

Lessons of the Past

Here are some reminders from two of our favorite courses.

Awesome Claims Customer Service — Part One

In Awesome Claims Customer Service, part one, students learn that “people will accept what you have to say, to the exact degree you demonstrate you understand where they are coming from.” We accomplished this by gaining confidence through a high level of understanding.

This is reflected in situations in which people ask continuous questions. They do so not because they want a lot of information, but simply because they are nervous and anxious. Many hypothetical questions are indicators of nervousness or anxiety. Start by comforting the customer. Let them know that they have a competent individual who knows what they are doing, and cares about doing a good job.

Strategies for stopping the question cycle:

- Acknowledge:* Acknowledge that you understand how important this is to them.
- Empathy:* Empathize with the feelings the customer may have. Don't be too intrusive.
- Permission:* Let the customer know it's perfectly normal to be concerned.
- Experience:* Make a modest comment about your experience, but never downplay the importance of the question.
- Promise:* Tie the empathic statement into a promise that you will use that experience to do everything you can to make the process go well.

Here's an example: “Ms. Smith, I can see by your questions that it's important for this claim to go smoothly. You may be a little nervous or a little anxious. That's fine. I know this is new for you, but I've been handling claims for some time now, and I've got a pretty good handle on what is important to make sure this claim goes smoothly. I can't promise that everything is going to go perfectly. What I can do is tell you that I will do everything within my power to make sure that it does.”



Negotiations for the Claims Adjuster

In Negotiation Training for the Claims Adjuster, students analyzed negotiation techniques, starting with building cooperation.

Have a process

- ▶ Know your strengths and weaknesses.
- ▶ Prepare logical explanations.
- ▶ Anticipate objections.
- ▶ Determine your maximum settlement point.
- ▶ Establish your target settlement point.
- ▶ Decide on your negotiation strategy.
- ▶ Identify what information you hope to learn during the negotiation.
- ▶ Decide what information you are willing to reveal.

Prepare logical explanations to support each point

Always apply the “so-what” test when negotiating with an attorney. Instead of implying a point, come right out and say it. Don't say, “Your client did not even go to the doctor until 30 days after the accident.” So What? Say, “Your client did not even go to the doctor until 30 days after the accident, and that makes us believe the injuries he is claiming didn't come from this accident.”

Set the anchor

Establish your offer to set the anchor. Then calmly discuss numbers as fact, rather than demands. Maintain your tone.

Watch the pitfalls of your words:

Don't Say	Say
We're going to offer you....	The value of your claim is....
We're willing to pay you....	We want to pay you....
Your claim is only worth....	Your claim is worth up to....
We'll throw in \$500.	We'll adjust the evaluation of your claim by \$500.

Make an effective opening statement

- ▶ Establish credibility by reviewing the leg-work you have done.
- ▶ Remind the other side of concessions.
- ▶ Define how settlement eliminates risk.
- ▶ Stress the importance of a settlement.
- ▶ Define terms up front.
- ▶ Explain the process of your evaluation.
- ▶ Talk about your intent to be fair to all parties. ■

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