

A COMPARISON OF PERSONALITY TYPES BETWEEN  
LONG-TERM CLAIMS REPRESENTATIVES AND  
CLAIMS MANAGEMENT TRAINEES

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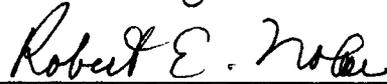
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Thesis Approved:



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## TABLE OF CONTENTS

Chapter	Page
I. INTRODUCTION. . . . .	1
Statement of the Problem . . . . .	2
Purpose of the Study . . . . .	2
Need for the Study . . . . .	3
Research Objectives. . . . .	3
Limitations. . . . .	4
Assumptions. . . . .	5
Definitions. . . . .	5
Overview . . . . .	6
II. REVIEW OF LITERATURE. . . . .	7
Introduction . . . . .	7
A Brief History of the Personality Inventory and the Myers-Briggs Type Indicator. . . . .	7
Relocation . . . . .	16
A Fact of Corporate Life. . . . .	17
Resistance to Change. . . . .	18
Working Toward Making It Work . . . . .	20
Summary. . . . .	22
III. METHODOLOGY . . . . .	23
Introduction . . . . .	23
Research Objectives. . . . .	23
Design of the Study. . . . .	24
Instrument Selection . . . . .	24
Population . . . . .	27
Gathering the Data . . . . .	28
Organization of the Data . . . . .	30
Summary. . . . .	30
IV. PRESENTATION OF FINDINGS. . . . .	31
Return Rate. . . . .	31
Personality Types. . . . .	33
Long-Term Claims Representatives. . . . .	33
Claims Management Trainees. . . . .	39
Long-Term Claim Representatives Compared to Claims Management Trainees. . . . .	44
Section I. . . . .	49
Section II . . . . .	50

Chapter	Page
LTCR Respondents Compared to CMT Respondents.	50
CMT Respondents Compared to LTCR Respondents.	51
Section III. . . . .	53
V. SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS . . . . .	61
Summary. . . . .	61
Conclusions. . . . .	63
Recommendations for Practice . . . . .	65
Recommendations for Research . . . . .	68
Implications . . . . .	69
SELECTED BIBLIOGRAPHY . . . . .	70
APPENDIXES. . . . .	73
APPENDIX A - QUESTIONNAIRE COVER LETTER. . . . .	74
APPENDIX B - INSTITUTIONAL REVIEW BOARD APPROVAL FORM. .	76

LIST OF TABLES

Table	Page
I. Myers-Briggs Bipolar Indices. . . . .	34
II. LTCR Respondents as Frequency and Percent of Each Myers-Briggs Personality Type. . . . .	34
III. Myers-Briggs Bipolar Indices. . . . .	40
IV. CMT Respondents Frequency and Percent of Each Myers-Briggs Personality Type. . . . .	40
V. Sectioned LTCR and CMT Respondent Data. . . . .	47
VI. Chi-Square Comparison of LTCR and CMT Respondent Data .	48
VII. Frequency of Each Bipolar Preference for LTCR and CMT Respondents . . . . .	56

## CHAPTER I

### INTRODUCTION

Promotion to a management position is usually considered a positive career move, but the claims function of a major insurance company is having difficulty advancing some of the most qualified personnel. Many employees exhibiting management potential may not be pursuing promotions because they are not willing to relocate. In most cases, relocation is concomitant with a promotion and is necessary to meet the needs of a dispersed corporate structure.

The company consists of a single home office which serves a number of regional facilities throughout the country. The regional facilities or offices are grouped to form zones. Each regional office serves one or more states by way of branch claims offices (BCOs) located in each state's major cities. The BCOs are staffed by the branch claims manager, branch claims supervisors, claims representatives, and office support personnel.

Claims management trainees (CMTs) are typically selected from successful claims representatives at the branch level. They are eventually relocated to any of a region's multiple branch claims offices as supervisors or to the regional office as staff specialists. When it becomes necessary to promote a claims representative to the claims management training program, the company ideally selects the most qualified individual in the region.

Branch claims representatives understand from their initial interview that one of the qualifications for the position is a willingness to promote and relocate as the company's needs dictate. Even so, for varied reasons, some employees with the greatest management potential remain at their respective branch claims offices as long-term claims representatives (LTCRs).

The company may be interested in developing and incorporating into the claims representative interview process a screening tool capable of identifying those candidates who are most likely to accept promotion and concomitant relocation. This screening tool, along with other more traditional hiring techniques, may aid the company in selecting new employees who are likely to pursue claims management training.

#### Statement of the Problem

The problem was the Company's inability to adequately identify candidates for claims representative positions who were willing to accept promotions and the concomitant relocation.

#### Purpose of the Study

The purpose of this study was to determine whether there was a personality type which predominates among claims employees who have accepted promotions and concomitant relocation by comparing the personality types of long-term claims representatives to the personality types of claims management trainees.

### Need for the Study

There was a need to identify and compare the personality types of individuals within the two study groups using a personality inventory. Although many factors may influence an employee's decision to accept a promotion and concomitant relocation, a personality inventory was chosen as a method of sorting the participants. The personality inventory was used to determine if there was a predominate personality type(s) associated with the CMTs that was not associated with the LTCRs. The study was to "sort" the two groups using personality type as the identifying characteristic. If a personality type(s) was identified which was strongly associated with the CMTs, but not the LTCRs, an identical personality inventory given to potential employees might indicate which candidates were more likely to accept promotions and the concomitant relocation. Hiring these individuals may increase the number of employees who apply for CMT positions and allow the claims management to select from a larger pool of candidates.

### Research Objectives

Research objectives were developed for the study. They were:

1. to identify the personality type(s) of long-term claims representatives,
2. to identify the personality type(s) of claims management trainees, and
3. to compare the identified type(s) of the long-term claims representatives to those of the claims management trainees.

### Limitations

Limitations to the study follow.

1. The study was limited to one organizational zone within a major property and casualty insurance company.
2. The study was limited to just two groups of claims employees, long-term claims representatives and claims management trainees and excluded both those claims representatives who were hired after January 1, 1985 and those claims employees who were promoted beyond the CMT level.
3. The study was limited because participation was voluntary. The findings cannot be organized beyond those who responded.
4. The study was limited in that there were multiple reasons in the literature aside from personality characteristics which influence an employee's decision to accept or decline a promotion and relocation.
5. Finally, the study was limited by the data gathering instrument. This particular instrument was chosen for its non-threatening nature, ease of implementation and self-scoring format. There are many instruments with various formats which attempt to inventory an individual's personality type or characteristics. Some of these personality inventories, while too lengthy and complex for application in this study, may argumentatively be superior to the instrument chosen.

### Assumptions

1. It was assumed that the Company personnel who participated in the study honestly answered the personality inventory in the manner in which the cover letter and instructions directed.

2. It was assumed that the information gathered from the regional offices concerning the number of LTCR's and CMT's was accurate at the time of inquiry.

3. It was assumed that LTCRs had been given the opportunity to promote and concomitant relocate.

### Definitions

The following terms were defined for the purpose of this study.

Branch Claims Office or BCO: Company claims facility which directly serves policy holders within a region. There are multiple branch offices in each region.

Claims Management Trainee or CMT: Person employed by the Company who was training to become a supervisor or staff specialists. Claims management trainees are assigned to the region, but typically perform their duties in the BCOs.

Claims Representative or CR: Person employed by the Company for the purpose of responding to claims made against the Company or its insureds according to the insurance policy.

Company: A major property and casualty insurance company operating throughout most of the United States.

Long-Term Claims Representative or LTCR: Claims representative hired prior to January 1, 1985. Long-term claims representatives are branch claims office employees.

Personality Type: Personality qualities or characteristics common to a number of individuals which may distinguish them as an identifiable group.

Regional Office or RO: Company facility serving branch claims offices and agencies within its operating territory.

Staff Specialist: Regional office employee who assists in the auditing of the branch claims offices.

Zone: A number of regional offices grouped by their geographic proximity to each other.

#### Overview

Chapter II presents the review of the literature. Chapter III discusses the methodology. Chapter IV outlines the results of the study. Chapter V presents the summary, conclusions and recommendations for future research and for practice.

## CHAPTER II

### REVIEW OF LITERATURE

#### Introduction

The review was conducted in an attempt to identify literature related to the topic of personnel relocation in business organizations. Specific to the study would have been literature concerned with employee personality characteristics and the effects these characteristics have had on an individual's willingness to relocate. While considerable information was found on relocation, Noe, Steffy, & Barber (1988) noted a lack of research concerned with personality characteristics and called for future studies to determine how personality affects promotion/relocation decisions. So, without specific topic information, the review assessed and organized relevant literature concerned with the broader issues of the personality inventory, the Myers-Briggs Type Indicator, and relocation within business organizations.

#### A Brief History of the Personality

#### Inventory and the Myers-Briggs

#### Type Indicator

"Personality is a dynamic process, a constantly changing configuration of thoughts, feelings, and actions" (White, 1981). In the 1988 book, *A Guide to Intelligence and Personality Testing*,

Victor Serebriakoff explained his view of personality.

Everyone has different behavior patterns and these vary from time to time with mood changes, fits of temper, laughter, fear or joy. Behind this changing emotional pattern we are aware of deeper patterns and more permanent sets of tendencies which make it possible for us to classify people in a number of other ways.

For many years theorists of personality and social psychology have participated in a debate over internal versus external determinants of behavior (Furnnam, 1982). Furnnam explained that the sides typically chose mutually exclusive positions between internal sources of behavior known as trait theory and external sources which were described as situational determinants of behavior.

While the earliest theories of behavior were being proposed, there were discussions concerning how personality and/or behavior might be measured. In 1945 a researcher by the name of Paul Meehl published his view concerning the dynamics of structured personality inventories (Jackson, 1971). Jackson believed that researchers in the field of personality assessment that followed were significantly influenced by Meehl's article. Meehl's fundamental position was that all research into structured assessment of personalities should be based on empirical data and that a researcher should be prepared to "correct one's conceptions and misconceptions on the basis of empirical findings" (Jackson, 1971).

Nearly a century of theorists and researchers have generated a staggering number of theories, studies and instruments which have attempted to define and measure personality. One of the more

influential theories and resulting research came from Swiss psychologist Carl Jung's theory and American researcher Katharine Briggs' application of this theory (Devito, 1989; Willis, 1991). Proposed in the 1920's, Carlyn (1977) summarizes Jung's theory.

Much apparently random variation in human behavior is actually quite orderly and consistent, due to certain basic differences in the way people approach life. The underlying assumption is that every person has a natural preference for one or the other pole on each of four indices, analogous to a natural preference for right- or left-handedness.

The four Jungian bipolar indices are extraversion-introversion (E-I), sensing-intuition (S-N), thinking-feeling (T-F), and only implied in the Jungian theory, judging-perceptive (J-P) (Carlyn, 1977). The indices are combined to form personality types and "these types express their personality traits through perceptions, judgments, interests, values, and motivations" (Sweetland, 1991).

Katharine Briggs and her daughter, Isabel, researched personality assessment as it related to Jung's theory until the 1950's when Isabel, now Isabel Briggs-Myers, obtained funding from the Educational Testing Service (Willis, 1991). This funding allowed for the development of the Myers-Briggs Type Indicator (MBTI). By 1975, the Myers-Briggs team had developed an instrument which allowed them to measure which end of each Jungian bipolar indices a subject was most closely related. The instrument was the Myers-Briggs Type Indicator Form G. Carlyn (1977) outlined the instrument's bipolar indices and what they measured.

The E-I index was designed to measure the person's preferred orientation to life. *Extraverted* types are regarded as being oriented primarily to the outer world of objects, people, and action, having a tendency

to get caught up with whatever is happening around them. *Introverted* types have a more inward orientation and tend to detach themselves from the world around them.

The S-N index was designed to measure the person's preferred way of perceiving things. *Sensing* types focus on perceptions received directly through their sense-organs; they notice the concrete details and practical aspects of a situation. *Intuitive* types look at things more vaguely, so as to get a certain spontaneous hunch from the unconscious; they like to deal with abstractions, inferred meanings, and the hidden possibilities in a situation.

The T-F index was designed to measure the preferred way of making decisions. *Thinking* types rely on logical structures to put clarifying order into a particular situation; they are skilled at objectively organizing material, weighing the facts, and impersonally judging whether something is true or false. *Feeling* types, on the other hand, are skilled at understanding other people's feelings and analyzing subjective impressions, basing their judgments on personal values.

The J-P index was designed to measure the person's preferred way of dealing with the outer world. *Judging* types are organized and systematic; they live in a planned, orderly way, aiming to regulate life and control it. *Perceptive* types are more curious and open-minded; they go through life in a flexible, spontaneous way, aiming to understand life and adapt to it.

Unknown to the subject completing the MBTI, each question was associated with one of the four bipolar indices. Once the subject had completed the inventory, the points assigned to each question were totaled to produce two numerical scores per index. The larger number associated with each index provided one of the four preferences which when combined produce one of the 16 Myers-Briggs Personality Types (MBTI) (Sweetland, 1991). The 16 Myers-Briggs Personality types were:

ISTJ ISFJ INFJ INTJ ISTP ISFP INFP INTP  
ESTP ESFP ENFP ENTP ESTJ ESFJ ENFJ ENTJ

In a 1992 Credit World interview, Nicholas J. DiMarico, Associate Professor, Department of Business Management, at Webster University provided the appropriate breakdown of the 16 Myers-Briggs Personality Types in the general population.

ISTJ = 5%	INFT = 1%	ESTP = 13%	ENFP = 5%
ISTP = 5%	INFP = 1%	ISFP = 13%	ENFJ = 5%
ISFJ = 5%	INTJ = 1%	ESTJ = 13%	ENTP = 5%
ISFP = 5%	INTP = 1%	ESFJ = 13%	ENTJ = 5%

The process described above results in type-category scores. The data may also be presented as continuous scores. The continuous scores were determined using a formula provided by the MBTI. Using continuous scores to represent the data had positive and negative aspects.

The positive aspect of using continuous scores was that it provided a researcher with the degree a subject was skewed toward one pole or the other. Using the E-I bipole as an example, a subject whose score fell very close to the boundary between extraverted and introverted would not indicate this middle-of-the-road position if a type-score was used. The subject would either appear as extraverted or introverted. The continuous score remains as a numerical presentation of the preferences and therefore participants who have a strong preference for both ends of the bipolar scale.

The downside to using continuous results, especially when trying to obtain the profile of a group, was that the average of continuous scores may not represent any of the subjects in the group (Devito, 1985). However, for "non-sorting" types of research,

Devito believed that the strengths of continuous scores might outweigh the weaknesses.

Technical aspects of the MBTI included a review of studies which provided insight into the instrument's general reliability and validity. The Myers-Briggs Type Indicator Form G, Self-Scorable Edition was relatively new, but expected to have satisfactory characteristics for applications when immediate feedback was required.

The reliability of the MBTI was seen as it related to both type-category scores and continuous scores and was reported as internal consistency and as stability by Carlyn (1977). The internal consistency of the type-category scores "appears to be satisfactory in most cases, although there is a rather wide range between conservative and liberal estimates of internal consistency" (Carlyn, 1977). The internal consistency of the continuous scores proved to be stronger than the type-category. The other aspect of reliability was the stability of the type-category scores. Carlyn reports that the studies to test stability support significantly higher agreement than would be expected by chance. Stability for continuous scores was similar in that the MBTI was able to reproduce results at the .01 level.

Validity of the MBTI was described in terms of content validity, predictive validity, construct validity and validity of type combinations. The literature recounts in depth the individual processes and concerns of various researchers, but the conclusions were similar in that Carlyn (1977), Devito (1985), and Willis (1991)

were comfortable with the instrument's validity. Carlyn summarizes the section on validity by stating, "The indicator appears to be a reasonably valid instrument which is potentially useful for a variety of purposes".

The MBTI was well received throughout the literature as an excellent instrument for use in four major areas: organizations, counseling, education and career guidance (Sweetland, 1991).

Devito (1985) stated that the MBTI "is probably the most widely used instrument for non-psychiatric populations in the areas of clinical, counseling, and personality testing". It was determined that the instrument's ease of use, nonjudgmental nature and high reliability and validity had contributed significantly to the MBTI's wide and varied use as an indicator of personality.

The Myers-Briggs was used by Furnnam and Springfield (1993) in an attempt to determine whether or not the personality types of two cultural groups were correlates of occupational behavior. The two cultural groups were Chinese and European managers working for a Southeast Asian airline.

The occupational behavior, which was to be correlated to the Myers-Briggs personality types, were derived by using the organization's own questionnaire. The company developed and used this instrument to assess the "salient and recognized practices of the management" (Furnnam, 1993, p. 827). The questionnaire was completed by the manager's subordinates and was believed to measure seven dimensions:

Innovation (positive contributes ideas and suggestions for improvement at work); directing (discuss and agree on targets with each subordinate and regularly talk about progress); support (recognize achievement and new ideas from staff, and praise them); decision (prepare staff to stand in for each other and for self when absent or unavailable); commitment (generate objectives, plans, and standards of excellence consistent with the company mission statement); and participation (look for and listen to feedback and differing views) (Furnnam, 1993, p. 827).

Each of the seven dimensions were viewed from management practice and climate perspectives.

The study's results included the internal reliability of the dependent measure (occupational behavior), culture and gender differences, and the Myers-Briggs Type Indicator correlates of management practices and climate.

There were two conclusions. Furnnam (1993) first explained that "the MBTI\* personality scores were only modest predictors of managerial behavior and that they operate rather differently in different cultures" (p. 827). Second, "there is some empirical evident that Chinese and European managers have different styles and practices especially with respect to giving direction, setting standards, and establishing morale" (p. 827).

Furnnam noted that the majority of Chinese and Europeans differed in only one of the four Myers-Briggs preferences. Chinese were more introverted and Europeans were more extraverted. Both Chinese and Europeans were sensing, thinking, and judging.

Another study used the Myers-Briggs Type Indicator to determine the psychological preferences of health care executives. The study, undertaken by O'Connor, Shewchuk, and Raab (1992) was the first

large scale attempt to rectify what had been the "noticeable absence of a large-scale data set relative to the psychological types of health care executives" (p. 431).

The authors believed that prior studies of health care executives were "plagued by small sample sizes, a failure to differentiate on a number of important variables and a lack of generalizability" (O'Connor, 1992, p. 431).

To address the sample size concern, they used the American College of healthcare Executives (ACHE) where a sampling frame could be developed which "contained 1250 randomly generated subjects that represented 7.5 percent of the universe of ACHE Fellows, Members, and Nominees" (O'Connor, 1992, p. 431).

After an initial mailing, a second mailing to nonrespondents was completed. A 46 percent rate of usable surveys was achieved. Results were reported in terms of the Myers-Briggs Personality Type, health care and general business, level of ACHE affiliation, gender, not-for-profit ownership, implications for health care management, and vicissitudes of health care management. The most often represented Myers-Briggs personality type among health care executives were ESTF and ISTJ.

Gladis' 1993 Training and Development article described how the MBTI can indicate which of four writing styles an individual is likely to possess. The four types are each identified with two of the four preferences: sensing, intuitive, thinking, and feeling. Extraversion/introversion and judging/perceiving were not used as identifiers. Gladis explained the four writing styles:

Correspondents (SFs on the MBTI) are strong feelers who are sensitive to people; they tend to write to their friends frequently.

Technical writers are STs. They are detail-oriented and prefer scientific, logical, technically precise writing.

Creative writers are the creative, intuitive writers who are most likely to write stories, novels, or more imaginative pieces. They are NFs.

Analytical writers are the intellectual thinkers-- those who prefer the world of theory and logic. They are NTs.

The author further reviewed how each type takes in information and how each treats the information once gathered. Also, many examples of the writing product that would be produced by each type was provided.

The above mentioned examples showed the Myers-Briggs Type Indicator being used in various ways, but in no way provided examples of all applications.

#### Relocation

The following three sections describe the prevalence and necessity of corporate relocation, employee resistance to relocation, and employer efforts to reduce employee reluctance to relocation. Relocation is discussed as it relates to the redistribution of an employee or employees to meet the needs of the employer.

### A Fact of Corporate Life

"Despite any personal disruptions it causes, the professional reasons for a relocation often outweigh the personal reasons for not relocating, both for a majority of companies and for individuals" (Grossman & Magnus, 1988). Grossman and Magnus further explained that a 1988 *Personnel Journal* survey of its subscribers indicated that 61% of their readers' companies had relocated employees within the past year. Pinder (1989) joked that employees from IBM believed the true meaning of "IBM" stood for "I've Been Moved." Companies like IBM most often relocated employees for the following reasons:

- (1) filling vacant slots quickly and minimizing disruptions following a retirement, death, termination, or other form of turnover;
- (2) grooming junior employees for eventual promotion into senior slots; and
- (3) promoting or demoting employees while giving them a chance to establish a new reputation (Pinder, 1989, p. 49).

In addition to the above mentioned reasons for relocation, the issue of employee burnout played an increasingly obvious role in company success. Etzion (1988) states that the expression of burnout may manifest itself in the forms of decreased work ethic, decreased performance, greater absenteeism and increased turnover. According to Owens (1986), Jack French, the author of *Up the EDP Pyramid* said, "The stimuli for change and growth are redundant past achievement and future opportunities."

Each year, many thousands of employees relocate at their employer's request. While relocation was often necessary to meet corporate needs and objectives, a large number of employees were not willingly accepting their employer's requests to relocate (Gelb &

Hyman, 1987). Kiechel (1987) indicated that an increasing number of managers say "no" to promotions and suffer little negative consequence for their refusals. Most of these managers were eventually able to continue future upward career paths.

### Resistance to Change

Relocations were considered an important technique used by personnel directors to solve staffing problems within the organization (Pinder, 1989). However, Pinder also points out that many managers overlooked the repercussions of too quickly making and acting on a personnel transfer. Gelb & Hyman (1987) indicated that 75% of initial requests for transfer were turned down by employees and the numbers seemed to be increasing. These results may even be conservative, the survey which produced these percentages did not consider informal requests for relocation or situations in which a supervisor knew that an employee would not accept promotion.

Employee concerns about relocation tended to fall into two major categories, dual-career households and economic disincentive (Guinn & Russell, 1987; Collie, 1989). Although they could be discussed separately, these concerns should not be considered mutually exclusive.

In the modern work force, it was becoming more typical to see dual-income families which "afford greater buying power, expand[ed] lifestyle options and offer the fruit of satisfying careers" (Collie, 1989). There were obviously difficult decisions to make when one career required a relocation. Guinn & Russell pointed out

that aside from the financial benefit, the dual-income families developed a support system which allows them to deal with the pressures of two full-time members. When one of the two incomes was relocated, the entire family's support system was affected. The loss of a spouse's income and career can be a serious deterrent to relocation.

There were often economic disincentives for accepting a transfer. These included concern over selling a home and the interest rates and strength of the housing market in which the employee was to be buying (Guinn & Russell, 1987). Another financial concern was the cost of moving. Gelb & Hyman (1987) cited a *Fortune* magazine report which indicated that after one relocation, 77% of those questioned two years later said that they would not move again if it would "prove financially burdensome"--and 25% indicated that their last transfer had left them with expenses that were not reimbursed by their employers. Guinn & Russell explained that the most substantial economic disincentive was the loss of the second income even if the relocation provided a modest income increase. "Approximately 60% of all couples relocated annually rely on two incomes to maintain the family household" (Collie, 1989).

Daniel Feldman and Jeanne Brett's 1983 article, "Coping with New Jobs: A Comparative Study of New Hires and Job Changers", cited stress and career literature which indicated that uncertainty significantly contributed to employee anxiety when they faced a new situation. Employees were better able to accept a change when they were well informed about the new situation and job expectations.

The uncertainty will be greatest when individuals have the least amount of information; the negative outcomes of unrealistic job previews will be greatest when the content of those expectations is most inaccurate and expectations exceed "reality" (Feldman & Brett, 1983, p. 259).

#### Working Toward Making It Work

In the past, company executives were products of a traditional family lifestyle which typically included a single income structure. Even today, most senior managers find themselves participating in similar situations with only one income supporting their families (Guinn & Russell, 1987). Guinn & Russell believed that as a result, these senior managers were under exposed to the complex issue of dual-career households and the effects of relocation.

Companies that had addressed this issue of dual-incomes were using varied techniques to aid spouses with the relocation. Included were assistance in resume writing, bettering of interpersonal abilities, job search strategies, assistance through the company's own job contacts in the destination city, and even a relaxation of nepotism policies to provide a job for the spouse within the company itself (Gelb & Hyman, 1987). The issue of dual-career households was only one of a number of ways that companies were beginning to aid employees in an attempt to reduce employee reluctance to relocate. Employer efforts to assist employees with relocation expenses have been hindered by new federal tax laws, effective January 1, 1994, which consider most employer reimbursed moving expenses as taxable income for the employee.

J.C. Penney Corporation recently relocated its corporate operations to the Dallas/Fort Worth Metroplex. C. K. Ogg explained in a 1988 issue of *Retail Control* how J.C. Penney aided employees who relocated as well as those who did not relocate.

For example, we buy a family's house if they can't sell it; help make up the difference in a mortgage rate; help the spouse find a job and much more. In addition, we pay a very fair severance pay, as much as one year's salary in some cases, to those who, for whatever reason, do not make the move with us. Contrary to what you may have heard, the people who chose not to move, for the most part, are not making an "[A]nti-Texas decision." Their family situation, particularly the dual career family, is the overriding consideration dictating their decision (Ogg, 1988).

In a survey conducted by *Personnel Journal*, 62% of the organizations which responded indicated that they had a budget for relocation of employees (Grossman & Magnus, 1988). Gelb & Hyman (1987, p. 40) outlined a standard transfer package offered by major corporations and included the following items:

(1) Moving expenses; (2) Purchase of an employee's home or provision of a third party to do so; (3) Two house-hunting trips for the family; (4) Absorption of mortgage payment penalties and maintenance/repair costs associated with sale of a home; (5) Payment of purchase costs on a new home; (6) Temporary living expenses at the new location; (7) Mortgage interest differential, if interest rates have risen; (8) Reimbursement of taxes incurred for relocation benefits that are taxable--including the tax reimbursement itself.

Collie (1989) emphasized that companies needed to provide assistance to employees or risk losing the most talented employees to other more caring organizations. "The most successful companies are those that look for solutions and ask, 'How can we make this work' (Guinn & Russell, 1987)?"

### Summary

The literature review was designed to provide background information about personality inventories, the Myers-Briggs Type Indicator, and job relocation within the company. The section on relocation reviews it as a personnel technique necessary to meet corporate needs and objectives, as a difficult and stressful adjustment for many employees asked to relocate, and as an attempt by companies to assist employees who must transfer. A limitation to this review resulted from the absence of literature dealing directly with employee personality characteristics and how such characteristics affect an individuals willingness to relocate.

## CHAPTER III

### METHODOLOGY

#### Introduction

The purpose of this study was to determine whether there was a personality type which predominates among claims employees who have accepted promotions and concomitant relocation by comparing the personality types of long-term claims representatives to the personality types of claims management trainees.

The purpose of this chapter was to outline and describe the process by which data were collected to address the research objectives. The chapter was divided into the following sections:

- (1) Designing the study;
- (2) Selecting the instrument;
- (3) Selecting the population;
- (4) Gathering the data; and
- (5) Organizing the data.

#### Research Objectives

In order to determine whether there was a personality type which predominates among claims employees that accept promotion and concomitant relocation. The study had three research objectives, they were:

- 1) to identify the personality type(s) of long-term claims representatives,

2) to identify the personality type(s) of claims management trainees, and

3) to compare the identified personality type(s) of the long-term claims representatives to those of the claims management trainees.

#### Design of the Study

The study was designed to identify personality types in two well defined groups of the company's claims employees and allow for the comparison of the two groups based on personality types. In order to complete the study, it was necessary

- 1) to define the population to be included,
- 2) to select a personality inventory,
- 3) to obtain the company's permission,
- 4) to implement the personality inventory,
- 5) to gather, organize, and change the data, and
- 6) to analyze the data for practical use in the company.

#### Instrument Selection

Personality inventories may, under some circumstances, be used to gather data for use in qualitative or quantitative analysis of a subject or to sort subjects into groups based on their personality types (Devito, 1985).

In the first instance, a Myers-Briggs Type Indicator may be used to gain a better understanding of a subject's personality characteristics (Carlyn, 1977). Personality characteristics may

include an individual's attitude toward the world, preferred orientation of information from his environment, and decision making style (Myers, 1987).

In the second instance, a personality inventory may be used to sort and group (Devito, 1985). Because each subject had a specific personality type, subjects with common personality type may be placed together into groups and compared. The personality types associated with the participants allowed the subjects to be sorted.

For the purposes of the study, the personality inventory was used as a tool to sort, group, and then compare long-term claims representatives and the claims management trainees. The personality characteristics of each participant was of less importance to the researcher than the use of the subject's personality type as a means to "label" him. Individuals with common personality type were placed into groups thereby sorting the entire study population based on personality.

The Myers-Briggs Type Indicator, Form G Self-Scorable personality inventory was selected as the most appropriate instrument for this study.

The instrument assesses personality type along four bipolar scales: introversion-extroversion, sensing-intuition, thinking-feeling, and judging-perceptive (Sweetland & Keyser, 1991, p. 201).

The instrument was designed to implement Jung's theory of type as understood by the test author. In keeping with this theory, the manual asserts that the MBTI is not trying to measure people, but to SORT them into groups (Devito, 1985).

Selection of the instrument was accomplished through a review of the literature available on personality testing. The Form G Self-

Scorable version of the Myers-Briggs Type Indicator was chosen over other personality inventories including the standard MBTI inventory for a number of reasons.

First, the test was relatively short, taking only about 20 minutes to complete. This was important because participation in the study was voluntary and the time commitment had to be seen as minimal by the subjects.

Second, the test was self-scorable. Due to the nature of personality tests, subjects may have felt threatened by the idea of a researcher knowing their "personality type". This particular Myers-Briggs product provided the subjects with immediate feedback and they knew their personality types prior to mailing the answer sheets back to the researcher. Also, because the instrument was mailed to subjects, the instructions had to be easy to understand, requiring little or no help from an administrator to implement the test.

Third, the company was concerned about the types of questions a personality inventory might ask the employee subjects. The Myers-Briggs was developed so that in-depth information concerning a subject's personality characteristics could be accessed without asking pointed and/or threatening questions. The company reviewed the instrument and gave approval for its use in the study.

Fourth, the Myers-Briggs Type Indicator Form G Self-Scoring personality inventory was already well accepted within the testing community as a valid and reliable indicator of personality type

according to Sweetland & Keyser (1984), Devito (1985) and Carlyn (1977).

It was necessary to obtain permission and purchase the instrument from Consulting Psychologists Press, Inc., the publisher of the Myers-Briggs Type Indicator, prior to using their personality inventory in this study. The Oklahoma State University Institutional Review Board review the study and instrument determining that no restrictions would be necessary (Appendix B).

#### Population

Long-term claims representatives and claims management trainees were the two groups of interest and the study was directed toward them. It was not necessary to use random assignment of the subjects because all LTCRs and CMTs within the zone were asked to participate in the study.

Because participation was voluntary, the respondents were not truly representative of the study population and findings cannot be generalized beyond the LTCRs and CMTs who did respond.

In order to gain the greatest benefit from the research without exceeding the practical limitations of the researcher, one zone within the company was isolated for the study. The zone was comprised of seven participating regional offices. Both long-term claims representatives and claims management trainees were assigned to these regional offices and the branch claims offices operating within their territories.

The company's human resources records established that 263 long-term claim representatives and 46 claims management trainees would be present in this zone at the time of the study. All zone employees who met the definition of a claims management trainee or a long-term claims representative were asked to participate.

#### Gathering the Data

Once the company's Senior Vice-President of Field Operations approved the project, intra-company correspondence was sent to regional managers requesting their participation in the study. Regional managers who agreed to participate typically identified a contact person at their regional office who was to coordinate with the researcher.

Each of the regional coordinators was contacted by phone and served two important project functions. First, the coordinators used personnel records to identify the employees who met the parameters required for participation in the study. The number of employees associated with each study group was provided to the researcher and their names and job locations were retained by the coordinator. Second, the regional coordinators distributed the study's instrument packets to the participants. This, along with the return of nameless answer sheets, provided anonymity for the subjects.

The instrument packet consisted of a cover letter (See Appendix A), the personality inventory's instructions and questions, the two part answer sheet with scoring instructions, the report or "outcome

explanation" booklet, and a return envelope. The cover letter included an introduction, a brief explanation of the study, explanation of the volunteer nature of the study, and the guarantee of anonymity. The researcher's work phone number was included for subjects to call if questions or concerns developed.

The inventory's instructions and questions, two part answer sheet with scoring instructions, and report booklet were not included in the appendix due to the copy rights associated with this material.

Each instrument packet and answer sheet were identified using a CR/CMT stamp which indicated whether the subject was a long-term claims representative or a claims management trainee. Once returned to the researcher by mail in the return envelopes provided, the data were separated according to whether they had the CR or CMT stamp.

The "CR stamp", which identified the subject as a long-term claims representative, was used in lieu of a "LTCR stamp" in an attempt to avoid confusion at the subject level. CR was a common acronym for a claims representative within the company. Referring to a claims representative as a LTCR was not common and may have proven confusing or threatening to this subject group. The term "long-term claims representative" was developed by the researcher to identify those claims representatives who were hired prior to January 1, 1985. CMT was the common acronym for claims management trainees and was used on the stamp to identify those subjects as CMTs.

### Organization of the Data

The completed and scored answer sheets with associated data were organized within the two groups using the 16 variations of the four Myers-Briggs type indicators: introversion/extraversion, sensing/intuition, thinking/feeling, and judging/perceptive. One example of the 16 variations of the four indicators would be an individual who was "ISFP". This indicated that the employee scored higher in the categories of introversion, sensing, feeling, and perceptive. Once the sorting process was accomplished, a percentage was formulated to represent how many of each variation were present in each of the two study groups. Comparison of the two groups using the 16 variations was easily completed.

### Summary

Chapter III described the process by which the study was to proceed relative to its purpose and objectives. The chapter also presented an overview of the study's design, instrument, choice of population, the means by which data were gathered, and the logic by which the data were organized once collected.

## CHAPTER IV

### PRESENTATION OF FINDINGS

The purpose of this study was to determine whether there was a personality type which predominates among claims employees who have accepted promotions and concomitant relocation by comparing the personality types of long-term claims representatives to the personality types of claims management trainees. This chapter also presents the results of a personality inventory administered to the study population December 1993.

The findings were presented as they related to the three research objectives developed for the study. The research objectives were: (1) to identify the personality type(s) of long-term claims representatives, (2) to identify the personality type(s) of claims management trainees, and (3) to compare the identified type(s) of the long-term claims representatives to those of the claims management trainees.

#### Return Rate

Seven regional offices participated in the study. Forty-six claims management trainees (CMTs) were assigned to these regions. Two hundred sixty-three long-term claims representatives (LTCRs) were assigned to these regions. Combined, 309 CMTs and LTCRs were assigned to the participating regional offices and made up the study population.

Of the 309 CMTs and LTCRs asked to participate in the study, 132 responded. This represented a 43 percent overall response rate. Of the 132 who responded, ten incomplete answer sheets were rejected. The remaining 122 respondents returned acceptable answer sheets, a 39 percent rate of return for usable responses.

The 39 percent rate of return, while acceptable, may be seen as low for an internal study. This may be attributable to, but not limited to, employee time constraints, employee suspicion, and employee apathy and non-work related tasks. In addition, the luxury of a follow-up request for a completed answer sheet was not possible because respondents and potential respondents had to remain anonymous.

The 39 percent return rate of usable responses can show the number and percentage of CMT and LTCR respondents as separate groups. Twenty-two usable answer sheets were returned by CMTs. This represents 18 percent of the total response rate. One hundred usable answer sheets were returned by the LTCRs and represented 82 percent of the total response rate. To reiterate, the CMTs represented 18 percent and the LTCRs represented 82 percent of the 39 percent return rate of usable answer sheets.

The CMT and LTCR response rates relative to the individual totals for CMTs and LTCRs in the study population may be calculated. Twenty-two of the 46 CMTs asked to participate responded with usable answer sheets. This represented 48 percent of the CMT population. Of the 263 LTCRs, 100 responded with usable answer sheets. This represented a 38 percent usable rate of return for the LTCRs.

Because there were 263 LTCR respondents and only 46 CMT respondents, the total population was statistically weighted towards the LTCR respondents. Percentages in weighted populations cannot be averaged without first changing them into fractional form. This explained why the response rates for the CMT respondents, 48 percent, and LTCR respondents, 38 percent, do not averaged to the total usable response rate of 39 percent.

In order to determine the total usable response rate from the individual CMT and LTCR response rates, the CMT and LTCR responses must remain as fractions of their group's representation in the population (ie.  $22/46$  for CMT respondents and  $100/263$  for LTCR respondents). The fractions which represented each group may be added and then converted to a percentage which represented the total usable response rate (ie.  $22/46 + 100/263 = 122/309 = 39\%$ ).

### Personality Types

#### Long-Term Claims Representatives

Table I reviews the Myers-Briggs bipolar indices. Table II presents the data on long-term claim representatives. Of the 16 possible combinations, LTCR respondents were represented in all but two of the Myers-Briggs personality types.

Twenty-seven percent of the LTCR respondents were ISTJ, introverted, sensing, thinking and judging. The Myers-Briggs Report Form (MBRF) described ISTJ subjects as follows (Myers 1987).

TABLE I  
MYERS-BRIGGS BIPOLAR INDICES

E (Extraverted)	OR	I (Introverted)
S (Sensing)	OR	N (Intuitive)
T (Thinking)	OR	F (Feeling)
J (Judging)	OR	P (Perceptive)

TABLE II  
LTCR RESPONDENTS AS FREQUENCY AND PERCENT OF EACH  
MYERS-BRIGGS PERSONALITY TYPE

Personality Type	Frequency	Percentage
ISTJ	27/100	27%
ESTJ	17/100	17%
ESTP	10/100	10%
ESFJ	8/100	8%
ISFJ	7/100	7%
ISTP	7/100	7%
INTJ	7/100	7%
ENFJ	4/100	4%
INTP	3/100	3%
ENTP	3/100	3%
ISFP	2/100	2%
ENFP	2/100	2%
ENTJ	2/100	2%
ESFP	1/100	1%
INFJ	0/100	----
INFP	0/100	----

Serious, quiet, earn success by concentration and thoroughness. Practical, orderly, matter-of-fact, logical, realistic, and dependable. See to it that everything is well organized. Take responsibility. Make up their own minds as to what should be accomplished and work toward it steadily, regardless of protests or distractions.

The second largest percentage of LTCR respondents were ESTJ, extraverted, sensing, thinking, and judging. This group accounted for 17 percent of the total LTCRs. The MBRF described this group (Myers 1987).

Practical, realistic, matter-of-fact, with a natural head for business or mechanics. Not interested in subjects they see no use for, but can apply themselves when necessary. Like to organize and run activities. May make good administrators, especially if they remember to consider others' feelings and points of view.

ESTPs made up ten percent of the total LTCR respondents. ESTPs, extraverted, sensing, thinking, and perceptive, were described by the MBRF.

Good at on-the-spot problem solving. Do not worry, enjoy whatever comes along. Tend to like mechanical things and sports, with friends on the side. Adaptable, tolerant, generally conservative in values. Dislike long explanations. Are best with real things that can be worked, handled, taken apart, or put together (Myers, 1987).

Eight percent of the LTCR respondents were ESFJ, extraverted, sensing, feeling, and judging. They were described as follows (Myers 1987).

Warm-hearted, talkative, popular, conscientious, born cooperators, active committee members. Need harmony and may be good at creating it. Always doing something nice for someone. Work best with encouragement and praise. Main interest is in things that directly and visibly affect people's lives.

ISFJs, introverted, sensing, feeling, and judging, were 7 percent of the total LTCR respondents.

Quiet, friendly, responsible, and conscientious. Work devotedly to meet their obligations. Lend stability to any project or group. Thorough, painstaking, accurate. Their interests are usually not technical. Can be patient with necessary details. Loyal, considerate, perceptive, concerned with how other people feel (Myers 1987).

ISTPs made up seven percent of the total LTCR respondents.

ISTPs, introverted, sensing, thinking, and perceptive, were described by the MBRF (Myers 1987).

Cool onlookers---quiet, reserved, observing and analyzing life with detached curiosity and unexpected flashes of original humor. Usually interested in cause and effect, how and why mechanical things work, and in organizing facts using logical principles.

Seven percent of the total LTCR respondents were INTJ, introverted, intuitive, thinking, and judging. They were described.

Usually have original minds and great drive for their own ideas and purposes. In fields that appeal to them, they have a fine power to organize a job and carry it through with or without help. Skeptical, critical, independent, determined, sometimes stubborn. Must learn to yield less important points in order to win the most important (Myers 1987).

ENFJ respondents made up four percent of the total LTCR respondents. ENFJ respondents, extraverted, intuitive, feeling, and judging, were described by the MBRF (Myers 1987).

Responsive and responsible. Generally feel real concern for what others think or want, and try to handle things with due regard for the other person's feelings. Can present a proposal or lead a group discussion with ease and tact. Sociable, popular, sympathetic. Responsive to praise and criticism.

Three percent of the LTCR respondents were INTPs, introverted, intuitive, thinking, and perceptive.

Quiet and reserved. Especially enjoy theoretical or scientific pursuits. Like solving problems with logic and analysis. Usually interested mainly in ideas, with little liking for parties or small talk. Tend to have sharply defined interests. Need careers where some strong interest can be used and useful (Myers 1987).

Of the LTCR respondents, three percent were ENTP, extraverted, intuitive, thinking, and perceptive. MBRF described this group (Myers, 1987).

Quick ingenious, good at many things. Stimulating company, alert and outspoken. May argue for fun on either side of a question. Resourceful in solving new and challenging problems, but may neglect routine assignments. Apt to turn to one new interest after another. Skillful in finding logical reasons for what they want.

Two percent of the LTCR respondents were ISFP, introverted, sensing, feeling, and perceptive.

Retiring, quietly friendly, sensitive, kind, modest about abilities. Shun disagreements, do not force their opinions or values on others. Usually do not care to lead but are often loyal followers. Often relaxed about getting things done, because they enjoy the present moment and do not want to spoil it by undue haste or exertion (Myers 1987).

ENFP respondents made up two percent of the total LTCR respondents. ENFP respondents, extraverted, intuitive, feeling, and perceptive, were described by the MBRF (Myers 1987).

Warmly enthusiastic, high-spirited, ingenious, imaginative. Able to do almost anything that interests them. Quick with a solution for any difficulty and ready to help anyone with a problem. Often rely on their ability to improvise instead of preparing in advance. Can usually find compelling reasons for whatever they want.

ENTJ respondents made up two percent of the total LTCR respondents. ENTJ respondents, extraverted, intuitive, thinking, and judging, were described by the MBRF.

Hearty, frank, decisive, leaders in activities. Usually good in anything that requires reasoning and intelligent talk, such as public speaking. Are usually well informed and enjoy adding to their fund of knowledge. May sometimes appear more positive and confident than their experience in a area warrants (Myers, 1987).

Only one percent of LTCR respondents were ESFP, extraverted, sensing, feeling, and perceptive.

Outgoing, easygoing, accepting, friendly, enjoy everything and make things more fun for others by their enjoyment. Like sports and making things happen. Know what's going on and join in eagerly. Find remembering facts easier than mastering theories. Are best in situations that need sound common sense and practical ability with people as well as with things (Myers, 1987).

INFJ, introverted, intuitive, feeling, and judging did not represent any of the LTCR respondents. MBRF describes this personality type (Myers 1987).

Succeed by perseverance, originality, and desire to do whatever is needed or wanted. Put their best efforts into their work. Quietly forceful, conscientious, concerned for others. Respected for their firm principles. Likely to be honored and followed for their clear convictions as to how best to serve the common good.

INFP, introverted, intuitive, feeling, and perceptive did not represent any of the LTCR respondents. MBRF describes this personality type (Myers, 1987).

Full of enthusiasms and loyalties, but seldom talk of these until they know you well. Care about learning, ideas, language, and independent projects of their own. Tend to undertake too much, then somehow get it done. Friendly, but often too absorbed in what they are doing to be sociable. Little concerned with possessions or physical surroundings.

Sixty-two percent of LTCR respondents fell into four of the 16 Myers-Briggs personality types. Eighty-three percent fell into

seven of the 16 personality types.

The two personality types in which no LTCR respondents were associated, INFJ and INFP, differed only in the last bipolar preference, judging/perceptive.

#### Claims Management Trainees

Table III reviews the Myers-Briggs bipolar indices. Table IV presents the data on claims management trainee respondents. Of the sixteen possible combinations, CMTs were represented in ten of the Myers-Briggs personality types.

Thirty-two percent of the CMT respondents were ISTJ, introverted, sensing, thinking and judging. The Myers-Briggs Report Form (MBRF) described ISTJ subjects as follows (Myers, 1987).

Serious, quiet, earn success by concentration and thoroughness. Practical, orderly, matter-of-fact, logical, realistic, and dependable. See to it that everything is well organized. Take responsibility. Make up their own minds as to what should be accomplished and work toward it steadily, regardless of protests or distractions.

The second largest percentage of CMT respondents were ESTJ, extraverted, sensing, thinking, and judging. This group accounted for 23 percent of the total CMT respondents. The MBRF described this group (Myers, 1987).

Practical, realistic, matter-of-fact, with a natural head for business or mechanics. Not interested in subjects they see no use for, but can apply themselves when necessary. Like to organize and run activities. May make good administrators, especially if they remember to consider others' feelings and points of view.

TABLE III  
MYERS-BRIGGS BIPOLAR INDICES

E (Extraverted)	OR	I (Introverted)
S (Sensing)	OR	N (Intuitive)
T (Thinking)	OR	F (Feeling)
J (Judging)	OR	P (Perceptive)

TABLE IV  
CMT RESPONDENTS FREQUENCY AND PERCENT OF EACH  
MYERS-BRIGGS PERSONALITY TYPE

Personality Type	Frequency	Percentage
ISTJ	7/22	32%
ESTJ	5/22	23%
ISFP	2/22	9%
ENFP	1/22	9%
ISTP	1/22	4.5%
ESTP	1/22	4.5%
INTJ	1/22	4.5%
ENTP	1/22	4.5%
ENFJ	1/22	4.5%
ENTJ	0/22	4.5%
ISFJ	0/22	-----
ESFP	0/22	-----
ESFJ	0/22	-----
INFJ	0/22	-----
INFP	0/22	-----
INTP	0/22	-----

Nine percent were ISFP, introverted, sensing, feeling, and perceptive.

Retiring, quietly friendly, sensitive, kind, modest about abilities. Shun disagreements, do not force their opinions or values on others. Usually do not care to lead but are often loyal followers. Often relaxed about getting things done, because they enjoy the present moment and do not want to spoil it by undue haste or exertion (Myers, 1987).

ENFP respondents made up nine percent of the total CMT respondents. ENFP respondents, extraverted, intuitive, feeling, and perceptive, were described by the MBRF (Myers, 1987).

Warmly enthusiastic, high-spirited, ingenious, imaginative. Able to do almost anything that interests them. Quick with a solution for any difficulty and ready to help anyone with a problem. Often rely on their ability to improvise instead of preparing in advance. Can usually find compelling reasons for whatever they want.

ISTP respondents made up 4.5 percent of the total CMT respondents. ISTP respondents, introverted, sensing, thinking, and perceptive were described by the MBRF (Myers, 1987).

Cool onlookers--quiet, reserved, observing and analyzing life with detached curiosity and unexpected flashes of original humor. Usually interested in cause and effect, how and why mechanical things work, and in organizing facts using logical principles.

ESTP respondents made up 4.5 percent of the total CMT respondents. ESTP respondents, extraverted, sensing, thinking, and perceptive were described by the MBRF (Myers, 1987).

Good at on-the-spot problem solving. Do not worry, enjoy whatever comes along. Tend to like mechanical things and sports, with friends on the side. Adaptable, tolerant, generally conservative in values. Dislike long explanations. Are best with real things that can be worked, handled, taken apart, or put together.

Four and a half percent of the total CMT respondents were INTJ, introverted, intuitive, thinking, and judging. They were described.

Usually have original minds and great drive for their own ideas and purposes. In fields that appeal to them, they have a fine power to organize a job and carry it through with or without help. Skeptical, critical, independent, determined, sometimes stubborn. Must learn to yield less important points in order to win the most important (Myers, 1987).

Of the total CMT respondents, 4.5 percent were ENTP, extraverted, intuitive, thinking, and perceptive. MBRF described this group (Myers, 1987).

Quick ingenious, good at many things. Stimulating company, alert and outspoken. May argue for fun on either side of a question. Resourceful in solving new and challenging problems, but may neglect routine assignments. Apt to turn to one new interest after another. Skillful in finding logical reasons for what they want.

ENFJ respondents made up 4.5 percent of the total CMT respondents. ENFJ respondents, extraverted, intuitive, feeling, and judging, were described by the MBRF (Myers, 1987).

Responsive and responsible. Generally feel real concern for what others think or want, and try to handle things with due regard for the other person's feelings. Can present a proposal or lead a group discussion with ease and tact. Sociable, popular, sympathetic. Responsive to praise and criticism.

ENTJ respondents made up 4.5 percent of the total CMT respondents. ENTJ respondents, extraverted, intuitive, thinking, and judging, were described by the MBRF (Myers, 1987).

Hearty, frank, decisive, leaders in activities. Usually good in anything that requires reasoning and intelligent talk, such as public speaking. Are usually well informed and enjoy adding to their fund of knowledge. May sometimes appear more positive and confident than their experience in a area warrants.

CMT respondents were not represented by the ISFJ personality type.

Quiet, friendly, responsible, and conscientious. Work devotedly to meet their obligations. Lend stability to any project or group. Thorough, painstaking, accurate. Their interests are usually not technical. Can be patient with necessary details. Loyal, considerate, perceptive, concerned with how other people feel (Myers, 1987).

CMT respondents were not represented by the ESFP personality type.

Outgoing, easygoing, accepting, friendly, enjoy everything and make things more fun for others by their enjoyment. Like sports and making things happen. Know what's going on and join in eagerly. Find remembering facts easier than mastering theories. Are best in situations that need sound common sense and practical ability with people as well as with things (Myers, 1987).

CMT respondents were not represented by the ESFJ personality type.

Warm-hearted, talkative, popular, conscientious, born cooperators, active committee members. Need harmony and may be good at creating it. Always doing something nice for someone. Work best with encouragement and praise. Main interest is in things that directly and visibly affect people's lives (Myers, 1987).

CMT respondents were not represented by the INFJ personality type.

Succeed by perseverance, originality, and desire to do whatever is needed or wanted. Put their best efforts into their work. Quietly forceful, conscientious, concerned for others. Respected for their firm principles. Likely to be honored and followed for their clear convictions as to how best to serve the common good (Myers, 1987).

CMT respondents were not represented by the INFP personality type (Myers, 1987).

Succeed by perseverance, originality, and desire to do whatever is needed or wanted. Put their best efforts into their work. Quietly forceful, conscientious, concerned for others. Respected for their firm principles. Likely to be honored and followed for their clear convictions as to how best to serve the common good.

CMT respondents were not represented by the INTP personality type.

Quiet and reserved. Especially enjoy theoretical or scientific pursuits. Like solving problems with logic and analysis. Usually interested mainly in ideas, with little liking for parties or small talk. Tend to have sharply defined interests. Need careers where some strong interest can be used and useful (Myers, 1987).

Seventy-three percent of CMT respondents fell into four of the Myers-Briggs personality types. Eighty-six percent fell into seven of the 16 possible Myers-Briggs personality types.

#### Long-Term Claim Representatives

#### Compared to Claims Management

#### Trainees

To aid in comparison of the LTCR and CMT data, each group's data were further divided into sub-groups. Sub-groups, or grouping within the LTCR and CMT respondent groups, were defined by "gaps". The gaps separated the data which were sub-grouped by similarity of personality type and/or dissimilarity of percentage representation. For example, the LTCR data indicated that there was a ten percent difference between ISTJs and ESTJs and only a seven percent difference between ESTJs and ESTPs. Although there was a greater percentage difference between the ISTJs and ESTJs, they were sub-grouped together in Section I because the two personality types were

very similar. A gap was revealed between the latter two types, ESTJ and ESTP, where there was a relatively large percentage difference of seven percent and the two personality types were not particularly similar. To reiterate, the sectioning was done to simplify the data for presentation and does not reflect the results of an in depth statistical analysis.

Table V for LTCR respondents shows that the gap which defined Section I and Section II was revealed between ESTJ (17%) and ESTP (10%). There was a seven percentage point difference between these two personality types. The second LTCR gap which defined Section II and Section III was placed between INTJ (7%) and ENFJ (4%). There was a three percent difference between these two personality types.

Similarly, the CMT respondent data were found to have gaps which aided presentation. The gap which defined Sections I and II was made between ESTJ (23%) and ISFP (9%). There was a 14 percent difference between these personality types. Sections II and III were divided between ENFP (9%) and ISTP (4.5%). There was a four and a half percent difference between these personality types.

For both groups, LTCR and CMT respondents, the data in Section III was never separated by more than one percentage point.

The frequency of the Myers-Briggs personality types associated with LTCR and CMT respondents may indicate that the predominate percentage found in either group were ISTJ and ESTJ. Because of the frequency of ISTJ and ESTJ found among LTCRs represented 44 percent of all LTCR respondents and 55 percent of all CMT respondents, it may appear that there was significance to these findings. However,

TABLE V  
SECTIONED LTCR AND CMT RESPONDENT DATA

Category	Personality Type	Percentage
<u>LTCR DATA</u>		
Section I:	ISTJ	27%
	ESTJ	17%
Section II:	ESTP	10%
	ESFJ	8%
	ISFJ	7%
	ISTP	7%
	INTJ	7%
Section III:	ENFJ	4%
	INTP	3%
	ENTP	3%
	ISFP	2%
	ENFP	2%
	ENTJ	2%
	ESFP	1%
	INFJ	----
	INFP	----
<u>CMT DATA</u>		
Section I:	ISTJ	32%
	ESTJ	23%
Section II:	ISFP	9%
	ENFP	9%
Section III:	ISTP	4.5%
	ESTP	4.5%
	INTJ	4.5%
	ENTP	4.5%
	ENFJ	4.5%
	ENTJ	4.5%
	ISFJ	----
	ESFP	----
	ESFJ	----
	INFJ	----
	INFP	----
	INTP	----

TABLE VI  
CHI-SQUARE COMPARISON OF LTCR AND CMT RESPONDENT DATA

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		P E R S O N A L I T Y   T Y P E									
		I S T J	E S T J								
E P L O Y E E  T Y P E	LTCR	<table border="1" style="border-collapse: collapse; width: 100px; height: 100px;"> <tr> <td style="width: 50px;"></td> <td style="width: 50px; text-align: center;">A</td> </tr> <tr> <td style="text-align: center;">27</td> <td></td> </tr> </table>		A	27		<table border="1" style="border-collapse: collapse; width: 100px; height: 100px;"> <tr> <td style="width: 50px;"></td> <td style="width: 50px; text-align: center;">B</td> </tr> <tr> <td style="text-align: center;">17</td> <td></td> </tr> </table>		B	17	
		A									
27											
	B										
17											
CMT	<table border="1" style="border-collapse: collapse; width: 100px; height: 100px;"> <tr> <td style="width: 50px;"></td> <td style="width: 50px; text-align: center;">C</td> </tr> <tr> <td style="text-align: center;">7</td> <td></td> </tr> </table>		C	7		<table border="1" style="border-collapse: collapse; width: 100px; height: 100px;"> <tr> <td style="width: 50px;"></td> <td style="width: 50px; text-align: center;">D</td> </tr> <tr> <td style="text-align: center;">5</td> <td></td> </tr> </table>		D	5		
	C										
7											
	D										
5											
		34	22								

---

$$\begin{aligned}
 N_1 &= 44 \\
 N_2 &= 12 \\
 N &= 56
 \end{aligned}$$

$$\begin{aligned}
 x^2 &= \frac{N (AD-BC)^2}{(A+B) (C+D) (A+C) (B+D)} \\
 &= \frac{56 [(27 \times 5) - (17 \times 7)]^2}{44 \times 12 \times 34 \times 22} \\
 &= \frac{14336}{394944} \\
 &= 0.036298817
 \end{aligned}$$

## Section 1

There were many similarities between the data received for long-term claims representatives and that received for claims management trainees. LTCR respondents with the ISTJ personality type made up 27 percent of the LTCR respondent group. CMT respondents with the ISTJ personality type made up 32 percent of the CMT respondent group. Twenty-eight percent of the total usable respondents were ISTJ. ISTJ respondents were described by the Myers-Briggs Report Form (Myers 1987).

Serious, quiet, earn success by concentration and thoroughness. Practical, orderly, matter-of-fact, logical, realistic, and dependable. See to it that everything is well organized. Take responsibility. Make up their own minds as to what should be accomplished and work toward it steadily, regardless of protests or distractions.

LTCR with the ESTJ personality type made up 17 percent of the LTCR respondent group and CMT respondents with the ESTJ personality type comprised 23 percent of the CMT respondent group. Eighteen percent of the combined LTCR and CMT respondents fell in the ESTJ personality type. ESTJ respondents were defined as:

Practical, realistic, matter-of-fact, with a natural head for business or mechanics. Not interested in subjects they see no use for, but can apply themselves when necessary. Like to organize and run activities. May make good administrators, especially if they remember to consider others' feelings and points of view.

Forty-six percent of the respondents who returned usable answer sheets fell into two of the 16 possible personality types. These two personality types, ISTJ and ESTJ, differed only in the extraverted/introverted bipolar indices. The remainder of the

indices, sensing, thinking, and judging, were the same.

## Section II

The comparison of LTCR and CMT respondents using the personality types from Section II was more complex and was presented first as LTCR respondents compared to CMT respondents and second as CMT respondents compared to LTCR respondents.

For LTCR, personality types in Section II represented 39 percent of the LTCR respondents. For CMTs, Section II represented 18 percent of their total respondents. Obviously, total percentages in Section II differed considerable for LTCR and CMT respondents. This occurred because the personality types were grouped for ease and logic of presentation not based on the sections overall representation of the LTCR or CMT respondents.

### LTCR Respondents Compared to CMT Respondents

Ten percent of the LTCR respondents accurately responded and were characterized by the ESTP personality type. Four and a half percent of the CMT respondents were characterized by the ESTP personality type. ESTP respondents were defined previously in this chapter.

ESFJ respondents comprised eight percent of LTCRs and were not represented in the CMT respondents. ESFJs were defined by the MBRF as follows (Myers 1987).

Warm-hearted, talkative, popular, conscientious, born cooperators, active committee members. Need harmony

and may be good at creating it. Always doing something nice for someone. Work best with encouragement and praise. Main interest is in things that directly and visibly affect people's lives.

ISFJ respondents were also absent from the CMT respondents, but represented seven percent of the LTCR respondents. They were defined as:

Quiet, friendly, responsible, and conscientious. Work devotedly to meet their obligations. Lend stability to any project or group. Thorough, painstaking, accurate. Their interests are usually not technical. Can be patient with necessary details. Loyal, considerate, perceptive, concerned with how other people feel (Myers, 1987).

The two previous personality types, ESFJ and ISFJ, differed only in the first bipolar indices. Therefore, a combined 15 percent of the LTCR respondents were either extraverted or introverted, but had similar sensing, feeling, and judging bipolar indices.

Seven percent of LTCR respondents were characterized as ISTPs. ISTP respondents represented four and a half percent of the CMT respondent respondents. ISTPs were defined previously in the chapter.

Seven percent of LTCR respondents were composed of INTJ respondents. INTJ respondents represented four and a half percent of the CMT respondents. INTJ respondents were defined previously in the chapter.

#### CMT Respondents Compared to

#### LTCR Respondents

Nine percent of the CMT respondents were identified as ISFPs. This was compared to LTCR respondents with two percent of

their population represented by ISFPs. ISFPs were defined as:

Retiring, quietly friendly, sensitive, kind, modest about abilities. Shun disagreements, do not force their opinions or values on others. Usually do not care to lead but are often loyal followers. Often relaxed about getting things done, because they enjoy the present moment and do not want to spoil it by undue haste or exertion (Myers 1987).

Nine percent of the CMT respondents were ENFPs. LTCR respondents were represented by ENFP respondents two percent of the time. ENFP respondents were defined by MBRF as follows (Myers, 1987).

Warmly enthusiastic, high-spirited, ingenious, imaginative. Able to do almost anything that interests them. Quick with a solution for any difficulty and ready to help anyone with a problem. Often rely on their ability to improvise instead of preparing in advance. Can usually find compelling reasons for whatever they want.

As was presented previously in this section, nine percent of the CMT respondents were characterized as ISFP (introverted, sensing, feeling, and perceiving). Only two percent of the LTCR respondents showed the same personality type. They were: retiring; quietly friendly; interested in shunning disagreements; usually not leaders, but often loyal followers; relaxed about getting things done (Myers 1987).

ENFP respondents (extraverted, intuitive, feeling, and perceiving) also made up nine percent of the CMT respondents. Two percent of the LTCR respondents were ENFPs. They were: warmly enthusiastic; high-spirited; ingenious; imaginative; able to do almost anything that interests them; quick with a solution for any difficulty; ready to help anyone with a problem; found to rely on

their ability to improvise instead of preparing in advance; able to find compelling reasons for whatever they want (Myers 1987).

The type distribution of the long-term claims representatives indicated that the two personality types, ESFJ (8%) and ISFJ (7%), made up 15 percent of the LTCR respondents and were not represented in the CMT respondents. These two types differed only in the first bipolar indices, extraverted/introverted. Characteristics of individuals with the ESFJ personality type included: born cooperators; in need of harmony; able to work best with encouragement and praise; mostly interested in things that directly and visibly affect people's lives (Myers, 1987). Characteristics of individuals with the ISFJ personality type included: devoted workers; able to lend stability; thorough; loyal (Myers, 1987).

### Section III

Section III, composed of ENFJ, INTP, ENTP, ISFP, ENFP, ENTJ, ESFP, INFJ, and INFP, made up 17 percent of the LTCR respondents. No single personality type represented more than four percent of the LTCR respondents. Relative to the LTCR respondents, these personality types were not significant, individually or as a group, to the respondents as a whole.

Section III, composed of ISTP, ESTP, INTJ, ENTP, ENFJ, ENTJ, ISFJ, ESFP, ESFJ, INFJ, INFP, INTP, made up 27 percent of the CMTs respondents. No one personality type represented more than four and a half percent of the CMT respondents. Relative to the CMT respondents, these personality types were not significant,

individually or as a group, to the population as a whole.

In addition to sub-grouping the data, an overall comparison of the bipolar indices was completed. This was accomplished by determining the frequency in which each bipolar preference appeared, first for LTCR respondents and then for CMT respondents, over the entire population. For example, the preference for sensing (S) appeared among LTCR respondents 79 percent of the time. Sensing as a preference appeared among CMT respondents 73 percent of the time.

Statistically, the opposite end of the bipolar indices from sensing, the preference to be intuitive (N), must be 21 percent for LTCR respondents and 27 percent for CMT respondents. Twenty-one and 27 percent were the inverse of 79 and 73 percent respectively.

The above example indicated that the preference towards sensing occurred more often in LTCR respondents than in CMT respondents. And that the preference towards being intuitive occurred more often in CMT respondents than in LTCR respondents. However, both LTCRs and CMT respondents had a greater preference towards sensing.

Table VII presents each preference of the bipolar indices, extraverted/introverted (E - I), sensing/intuitive (S - I), thinking/feeling (T - F), and judging/perceiving (J - P), for LTCRs and CMT respondents.

Extraversion was preferred among LTCR respondents and made up 47 percent of their population, while 50 percent of CMT respondents had a preference for extraversion. Fifty-three percent of LTCR respondents were introverted, while 50 percent of CMT respondents were introverted. CMT respondents were more extraverted with more

LTCR respondents being introverted.

Seventy-nine percent of LTCR respondents were sensing, while 73 percent of the CMT respondents preferred sensing. The intuitive preference among LTCRs equaled 21 percent, while 27 percent of CMT respondents were intuitive. LTCR respondents were more often sensing while CMT respondents were more often intuitive.

The preference for thinking among LTCR respondents made up 76 percent, while 77.5 percent of CMT respondents had a preference for thinking. Twenty-four percent of LTCR respondents had a preference for feeling, while 22.5 percent of CMT respondents had a preference for feeling. More CMT respondents had a preference for thinking and more LTCR respondents had a preference for feeling.

Seventy-two percent of LTCR respondents had a preference for judging, while 68.5 percent had a judging preference among CMT respondents. The preference for perceiving among LTCR respondents equaled 28 percent, while 31.5 percent of CMT respondents preferred perceiving. More LTCR respondents preferred judging while more CMT respondents preferred perceiving.

The two groups were similar in each of the Myers-Briggs preferences. The following text explores the subtle differences between the LTCR respondents and the CMT respondents relative to each other. For example, relative to the entire population, LTCR respondents and CMT respondents both had a preference for sensing (S), but relative to each other, LTCR respondents were more sensing than the CMT respondents.

TABLE VII  
 FREQUENCY OF EACH BIPOLAR PREFERENCE FOR  
 LTCR AND CMT RESPONDENTS

Personality Type	Bipolar Indices	LTCR	CMT
<b>Extraverted/Introverted:</b>			
	E	47%	50%
	I	53%	50%
<b>Sensing/Intuitive:</b>			
	S	79%	73%
	N	21%	27%
<b>Thinking/Feeling:</b>			
	T	76%	77.5%
	F	24%	22.5%
<b>Judging/Perceiving:</b>			
	J	72%	68.5%
	P	28%	31.5%

Although the difference in frequency between the bipolar preferences of LTRC respondents and CMT respondents was no larger than six percent and as small as one and a half percent, the data may indicate an overall preference for each group

LTRC respondents as a group, relative to the CMT portion of the population, have a preference for being more intuitive (I), sensing (S), feeling (F), and Judging (J) than the CMT respondents. ISFJ was defined by the MBRF as follows (Myers, 1987).

Quiet, friendly, responsible, and conscientious. Work devotedly to meet their obligations. Lend stability to any project or group. Thorough, painstaking, accurate. Their interests are usually not technical. Can be patient with necessary details. Loyal, considerate, perceptive, concerned with how other people feel.

The Myers-Briggs Report Form defined the individual preferences I, S, F, and J as follows:

I: Introversion. People who prefer Introversion focus more on their inner world. When you are introverting, you are energized by what goes on in your inner world, and this is where you tend to direct your own energy. Introverts tend to be more interested and comfortable when they can work quietly without interruption. They like to understand the world before experiencing it, and so need time to reflect before acting.

S: Sensing. Sensing focuses on the realities of a situation. Sensing types tend to accept and work with what is "given" in the here-and-now, and thus become realistic and practical. They are good at remembering and working with a great number of facts. They prefer to use proven procedures and are careful with detail.

F: Feeling. Feeling types make decisions based on person-centered values. When deciding, they consider how important the choices are to themselves and others. They like dealing with people and tend to become sympathetic, appreciative, and tactful. They value harmony and work to make it happen.

**J: Judging.** Those who prefer Judging like to live in a planned, orderly way, wanting to regulate life and control it. They want to make decisions, come to closure, and then carry on. They like to be structured and organized and want things settled (Myers 1987).

The actual Myers-Briggs type ISFJ only represented seven percent of the LTCR respondents. But among the LTCR respondents, and relative to the CMT population, the individual preferences I, S, F, and J were most often associated with this population. There were no CMT respondents with an ISFJ personality type.

The CMT respondents as a group, relative to the LTCR respondents, tended to be more extraverted (E), intuitive (N), thinking (T), and perceiving (P) than the LTCRs. ENTP was defined by the MBRF as follows.

Quick ingenious, good at many things. Stimulating company, alert and outspoken. May argue for fun on either side of a question. Resourceful in solving new and challenging problems, but may neglect routine assignments. Apt to turn to one new interest after another. Skillful in finding logical reasons for what they want.

The Myers-Briggs Report Form defined the individual preferences E, N, T, and P as follows:

**E: Extraversion.** People who prefer Extraversion tend to focus on the outer world of people and things. When you are extraverting, you are energized by what goes on in the outer world, and this is where you tend to direct your energy. Extraverts usually prefer to communicate more by talking than by writing. They need to experience the world in order to understand it and thus tend to like action and variety.

**N: Intuition.** Intuition shows you the meanings, relationships, and possibilities that go beyond the information from your senses. Intuitive types look at the big picture and try to grasp the overall patterns. they grow expert at seeing new possibilities and they value imagination and inspiration.

T: Thinking. Thinking types make decisions objectively, on the basis of cause and effect, by analyzing and weighing the evidence. Thinking focuses on the logical consequences of any choice or action. Thinking types seek an objective standard of truth; they are good at analyzing what is wrong with something.

P: Those who prefer Perceiving like to live in a flexible, spontaneous way, gathering information and keeping options open. They seek to understand life rather than control it. They prefer to stay open to experience, enjoying and trusting their ability to adapt to the moment (Myers, 1987).

As with the LTCR respondents, the overall preference of the CMT respondents towards E, N, T, and P should not be confused with the individual Myers-Briggs type ENTP. ENTPs accounted for only four and a half percent of CMT respondents and three percent of LTCR respondents.

A comparison of the bipolar indices shows that as a group, claims management trainee respondents tended to have extraverted, intuitive, thinking, and perceiving preferences relative to the long-term claims representative respondent's introverted, sensing, feeling, and judging preferences. In fact, the percentages were almost the same with the exception of the sensing/intuitive indices where CMTs were relatively more intuitive, and in turn, the LTCRs were relatively more sensing.

CMT respondents had a relative preference for extraversion which would be expected of supervisor who must direct their energy to the environment around them in order to manage. LTCR respondents were more introverted and direct their energy to focus on their own environment.

CMT respondents had a relative preference for being intuitive. Intuitive people were able to understand the big picture because

they see meanings and relationships that were not always apparent with the information available. Intuition was a characteristics that would closely be identify with management. LTCR respondents were sensing types which tended to be detail oriented, most concerned with a more defined view of information provided to them.

CMT respondents were relatively more thinking types. The Myers-Briggs Report Form (Myers 1987) explained that thinking types focus on the "logical consequences of any choice or action". Thinking types were successful at identifying the cause of problems. LTCR respondents were feeling types which may allow them to become empathetic and tactful.

Possibly the most important preference relative to relocation was that CMT respondents were perceiving types. Perceiving types enjoy change and were confident that they could adapt to new experiences. LTCR respondents were relatively judging which indicated a preference to live a planned and structured life.

Although the above observations appeared to reveal an obvious distinction between the CMT respondents and LTCR respondents, the differences were often separated by only a few percentage point. Relative to all respondents, preferences for the two groups were similar. LTCR respondents were introverted (I), sensing (S), thinking (T), and judging (J). CMT respondents were 50 percent extraverted (E) and 50 percent introverted (I), sensing (S), thinking (T), and judging (J).

## CHAPTER V

### SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

#### Summary

The problem was the company's inability to adequately identify candidates for claims representative positions who were willing to accept promotions and the concomitant relocation.

The purpose of this study was to determine whether there was a personality type which predominates among claims employees who have accepted promotions and concomitant relocation by comparing the personality types of long-term claims representatives to the personality types of claims management trainees.

If a personality type(s) was identified which was predominantly associated with the current CMTs, an identical personality inventory given to applicants for entry level claims positions might indicate which candidates were more likely to accept future promotions and concomitant relocation.

In order to gather data for the study, the Myers-Briggs Type Indicator Form G Self-Scorable personality inventory was distributed to LTCRs and CMTs by mail in December 1993.

The Myers-Briggs Type Indicator identified personality type by determining which end of four bipolar indices for which a subject has a greater preference (Sweetland, 1991). The four bipolar indices were extraverted/introverted (E-I), sensing/intuitive (S-N),

thinking/feeling (T-F), and judging/perceiving (J-P). Once the four preferences were identified, a preference combination such as ENFP (extraverted, intuitive, feeling, and perceiving) was used to describe a subject and sort each participant into like groups according to personality type.

The population consisted of 309 employees from a major insurance company's claims department, 263 LTCRs and 46 CMTs. The overall response rate for usable data was 39 percent. The 39 percent rate of return was considered acceptable considering the demanding and time consuming work the participants were engaged in as claims employees.

LTCRs with the ISTJ personality type made up 27 percent of the LTRC respondents. CMT respondents with the ISTJ personality type made up 32 percent of the CMT respondents. Twenty-eight percent of the total usable respondents were ISTJ.

LTRC respondents with the ESTJ personality type made up 17 percent of the LTRC group and CMT respondents with the ESTJ personality type made up 23 percent of the CMT group. Eighteen percent of the total usable respondents were the ESTJ personality type.

Forty-six percent of the respondents who returned usable answer sheets fell into two of the 16 possible personality types. The two personality types, ISTJ and ESTJ, differed only in the extraverted/introverted bipolar indices. The remainder of the indices, sensing, thinking, and judging were the same.

The additional participants, 54 percent, varied among most of the 14 remaining Myers-Briggs personality types. An objective comparison of the data may be found in Chapter IV.

### Conclusions

The following conclusions have been drawn:

1. Personality type, as derived by this study, cannot be used as an adequate indicator of an employee's willingness to promote and concomitantly relocate.

There is not a personality type(s) exclusively associated with the claims management trainees which differentiates them from the long-term claims representatives.

Aside from the conclusions which can be drawn from the personality types used to sort respondents into groups, the data may cautiously be used to speculate on LTCR and CMT personality characteristics. The findings cannot truly be generalized beyond those who responded to the study.

2. Long-term claims representatives and claims management trainees together form a relatively homogeneous group in terms of personality type.

Forty-six percent of both long-term claims representative respondents (ISTJ 27%/ESTJ 17%) and claims management trainees (ISTJ 32%/ESTJ 23%) are identified as having just two of the 16 possible personality types. They are either ISTJ (introverted, sensing, thinking, judging) or ESTJ (extraverted, sensing, thinking,

judging). The two types differ only in the first bipolar indices, extraverted/introverted.

3. A potentially large percentage of claims employees who remain as long-term claims representatives or become claims management trainees share the following personality characteristics. They typically are: practical; orderly; matter-of-fact; logical; dependable; realistic; talented in business or mechanics; well organized; able to make up their own minds as to what should be accomplished and work towards it steadily, regardless of protests or distractions (Myers, 1987).

Forty-six percent of the LTCR and CMT respondents are associated with the personality types ISTJ and ESTJ. The Myers-Briggs Report Form describes these personality types.

4. The study attempted to discover whether there was a personality type closely associated with the CMT population that was not closely associated with the LTCR population. Such a personality type was not identified.

Therefore, the study and its findings should not be used as a predictor of which claims employees or applicants for claims positions might be the most likely to promote and relocate when the Company requests them to do so. However, as discussed throughout the findings and conclusions, there were surprising and thought provoking discoveries about the personality makeup of a large percentage of this company's claims employees.

### Recommendations for Practice

The following recommendations for practice are offered.

1. Claims management should review the personality characteristics of both LTCR and CMT respondents. Because such a large percentage of the respondents are ESTJ or ISTJ, it will be relatively easy to understand the personality types possessed by most of the experienced claims employees who responded to the study.

Understanding what personality types may make up a large percentage of the work force may be useful. The Myers-Briggs Type Indicator provides a means of identifying where CMTs and LTCRs may focus their attention, how they may take in information, how they may make decisions, and how they orient themselves towards the outer world (Myers, 1987).

The following is an example which shows how claims management might use the findings to isolate the LTCR respondents and better understand how they orient themselves towards the world around them. An example is the last bipolar indices, the preference between judging and perceiving. Judging types are describe by Myers (1987) as follows:

Those who prefer Judging like to live in a planned, orderly way, wanting to regulate life and control it. They want to make decisions, come to closure, and then carry on. They like to be structured and organized and want things settled.

Myers (1987) further describes judging types and the effect of this preference in work situations. Judging types:

Work best when they can plan their work and follow the plan; like to get things settled and finished; may decide things too quickly; may dislike to interrupt the

project they are on for a more urgent one; tend to be satisfied once they reach a judgment on a thing, situation, or person; want only the essentials needed to begin their work; schedule projects so that each step gets done on time; and use lists as agendas for action.

The opposite end of the indices are perceiving types and are describe by Myers (1987).

Those who prefer Perceiving like to live in a flexible, spontaneous way, gathering information and keeping options open. They seek to understand life rather than control it. They prefer to stay open to experience, enjoying and trusting their ability to adapt to the moment.

Myers (1987) further describes judging types and the effect of this preference in work situations. Perceiving types:

Do not mind leaving things open for last-minute changes; adapt well to changing situations; may have trouble making decisions, feeling like they never have enough information; may start too many projects and have difficulty in finishing them; may postpone unpleasant jobs; want to know all about a new job; get a lot accomplished at the last minute under pressure of a deadline; and use lists as reminders of all the things they have to do someday.

The above descriptions may indicate that those individuals who are judging prefer to have a constructed, defined and unchanging environment, while perceiving types appear to enjoy the challenge of adapting as the environment changes around them. Both preferences have characteristics that are desirable and both have characteristics that appear less desirable in the work place.

Knowing that 72 percent of the LTCR respondents had a preference for judging in their personality type may contribute to a better understanding of the group as a whole.

It may be possible that a large number of the claims adjusters hired after January 1, 1994 are going to be resistant to a disruption of their work environment, resistant to a disruption of the plan of attack they use to accomplish their work, and in general, resistant to change. Knowing that a large group of employees may be resistant to change may enable management to formulate a plan of action which acknowledges and addresses employee concern over change before potential problems arise.

This is only one example of how claims management might use the findings to better understand their work force.

The study's group findings should be shared with the CMTs and LTCRs. The individual participants are already aware of their personal personality types, but neither are aware of the great similarity between respondents within each group nor are they aware of the great similarity among all the participant from both CMT and LTCR groups.

There may be benefits to controlled discussions of the findings. The similarity of personality types may bring a sense of unity among the individual groups, as well as, a sense of unity between those remaining as claims representatives and those moving to claims management. And acknowledgment of characteristics, like a resistance to change, may pave the way for dialogue between management and employees that address and resolve employee concerns.

### Recommendations for Research

The following recommendations for further research are offered.

1. The study did not produce a personality type predominantly associated with the CMT population. However, there may still be a benefit in administering the personality inventory to applicants or newly hired claims representatives.

Because such a large number of LTCRs and CMTs were either ISTJ or ESTJ, it does appear that the hiring of individuals with these personality types was cost effective. Their training and compensation have provided the Company with many years of service. Those individuals who were hired, trained and then terminated because they are not suitable for the claims environment may represent the personality types which are not present in the data.

Administering the Myers-Briggs Type Indicator to pre-hires or newly hired claims representative and tracking the career paths of these individuals may ultimately identify those personality types which obtain employment but do not remain employed with the company.

2. The claims management should consider giving the personality inventory to those claims representatives who did not participate in the original study on a volunteer basis.

The benefits of gaining the personality types of all claims representatives include: allowing each individual the opportunity to better understand his own preferences (personality type); if shared, co-workers gaining a better understanding of and ability to

interact with each other; and the newer claims representative data being compared, but not generalized, to the data already gathered on the LTCRs and CMTs.

Giving the personality inventory to new hires on a non-voluntary basis would allow the resulting findings and conclusions to be generalized to the entire "new employee" group.

#### Implications

Two of the three studies noted in the review of literature for their use of the MBTI had findings similar in part to the findings presented in this study. While the studies showed only the MBTI, all had strong numbers of ESTFs and ISTJs in their respondent data.

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**APPENDIXES**

**APPENDIX A**

**QUESTIONNAIRE COVER LETTER**

December 10, 1993

Dear CR or CMT:

My name is Steve Dix, a CMT in the Overland Park Regional Office. I'm also a graduate student nearing the completion of a master's degree in Human Resources Development. However, before I get the degree, they get a thesis!

This is where you come in. I know time is scarce, but I'm asking you to complete a personality inventory. It's the shortest I could find and has the added feature of being self-scorable. It only takes about 20 minutes and you'll immediately know the results.

You were chosen to participate because of your experience level and position within the Claims Department. Participation is voluntary, but the success of my thesis does rely on your willingness to accurately complete the inventory. If you decide not to participate, please destroy the materials, thereby ensuring that only the desired inventories are returned.

Please read the inventory's instructions carefully. Be sure the answer sheet is appropriately marked either CR or CMT. If not, please make the correction. Once you know your personality type, write it down in the report booklet. This booklet is yours to keep. Using the enclosed return envelope, mail your anonymous two part answer sheet to me by December 31, 1993 and you're done!

Your help is truly appreciated. Should you have any questions, please contact me at the Broken Arrow Claims office, (918) 258-4588.

Sincerely,



Stephen B. Dix

**APPENDIX B**

**INSTITUTIONAL REVIEW BOARD**

**APPROVAL FORM**

VITA<sup>2</sup>

Stephen B. Dix

Candidate for the Degree of

Master of Science

**Thesis: A COMPARISON OF PERSONALITY TYPES BETWEEN LONG-TERM CLAIMS REPRESENTATIVES AND CLAIMS MANAGEMENT TRAINEES**

**Major Field: Occupational and Adult Education**

**Biographical:**

**Personal Data:** Born in Salt Lake City, Utah on November 13, 1961, the son of Fred A., Jr. and Jean C. Dix.

**Education:** Graduated from Memorial High School, Tulsa, Oklahoma in May, 1980; received Bachelor of Science degree in Geology with a minor in Business Administration from Texas Christian University, Fort Worth, Texas in May, 1985 ; completed requirements for the Master of Science degree in Occupational and Adult Education at Oklahoma State University, Stillwater, Oklahoma in December, 1994.

**Experience:** Varied summer employment throughout high school and college; employed by Farmers Insurance Group, Inc., at the Tulsa Branch Claims Office; presently reside in Overland Park, Kansas and currently hold the position of Human Resources Supervisor at the Farmers Insurance Overland Park Regional Office.