

Saying It the Right Way

Claims Telephone Techniques — The Good and Bad

By Carl Van

Many claims professionals make statements that have an effect opposite of their intent. These are simple, honest mistakes that most claims people can change once they realize how the customer hears them. (See page 13 for a detailed description of the Awesome Claims Customer Service course.) For example:

Trying to get a customer to be patient:

- The adjuster says: “Sir, you’re going to have to be patient.”
- The customer hears: “Sir, since I’m not taking your situation seriously and I’m overworked, I don’t really have the time necessary to do a good job for you, so you’re going to have to be patient.”
- The adjuster should say: “Sir, I understand the need to get this claim resolved promptly and efficiently for you. I will do everything I can to keep it moving.”

Trying to get a customer to trust him/her:

- The adjuster says: “Sir, you are going to have to trust me on this.”
- The customer hears: “Sir, I have no reason for the things I do or say. If I did, I would explain them to you in a way you could understand. So, question everything I tell you. And for heaven’s sake, don’t trust me.”
- The adjuster should say: “Sir, you have every right to question the process. You, like me, want to make sure you get everything to which you are entitled. I’ll do my best to make things clear.”

Trying to get a customer to calm down:

- The adjuster says: “Sir, I don’t know if

there is any reason to get excited over this.”

- The customer hears: “Sir, you have no reason for your actions, and your feelings have no value. What a hysterical moron you are.”
- The adjuster should say: “Sir, I can understand why you are frustrated. Let me see if I can help.”

Trying to get a customer to be reasonable:

- The adjuster says: “Sir, you are going to have to be reasonable about this.”
- The customer hears: “Sir, you are not a reasonable person. I’m going to make you change your mind. And when you do, you’ll be proving that I was right for calling you unreasonable.”
- The adjuster should say: “Sir, I understand your points. You are obviously a reasonable person. You are entitled to an explanation, and I’d like to provide that to you now.”

Sometimes customers transfer anger to us. We know this. Don’t fight back. Instead, seek to reassure the customer that you are listening to them and their concerns. While being empathetic is largely an innate characteristic, there is one thing that the claims professional can say that is rarely said, which can have a very positive impact on demonstrating empathy. This one thing is: _____.

Telephone Techniques to Avoid

Often unknowingly, employees make a telephone statement that will leave customers with negative perceptions. The following are some real comments and statements overheard while monitoring telephone conversations. They have been separated into three sections:



- **Careless.** Things said innocently enough, can leave a bad impression of customer service.
- **Reckless.** Things that really should have been known would cause negative feelings.
- **Obnoxious.** Things that should have been left unsaid.

Careless

1. *I’m sorry. Mr. Lark is still at lunch.*

Problem: Sounds like he has been gone a long time.

Improved: Mr. Lark is at lunch and should be back at 1:30. Can I help you?

2. *I don’t know where Tom is. Can I have him call you?*

Problem: Sounds like we don’t know where our people are.

Improved: Tom is away from his desk. Can



I help you?

3. *Deborah is in the middle of a big customer problem. Would you like to leave a message?*

Problem: If you have big customer problems, don't broadcast them to other customers.

Improved: Deborah is helping another customer right now. Can I help you or would you like to leave a message?

4. *Mr. Taylor is on vacation. I think he went fishing somewhere.*

Problem: Customers don't need to know our personal lives.

Improved: Mr. Taylor is on vacation and will be back on the 10th. Can I help you?

5. *Ms. Marks? No sorry, she went home early.*

Problem: Sounds like she is a slacker. Or even worse, she ran out of work.

Improved: Ms. Marks is gone for the day.

Can I help you?

6. *Ms. Watson is not back from lunch yet.*

Problem: Same as #1 above.

Improved: Ms. Watson should be back from lunch at 1:00. Can I help you?

7. *Hopefully our appraiser's estimate will be accurate.*

Problem: Doesn't sound like there is much confidence in the staff's abilities.

Improved: Our appraiser will make every effort to catch all of the damage.

Try some for yourself. See if you can identify both the problem with the statement, and write an improved version.

8. *Underwriting takes forever to answer the phone.*

Problem: _____

Improved: _____

9. *What do you need?*

Problem: _____

Improved: _____

10. *You're going to have to understand.*

Problem: _____

Improved: _____

11. *You're not understanding how that works.*

Problem: _____

Improved: _____

12. *Listen to me...Just wait, hear me for a minute.*

Problem: _____

Improved: _____

13. *I can't say anything until I see the file. But I did not miss the bill.*

Problem: _____

Improved: _____

14. *It seems like you're confused.*

Problem: _____

Improved: _____

15. *Listen to what I'm gonna tell you.*

Problem: _____

Improved: _____

16. *That's not how I deal with it.*

Problem: _____

Improved: _____

17. *Look, I don't know if there is any reason to get excited about it.*

Problem: _____

Improved: _____

18. *I don't know what you're really addressing here.*

Problem: _____

Improved: _____

19. *I don't mind discussing this with you if you can keep the issues separate.*

Problem: _____

Improved: _____

20. *Sir, how could I know without looking up your file? I deal with 100 claims a month.*

Problem: _____

Improved: _____

21. *Let me call you back right away.*

Problem: _____

Improved: _____

22. *This is a first-party claim.*

Problem: _____

Improved: _____

23. *A check was issued to you on Wednesday.*

Problem: _____

Improved: _____

24. *I need to take a recorded statement from you, sorry.*

Problem: _____

Improved: _____

25. *Ms. Taylor is not here. She had a medical emergency.*

Problem: _____

Improved: _____

Reckless

26. *Mr. Mark, under your ALE coverage, you are entitled to comparable living. That's a four-star hotel. Are you a four-star person?*

Problem: Clearly implying this customer is not worthy.

Improved: Mr. Mark, under your ALE coverage, you are entitled to something comparable to your lifestyle. Let's look for a hotel along those lines.

27. *You'll have to talk to your adjuster when he gets back. His file notes don't make any sense.*

Problem: Makes the adjuster look bad.

Improved: I see your adjuster has been working on this issue. It would be best to speak with him when he returns. May I have him call you?

28. *Forget everything your agent told you.*

Problem: Makes agent look bad, which makes us look bad.

Improved: I understand your agent tried to help you with your coverages. Let me explain them in more detail.

29. *Sir, it just doesn't matter how mean our insured was to you, that's got nothing to do with your B.I.*

Problem: Demeans the person's feelings and concern.

Improved: Sir, if our insured treated you badly, I am sorry. I am sure that was difficult for you. The best way I can help you at this point is to focus on your claim.

30. *My supervisor's not here. Even if she were, she'd agree with me.*

Problem: Completely argumentative.

Improved: My supervisor is away from her desk. We have discussed this in the past, and the information I am giving you is correct. However, if you would still like to speak to

her, I can have her call you.

Try some for yourself. See if you can identify both the problem with the statement, and write an improved version.

31. *You missed the entire point of my letter.*

Problem: _____

Improved: _____

32. *If you persist in this, you'll lose.*

Problem: _____

Improved: _____

33. *As you no doubt realize, we don't cover that.*

Problem: _____

Improved: _____

34. *That's no reason to not give me a statement.*

Problem: _____

Improved: _____

35. *(Leaving message) Please call me between 1:00 p.m. and 1:15 p.m.*

Problem: _____

Improved: _____

36. *You failed to notice that I already paid that.*

Problem: _____

Improved: _____

37. *You overlooked the fact that the police report blames you.*

Problem: _____

Improved: _____

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What You Say Matters

Many claims people will use phrases passed down to them through the years without really appreciating the impact. This is especially true when trying to set up an effective negotiation. Here are some common things that adjusters say when negotiating with customers, along with some suggestions for improvements.

Don't Say

- We're going to offer you....
- We're willing to pay you....
- Your claim is only worth....
- We'll throw in \$500....
- I was hoping you'd be reasonable.
- Per the policy, we don't owe you....
- You're not entitled to that.
- You are going to have to understand.
- Since this isn't a major injury, we will only pay....
- I didn't call you because you left the wrong number.
- If you don't give me a recorded statement, I can't pay your claim.
- Your car isn't worth \$3,000; let me prove it to you with my report.
- You need to fill out the form and return it to me.
- You need to trust me.
- You'll need to be patient.
- You'll need to stay calm.

Say

- The value of your claim is....
- We want to pay you....
- Your claim is worth up to....
- We'll adjust the value of your claim by \$500....
- I know you're a reasonable person.
- I would like to pay that, but your policy does not allow it.
- Unfortunately, that is not covered under the policy.
- It's important for you to understand.
- Because this is an important situation, let me outline what we can pay.
- I'm sorry I didn't call; I had the wrong number.
- If you allow me to take your recorded statement, I can consider your version.
- I understand you believe your car is worth \$3,000.
- Would you please fill out the form and return it to me?
- I understand this is important to you.
- I understand the need to handle this promptly.
- I understand that this can be upsetting.

Obnoxious

38. *If you won't give me a statement, you'll get nothing.*

Problem: This is a threat.

Improved: I understand that you do not want to give me a statement. Let me explain how providing me with a statement can help you.

39. *How many claims have you handled?*

Problem: Pulling rank on customers always results in hard feelings.

Improved: I understand that you would like your claim handled that way. Let me explain how these things are handled.

40. *I need receipts. Without receipts, how would I know you weren't lying?*

Problem: Just implied customer is a liar.

Improved: I will need the receipts to document the file and make sure that you receive everything to which you are entitled.

Try some for yourself. See if you can identify both the problem with the statement, and write an improved version.

41. *I'll call when I can. I have serious claims I have to get to first.*

Problem: _____

Improved: _____

42. *Go ahead. Maybe your attorney will have better luck getting you to understand.*

Problem: _____

Improved: _____

43. *If you were smart, you would have added comp and collision.*

Problem: _____

Improved: _____

44. *I'm going to need to take your statement. Please try telling the truth.*

Problem: _____

Improved: _____

45. *I'm tired of asking you for this information.*

Problem: _____

Improved: _____

46. *You conveniently neglected to mention that he was out yesterday.*

Problem: _____

Improved: _____