

Liability Claims Consultant



Name: **Jack (John) Cuff**
Profession: **Claims Consultant**
Number of years in this line of work: **Over thirty years**
Native Language: **English**
Other Language(s): **French, German, Latin**

1) What languages do you know? How did you learn them? (At home, At school, etc.)

I mainly know English, but I studied French for eight years, Latin for two and German for two.

2) What is your profession?

I am a lawyer, but I usually act as a liability claim consultant. In that role, I help insured parties understand their respective responsibility (i.e. how much they will have to pay) for various types of claims. These include medical malpractice, auto accidents or professional liability—such as the liability of chiropractors, etc. It also includes the liability of directors and officers of companies, and the liability of those who buy stock in their companies.

3) Describe a "typical" day as a claim consultant. How do you use your language skills?

In a typical day I review the facts of the claim types described above. I try to discover the cause of the loss. How bad are the damages or injuries? How much will it cost to repair the damage? Can it be settled?

I then consider whether any insurance policy would pay for the loss. Does the insurer should the insurer do when it is told about a claim? Must it investigate the facts of the claim?

When the insurance company pays for the claim, it then tries to recover money from the insured. This involves a whole other set of questions and issues that I then look into.

I use language all the time to describe what happened in the accident and to analyze the claims of the parties involved. The ability to convey this information in clear and succinct sentences is my most important tool.

Because much of what I do is specialized and facts tend to repeat themselves, we see common events. In the auto liability arena, for example, we know immediately that the driver centered, failed to yield, or ran a red light. These terms mean more than what they say—and we will have to pay.

In medical malpractice matters, a bad baby case is shorthand for a newborn injured by a medical professional.

4) What do you enjoy about it?

I like getting to meet and work with many people around the world. With this profession, I have worked in many cities in the US, including Anchorage, Alaska and Puerto Rico. I have also done work in Europe, including Munich. In all these places, there is a need for the insurers or reinsurers to understand what an accident or loss happens that may involve them. Although I communicated through interpreters, it helped me both at work and socially when I lived abroad.

In Puerto Rico, for example, I examined reports that were in Spanish of auto accidents. I have seen enough of these kinds of accidents that I generally could follow what was being said. I was doing a good job handling the cases. Of course, a Spanish speaker would have done a much better job. Locals would say something like, "Oh, this pedestrian was hit by a car."

5) What language do you think in? I think in English.

6) What do you think helped you the most in mastering the foreign/second language?

Learning a foreign language in high school and college was hard for me. I just never really understood the point, until I started studying German when I began working in Germany. My motive for learning the language was because I was surrounded by native speakers and I needed to understand what they were saying to each other. It was not an obligation of the kind that I had in school. It was very disconcerting to sit quietly while they were rattling away at me.

...the government it was very disconcerting to sit quietly while they were talking away. They mostly spoke English in my presence, even to one another but sometimes they v

I had a private tutor and also listened to tapes. I only got as far as taxi German: I w the response would come back in English. Even the bratwurst seller in the street wo

What I got out of the study of the language was that I felt much more comfortable si their native language. Before I understood what they were saying, I supposed they m or very deep subjects. Afterwards, I discovered that they were only trying to figure ou

I do think my German colleagues appreciated my efforts to learn their language, tho very good advantage to get to know my fellow workers.

7) What opportunities have knowing another language provided in your otherwise?

What has opened doors for me is substantive knowledge, like law and claims. The G knowledge and really didn't care at all if I studied their language or not.

But, by studying French and German I was exposed to another culture and was awar less parochial and insular. More accepting of different viewpoints. I became, dare I :

It's a subtle but valid point I am making: language fluency breeds openness to differ

8) If you had the time to learn another language now, what language wou Arabic. Because just like with German, the people are less threatening and more hun saying.

9) What do you think you would be doing if you weren't an insurance exe I would like to teach mathematics.

10) What advice would you give to somebody who wants to be an insuran languages they should learn?

Learn any language. It expands your way of thinking. But also learn the substance o

11) Any additional information:

I believe exposure to other languages improves thought processes. It helps to unders

For example, I am fascinated by the fact that the German language uses combinatio create a third concept. English, on the other hand uses combinations of Greek or Lat literally together work. German just pastes the two good German words for togethe becomes the concept of cooperation: *zusammenarbeit*.

We say sidewalk. It is a totally different concept than side and walk.

Here is a good one. *Vorbild* in German means model in English. *Vor* means before a picture you keep in front of yourself: a model. Something you want to live up to.

My point, which linguists probably figured out 500 years ago, is that the mind uses Fascinating.