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CLAIM SERVICE

WC Claimants 'Not The Enemy,' Trainer Says

By **Sam Friedman**

Angry workers' compensation claimants need to be understood and helped by insurance adjusters, not belittled, dismissed or "beaten up," one leading claims trainer says.

"These people are not the enemy. They are your customers," said Carl Van, president and chief executive officer of the International Insurance Institute, with offices in Franklin, Tenn., and Folsom, Calif.

Mr. Van said the insurance industry in general needs a "reality check" in this regard and noted that a growing number of carriers are looking to change their "culture" to improve customer service.

"Remember what business you are in. You are not travel agents booking happy people on cruises. We deal with people when they are at their worst," Mr. Van added in his presentation during the recent annual Florida Workers' Compensation Educational Conference in Orlando.

The meeting was sponsored by the Florida Workers' Compensation Institute, in partnership on a national track with The National Underwriter Company (which publishes this magazine).

"You're in insurance. You're dealing with people who are going through a very traumatic event, who don't want to be involved in this process at all. Often their anger and frustration is over the situation, not the claim or the adjuster," he said as part of his talk on handling "difficult" claims customers.

"You don't see what people go through before you deal with them to make them angry," he said. "You didn't hear the seven calls they had to make to people who gave them no help or misinformation or a bad attitude before they got to you."

The first step in "handling" angry customers is not to get people angry in the first place, he said. "It's like the airline that put together the best lost-luggage department in the industry, and then couldn't understand why people were still upset. You should stop losing their luggage in the first place."

However, no matter how good claims service is, adjusters will inevitably run up against a claimant with a chip on their shoulders, he conceded, offering some techniques to gain the trust and cooperation of the most angry customers.

Most arguments, he noted, are started by claims representatives who do not listen to what the customer is trying to say, or who try to force claimants to do what they're told even if they don't believe the adjuster is right.

"You have a lot of hammers—'It says so in the policy,' 'It's the law,' and the most painful of all, 'I won't pay you unless you do what I say'—and if all you have are hammers, everything looks like a nail. You're going to whack away at everyone if a hammer is the only tool you have," he said. "It's much easier to address an issue and apologize for any misinformation or misunderstanding on the client's part."

Mr. Van contends that "most angry

claimants just want to be understood, so you'll get a lot further if you demonstrate to people that you know where they're coming from. You'll be more credible not because you're right and you have more facts, but because you're more understanding and helpful."

He also stated that adjusters will get more cooperation if they understand that "angry claimants aren't bad people"—rather, most are just understandably upset by their loss, frustrated by the process, uninformed, misinformed, or unsatisfied with the service they are getting.

He urged adjusters not to try to convince people they should not be angry. "You can't change how people feel with facts," he said. "Logical sequencing—'You shouldn't be mad because of A, B, and C'—does not ease hurt feelings. Even if you do everything right, you'll have much more credibility if you apologize for whatever is going on, even if you're not responsible or cannot change it."

He advised adjusters that "instead of arguing with people or humiliating them, how about helping them? When people are angry they say stupid things, they're unreasonable, they don't 'get' things—that's no big surprise. Just help them through it as best you can."

He closed by noting that "most claimants are angry not because they know you're wrong, but because they know you're right. They're just frustrated. Deal with that. Don't fight it."

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Carl Van, President & CEO of International Insurance Institute, Inc. graduated from California State University Sacramento where he received his bachelor's degree in INSURANCE. He has been in the insurance claims industry since 1980 and has held the positions of Claims Adjuster Claims Supervisor, Claims Manager, Division Claims Manager, and Department Manger over Claims, Loss Control, and Premium Audit. Mr. Van has been an instructor for the Insurance Educational Association since 1988, teaching claims concepts, AIC, INS, and IEA courses, and is the author of many technical and soft skill workshops offered through the IEA. He has set up five in-house claims training programs for various insurance companies throughout the nation, and has written articles for Claims magazine, Claims People magazine, National Underwriter and California Insurance Journal, including coauthoring the highly acclaimed The 8 Characteristics of Awesome Adjusters.

Mr Van has been a keynote speaker at claims conferences around the country, a trainer at an international executive training program through UC Berkeley, and selected as the keynote speaker at Claims magazine's national ACE Conference. Other credits include being an arbitrator, a published author, a licensed agent, as well as a national auditor for a federal regulatory agency. He also serves as the Dealt of the School of Claims Performance.

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International Insurance Institute, Inc.

Carl Van, President & CEO

Corporate Headquarters

Ken Sanders, Executive Vice President

Mailing Address: 2112 Belle Chasse Hwy #11-319 Gretna, LA 70056

TEL: (504) 393-4570 Toll Free: (888) 414-8811 FAX: (504) 393-4571 www.InsuranceInstitute.com

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