. Care.

Genuine compassion for the human soul.

There are no horses here... this is hard!

A blurred office desk scene. In the foreground, there's a desk with a laptop, a mug, and some papers. The background is out of focus, showing office lights and a person working at a desk. The text is overlaid on the image.

Well...

**what about Work
Comp?**

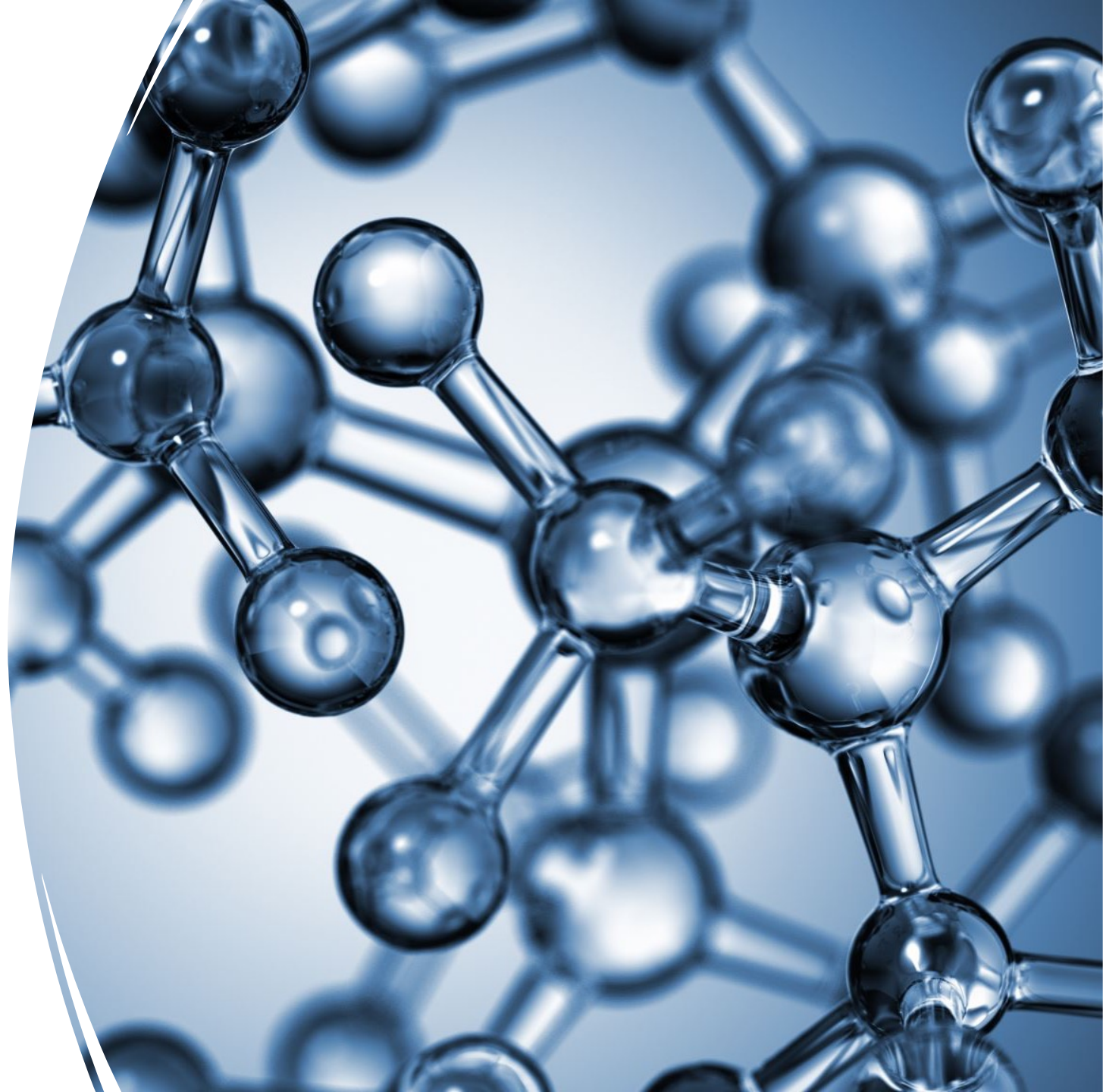
Boosting Serotonin

CHECK IN
ON SLEEP

Get outside!
Sun on skin!!

Be with
Nature

Meditation



Boosting Dopamine

- Eating?
- Set one daily goal
- Complete a Task
- Self-Care Activities



Boosting Endorphins



MOVE



Exercise



**Listen to
Music**



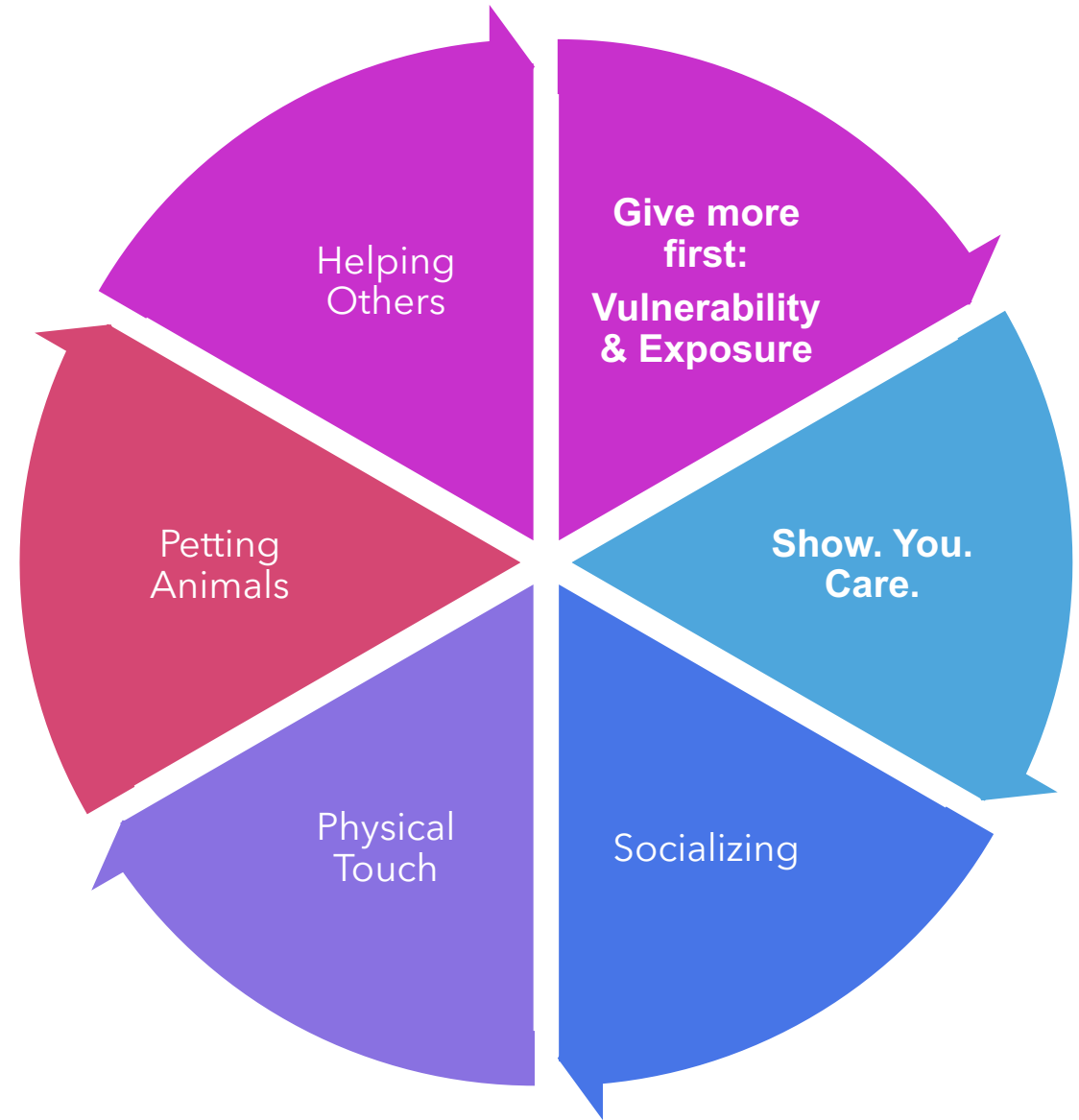
**Watch a
Movie**



LAUGH



Boosting Oxytocin



LEADERS: Boosting Oxytocin



Exposure



Show. You. Care.

Remember

- Leaders are people of influence.
- Who can influence positively?
- Not all leaders have formalized titles.
- The power of influence...
- 80,000



Organizational Culture

Employee Socialization

Organizational Structure

Emotional Hijacking

Emotional hijacking occurs when strong feelings overwhelm reason, judgment, and perspective.

Thinking Brain

+

Feeling Brain

= Behavior





STRESS:

**A NEUROLOGICAL &
PHYSIOLOGICAL
RESPONSE TRIGGERED
BY A PERCEIVED
THREAT.**

**Stress:
Causes us to
run –
neurological &
hormonal
responses**



The stress cycle

What happens to our bodies?

Epinephrine - pushes blood into the muscles when we begin to feel stress.

(Thanks, hormones!)

Blood pressure & heart rate go up.

Muscles tense... breathing quickens.

Immunity decreases...

Growth, digestion & reproduction is slowed.

The stress cycle

DANGER~!

Chronic High Blood Pressure

Risk of Heart Disease

Compromised Immune System

Compromised Digestive System

Body WILL NOT Heal

Leadership





Leadership – Who is the most important/influential?



Human Connection

Who matters most?

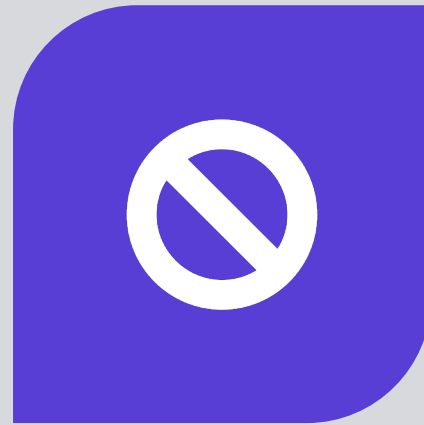
- **Direct Leader**
- **Team**
- **CEO**
- **Sorry, not HR.**



The Gap



GO TALK TO HR



RESTRICTIONS



HUMAN CONNECTION

Two of the most important leadership attributes:

Understanding Human Behavior

- Your own & teams/people

Communicating

- Clarity, Alignment, & Purpose



Reminder...

- Seen
- Heard
- Acknowledged
- Valued
- VALIDATED

Validation

Active Listening

- **Body Language**
- **Unspoken Cues**
- **Tense of Verbiage**

Reflective Listening

- **Repeat**
- **Echo**



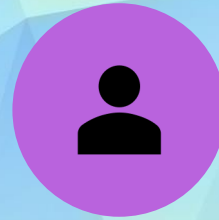


So now what?

Immediate Action Steps



**Annual
Awareness**



**Open
Enrollment**



**Leadership
Training**



**Program
Overhaul**



Annual Awareness Training



Open Enrollment

- Health Care Plans
- Pharmacy Benefit Managers
- Wellness
- EAP
- Work Comp Triage
- First Fill & Pharmacy
- Recommendations
- FROI



**Quarterly
Reminders**

**Annual
Training**

Expectations

Leadership Training





**It's time to SOAR:
Impact Optimization**



Pop Quiz!

**Joe has just
been injured.**

What do we do?



Most Asked Question...



Next...



WHO DO I NEED TO TELL?



HOW DO I REPORT THIS?



**WHICH DOCTOR DO WE
USE?**

What makes the difference...

Follow Up

- **Dinner the night of the injury or within a few days**
- **Text!**
- **Call**
- **Direct Leaders/Safety/Management Team**
- **Send a card and/or a plant**

Case Management

- **Bridge the communication gap**
- **Help with follow up & follow through**

Expectations of our claim teams!

Expectations

Build Rapport

- Establish Connection
- Cadence
- Verify to Clarify
- Needs
- Timeliness

Multiple Mediums

Communication

- Written
- Text
- Email
- Frequency with Employee
- Frequency with YOU.

The Unspoken

Psychosocial

- Work History
- Medical Presentation
- Subjective Options
- Social Observations
- Vocalized Concerns

Expectations of our organization teams!

Expectations

Build Rapport

- Establish Connection
- Cadence
- Verify to Clarify
- Needs
- Timeliness

Multiple Mediums

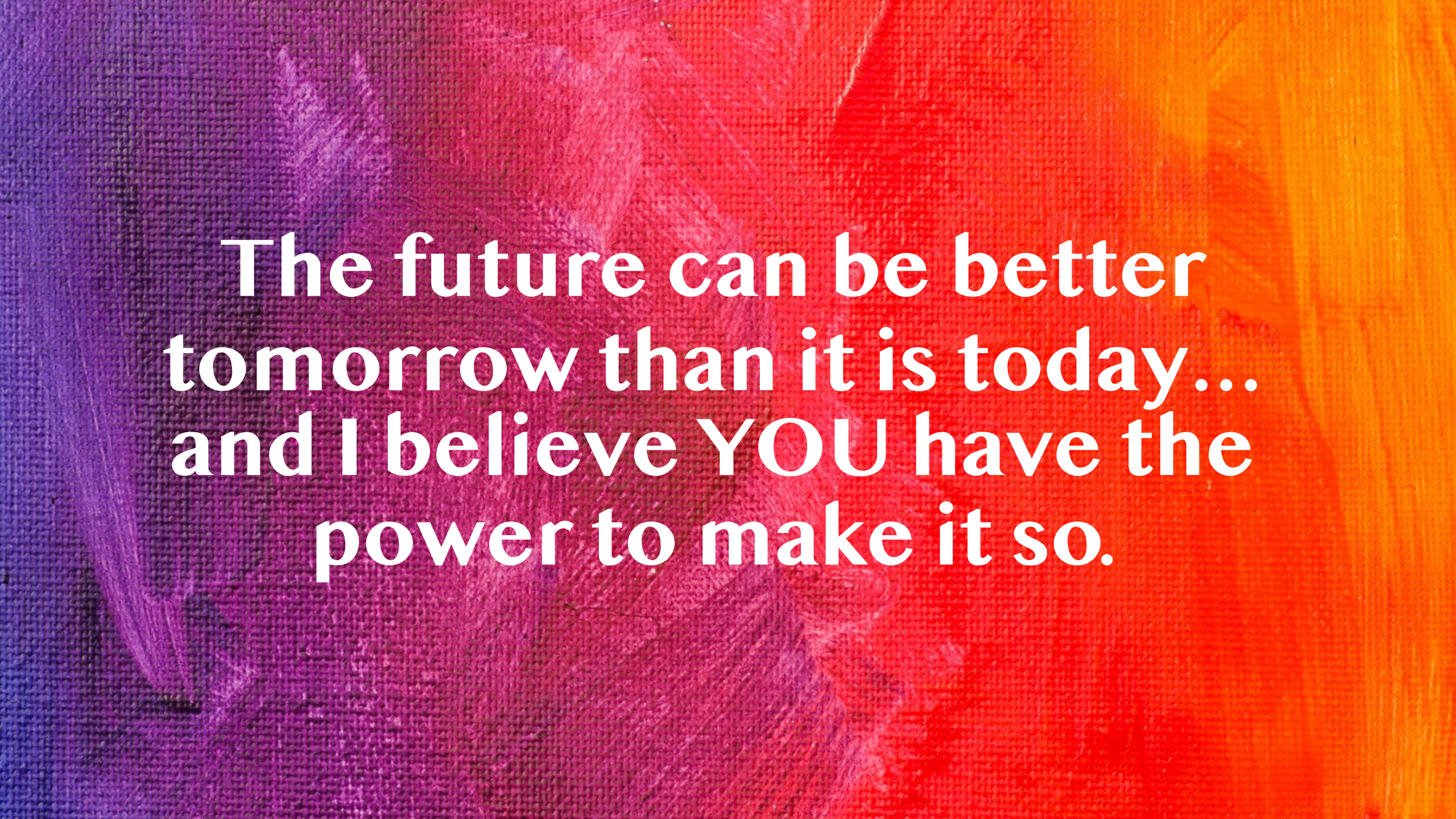
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The Unspoken

Psychosocial

- Work History
- Medical Presentation
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- Vocalized Concerns



**The future can be better
tomorrow than it is today...
and I believe YOU have the
power to make it so.**

WHY?



HOW YOU SHOW UP
MATTERS...

BE THE CHANGE.

BE THE RIPPLE.

IT'S TIME TIME TO
SOAR!



Thank you!



**Dr. Claire
Muselman**



claire@drclairemuselman.com



www.drclairemuselman.com



[Linkedin.com/in/glitterandsparkles](https://www.linkedin.com/in/glitterandsparkles)

