

A New Look at an Old Friend

On Course is usually dedicated to taking a look at these new or updated courses offered by International Insurance Institute, Inc.

Because we consistently receive requests for more information on our most popular class, Awesome Claims Customer Service, we thought we would provide a blow by blow description for those who may be interested.

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Awesome Claims Customer Service

At the beginning of class, we ask the students to complete this sentence. "My job as a claim professional would be SO MUCH EASIER, if the customer would just...."

Usually, the responses we receive are:

- Trust me
- Be patient
- Cooperate
- Be reasonable
- Tell me what they want
- Listen
- Remember what I told them
- Stop calling so much
- Calm down

This is basically the agenda for the class. The class teaches the claim professional to accomplish all of those things, while making the job much easier.

1st hour

Exercise and discussion centered on the fact that claims is a customer service business, and customer service is the main function of the claims department. Students are shown how a focus on customer service can result in their job becoming much easier.

The five standards of outstanding claims customer service are outlined and discussed. Many claim professionals will struggle when asked to finish the following sentence, "customer service is...."

Meeting and exceeding expectations is a focal point as adjusters realize how they can dramatically improve customer service just by taking the time to set customer expectations.

2nd hour

"Nail Down Questions" are demonstrated and practiced as a way to greatly enhance the adjuster's ability to know when a customer is actually listening, and to increase the customer's retention of the information provided. This should result in fewer misunderstandings and fewer follow up calls by the customer.

Dealing with snide comments often made by



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customers is covered.

The three step process to gaining customer cooperation is outlined and practiced. Many claim professionals are pretty good at using the “Claims Hammer”, which points out to customers what will happen if they don’t cooperate (*if you don’t sign this form, we can’t pay you*). The three step process to gaining cooperation is intertwined with different ways of saying the same thing (*if you are able to sign this form, we can get busy paying your claim*).

3rd hour

Dealing with the “Question after Question” cycle. Adjusters become frustrated with customers who keep asking question after question. Adjusters often do not realize they are not hearing what the customer is really asking for. The five step process of dealing with the “Question after Question” cycle is outlined and practiced. This will result in the customer gaining confidence in the adjuster, and feeling they have been listened to.

“Too many telephone calls” is always the number one item claim professionals will list as what gets in their way of getting their work finished. This section provides several ways adjusters can improve customer service while reducing the need for customers to call as often. Adjusters learn to avoid using phases that almost guarantee will make a customer call back a few minutes after the conversation ends.

4th hour

Many claim professionals make statements that have an effect opposite of their intent. These are simple, honest mistakes that most claim professionals can change once they realize how the customer hears them. These are discussed and practiced in class. 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, and don’t really have the time necessary to do a good job for you, 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 you are entitled to. 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.”

5th hour

Managing customer interactions is a big part

of the perception of customer service. In this section, we outline and practice the best way to deal with: the assertive/demanding customer; the angry customer; the passive customer; and the talkative customer. The five step process to dealing with an angry customer are practiced in detail.

6th hour

During negotiations, claim professionals are usually so focused on the facts, they do not see that the driving force behind the customer’s objections are emotional. In this section, we go over the process during the negotiations that will help decrease customer nervousness and anxiety and instill a high level of confidence.

Claim professionals are pretty good at getting customers to “give in”. This process will help the adjuster gain agreement from the customer rather than the customer just giving in. This will result in fewer complaint calls and much quicker claim resolution.

7th hour

Of everything that drives claim performance, nothing is more important than attitude. A claim adjuster’s attitude toward the customer will drive virtually all interaction, whether it be in person, on the phone, or even in writing.

This sections helps adjusters develop a positive attitude toward the customer, their job responsibilities, their personal development, and of course their own job satisfaction. ■

