



Important reminders from courses on business writing, communication

Business Writing Skills for the Claims Adjuster

What is written in letters really does matter

Many of us in the claims business forget that what we write influences our interactions and relationships with our customers. We are setting a tone and making a connection with our written words in both e-mails and letters. We have to be careful to set the right tone and make a positive connection when writing to our customers.

Many juries have awarded large monetary damages to Bad Faith plaintiffs simply because of the tone of a letter.

Avoid these pitfalls

Too Many Words

- One word is better than two
- Limit your sentences to 17 words (or less)
- Edit ruthlessly

Clichés

- Avoid fad words and trite phrases like: *input, utilize, parameters, enclosed please find, and the above-mentioned file.*

Jargon

- Avoid insurance terms like, *subrogation* and *mitigation*.
- Never use a 25-cent word when a nickel will do.
- Keep it simple. Use *home* instead of *abode*, try *use* instead of *utilize*.

Condescending Statements

- Communicate from one human being to another, avoid the robot speak. *Of course* can be interpreted as: *any idiot knows that.*

Don't say:

- "We are certain you are concerned with saving money. Of course, you will mitigate your damages so we can mutually meet this end when processing your claim."

Try this instead:

- "If saving money is important to you, please protect your property from further damage."
- "Thank you."

Final Note

Writing business letters is vital to managing the outcome of claims and maintaining credibility when communicating with customers. Letters (and especially e-mails) can work for us making our jobs easier.

Effective Communications

Spoken words make up only 35% of the communication process; the other 65% is tone of voice and non-verbal cues or body language. For this reason, it is essential that the claims professionals working with customers over the telephone have the best possible verbal communication skills. The *Effective Communications* class focuses on the skills that will optimize both listening and speaking skills.

Listen for subtle clues about what the customer is really saying.

Since we may be limited to only verbal communication, we need to actively listen to what is said, how it is said, and even what is not said. It is essential to pick up on (and address) any snide comments, as well as any indications that the customer gives us that they may have questions or concerns about the claims-handling process. The customer may not directly come out and say that they are nervous, scared, worried, anxious, or uncomfortable about the claims process. But you may need to pick up on the subtle clues a customer gives.

Practice active listening without interrupting.

When you ask a customer a question, make sure you actively listen to their answer. Don't assume you know what their answer will be. Actively and carefully listen to their answer. It is also important that you don't interrupt them part way through their answer. You should even pause for a moment or two after they finish answering the question to see if they will resume giving you additional information. Be sure to acknowledge their response as being reasonable and incorporate it into your communication. This will demonstrate to them that you listened and understood what they just told you.

Some of the other effective communication tips discussed in this class are as follows:

- Be sincere and responsive.
- Be present (giving your full attention).
- Turn customer complaints into "Service Recoveries."
- Don't just tell them they are important, demonstrate it!
- Win over the customers one at a time (wow the customer).
- Monitor the clarity, volume, and rate of your speech (try to match their tone & pace).
- Utilize polite phrases (i.e. It was a pleasure speaking with you; I would be happy to assist you with that; Is there anything else I can assist you with?; Thank you for being so patient).