

Empathizing with customers

In this eight-part series, Carl Van shares his thoughts on the characteristics of the awesome adjuster. The series is to serve as a sort of road map for those interested in knowing what it takes to be among the top in their field. This series of articles is reprinted, with permission from Claims Magazine.

Very often, insurance companies are divided into two groups. There is the claim department, and then there is everybody who is not in claims. In any insurance company, claim operations tend to be islands unto themselves. While this may not be right, claims is a completely different world than the rest of the company. For that reason, claim operations need customer service statements.

A customer service statement is not a mission statement. It does not spell out a goal to be achieved. A customer service statement is a philosophy of sorts, a guiding principle, that tells anyone who wants to know how we, as claim people, would like to do our jobs.

The question is how well do we actually understand that accidents can be upsetting and unwelcome circumstances for our customers? Most claim adjusters will say that they certainly understand this to be true. When monitoring phone calls, however, I hear little evidence of this understanding.

I do hear claim adjusters tell customers that they must sign forms or they will not get paid. I hear adjusters tell customers that they must give recorded statements before anything can be done. Rarely, however, do I hear claim adjusters demonstrate that they understand that the customers have been through upsetting situations.

If we understand that accidents can be upsetting and unwelcome circumstances for our customers, who is telling

the customers that we understand? Is anyone? The awesome adjuster is.

Do you remember the column on interpersonal skills and the woman who refused to cooperate because she felt like a victim? When our only response is to tell her what will happen to her if she does not cooperate with us, it does not sound too much as if we understand that this is a difficult process for her.

How about that second statement about our customers being our partners? As we learned before, we have a tool called the hammer that we tend to bring out quite a bit. The best way of treating customers as partners is to let them know that we will do our best to help them whenever we can, and to point out how we will help them if they cooperate, rather than telling them what we will do to them if they do not.

Customer Service Standards

The area of claims contains five customer service standards. Awesome adjusters know them and practice them.

1 Explanation of the Process Our customers are entitled to know what is going to happen to them. They are entitled to know what steps we are going to take and an estimated time frame for those steps. Most of us do a pretty good job explaining to people will happen to them; unfortunately, we explain it in a way that sounds as if they will be run over by a steamroller. We tell them what they are going to have to do, when they are going to have to do it, and what will happen to them if they do not.

Excellent customer service entails explaining the process in a way that makes the customer feel that we are on their side, or that we are going to try to help them. This is true even of claimants who are completely at fault. We still can treat them with respect and be knowledgeable and fair-minded

about the claim process.

2 Empathy There is that word again. Although it is thrown around a lot in claim discussions, I rarely hear anybody demonstrating any empathy.

One day, I was listening to a loss report taker handle a call from a woman who was very upset. She already had called to report part of the loss information to another loss report taker, but had to leave for some reason. When she called to complete reporting the loss, she was frustrated that the new person did not have all the information.

The second loss report taker began by asking, "Madam, do you know where your car is?"

"Yes, of course I know where my car is," the woman responded. "It's sitting out in front of my yard. It's smashed. It's wrecked. I can't even drive it."

The loss report taker tried to calm her down by saying, "Ok, madam, that's fine, that's fine, are you injured?"

"Of course I'm injured. I have a cut running down my arm, for crying out loud. I already told the other person this. What's wrong with you?"

"Ok, madam, that's fine. Now, where can we take a look at your car?"

This went on for about five minutes when, finally, the report taker said, "Ok, madam, we'll try to get someone out there as soon as we can." The report taker hung up the phone, turned to me, and asked, "What was her problem?"

As soon as she asked this question, I realized that empathy was not part of her philosophy. What was this lady's problem? She had been involved in an auto accident. She was scared out her mind.

Most of us in claims will state that a big part of our jobs is to provide empathy. Whenever I ask a group of claim people to tell me when they offer empathy, I usually get responses such as, “When there’s blood,” or, “When there’s a serious injury,” or “When there’s a total loss,” or “When there’s a fatality.”

We tend to empathize with people when, if we were to put ourselves in their places, we would be rattled. If it would shake us up a bit to be going through what they are going through, that is the point at which we start to empathize. What happens to that criteria the longer adjusters are in claims? That’s right. They start to become desensitized.

Even a claimant reporting a scratched fender can feel upset or scared. This is still someone who has to pay \$500 that, perhaps, he does not have this month. He has to figure out how he will get his children to the day care center for three days without his car. This still can be a traumatic and unfamiliar event. As claim people, we have to remember that all customers have the potential for being upset, regardless of the size of the claim.

3 Fulfilling Promises Most claim people are truly outstanding at fulfilling promises, when they know that they have made them. Problems arise when we make promises that we do not realize. We might say something like, “Ok, Mr. Jones, I’ll call you back when we get the estimate.” What we do not realize is that we actually have made a kind of promise to this person. This person has an expectation of when we will call him and, when we do not call in two days, he calls us, thinking that we have broken our promise.

The key is to make sure that we understand when we are making promises. That means being specific about when we are going to call. Perhaps we could have said, “Mr. Jones, I’ll call you when the estimate comes in. It should take about three days. Since today’s Monday, I should definitely call you by Friday.”

4 Meeting or Exceeding Expectations The main characteristic of outstanding customer service is understanding what defines customer service. Customer service is meeting or exceeding customers’ expectations. There’s an additional point to this expectation, however.

Let’s say that I supervise an adjuster named John. One day, I walk up to John and say, “John, you’re going to be getting a call in a little bit. It’s going to be the most important call you will ever receive. In fact, in your entire career at this company, you will never receive a call from a more important customer than this person. So, heads up.”

In a few minutes, John gets a call. Are you going to see a change in John? Is he going to do something differently than he did before? Yes, he will. John might pay a little bit more attention. If the person expresses frustration or anger, he might actually apologize and show empathy. Would John make a phone call, even if it were not his job, if

it would help the claim process go more smoothly? Of course he would. In fact, John will make a lot of decisions in light of who he thinks this customer is.

Here is my point: anything that John changes, because he thinks that he knows who is calling, highlights an opportunity for improvement. It shows that we could change if we wanted to, we just do not want to. The reason we do not want to is because we believe that it would take too much time. The truth is, however, that most things that we would change, if we thought that we would be dealing with the most important customer ever, actually would save us time.

The idea is not to run around treating every single customer as if he were the most important customer. The idea is that, if we would be willing to change some things for the most important customer we ever had, and those things would make our jobs easier, why not do it for all of our customers? The awesome adjuster does.

CLAIMS EDUCATION MAGAZINE

Claims Education Magazine™ is solely owned by:

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