

Interpersonal Skills: Avoid the Hammer!

BY CARL VAN

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, at least at this stage, in knowing what it takes to be among the top in their field. This article is the third in an eight-part series, and is reprinted with permission by *Claims Magazine* –Ken Bohn, Senior Editor

I have been fortunate to have had the opportunity to discuss the topic of interpersonal skills in articles and in seminars around the country. Those discussions invariably lead to the topic of the claim hammer.

Because that has been talked about enough, I am going to shift gears and

Based on my observations, most arguments are started by the claim person, who did not hear what the customer had just said. Most arguments could be avoided if both parties actually heard what the other was saying.

discuss what adjusters should do instead of using the hammer. For those of you who are unfamiliar with the phrase, I will just describe it as the way we in claims get people to cooperate by threatening them or giving them ultimatums.

Don't get me wrong, the claim hammer is a pretty good tool but, as the old saying goes, "When all you have is a hammer, everything looks like a nail."

I have monitored phone calls and made observations all over the country, in many different claim offices. If one does nothing but listen to phone calls in claim offices, one is bound to hear

arguments. Based on my observations, most arguments are started by the claim person, who did not hear what the customer had just said. Most arguments could be avoided if both parties actually heard what the other was saying.

Take the following example:

Adjuster: "Ms. Garcia, I need you to get an estimate on your car damage and mail it to me."

Ms. Garcia: "No way. I'm not going to do that."

"Well if you don't, we can't pay you."

"I'm not doing it."

"Why not?"

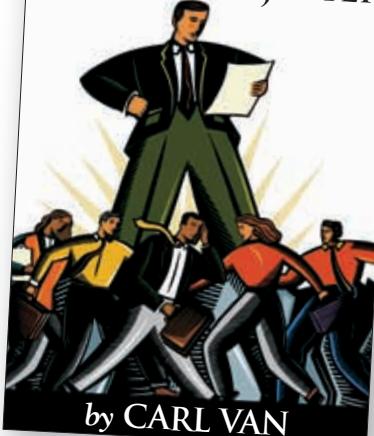
"Because I'm the victim here, you guys ran into me. Why should I run around doing your job?"

"It's not my job to prove your claim, it's your job. So if you don't want to get an estimate, you don't have to, but you won't get paid unless you do."

When the adjuster finally asked why, the customer told him. However, he reacted to what he thought he heard, which was "Why should I do your job?" What he did not hear, unfortunately, was that Ms. Garcia had just called herself a victim.

To an awesome adjuster, it should be clear right away that this person was saying why she would not cooperate. Usually, the word victim is associated with a crime of some sort. Ms. Garcia was using the same word that she might use to describe herself in the event that she had been held up or attacked in some way.

THE 8 CHARACTERISTICS OF THE AWESOME ADJUSTER



by CARL VAN

The funny thing is, she was perfectly justified in feeling that way. The way that she saw it, she had not done anything wrong. Someone ran into her while she was minding her own business and, now, she was the one who must miss a day of work; now she was the one who must run around and get an estimate. She was the one who was being inconvenienced. None of this was fair, and for her to feel like a victim was perfectly reasonable.

The problem was that the adjuster did not hear that. He heard "Why should I have to run around doing your job?"

How should the adjuster have responded? If you are a fan of the show *Seinfeld*, as I am, you will remember an episode in which George concludes that every single decision that he has made, every single approach that he had taken in his past, had been wrong. Every gut instinct always had led to disaster. So, he devised a new philosophy: if every single decision that he makes is wrong, the opposite must be right. From that point on, instead of doing what he would normally have done, he did the exact opposite. Things worked out very well for him. He found a new girlfriend and a new job, and his life became quite blissful (for a while).

I am not necessarily suggesting that philosophy. I am saying that, in order to be persuasive, we often pull out the claim hammer; which is the exact opposite of what we should do. The opposite of hitting someone with a hammer to get him to give in from the pain is to simply acknowledge where he is coming from. Awesome adjusters use the tool of acknowledgement to gain cooperation and save time.

The Real Power Tool

Yes, the claim hammer is a pretty good tool and, in some cases, it might be the right one, but what I am about to talk about now is what I refer to as a power tool. A power tool does the same job as the original tool, but much more effectively and efficiently. The power tool that can change the way someone feels is acknowledgement.

In the event that you are trying to be persuasive, the first two steps are pretty clear. The first is to ask why, and the second is to acknowledge the other person's point of view. I would like to propose a maxim in claims: People will accept what you have to say, to the exact degree you demonstrate that you know where they are coming from.

In the example, the adjuster started an argument by pulling out the claim hammer and whacking away at the customer who did not want to get an estimate. Watch how the tempo of the conversation changes if the adjuster uses the right tool. Teresa George knew how to use this tool. Today she is a claim manager for a national insurance carrier but, once upon a time, she was a claim adjuster. Here is how she would have handled it:

Teresa: "Ms. Garcia, I need you to go out and get an estimate on your car and send it in."

Ms. Garcia: "No way. I'm not doing that."

"Uh, okay, can you tell me why?"

"Because you guys ran into me. I'm the victim here, why should I run around doing your job?"

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"Ms. Garcia, if you don't want to go get an estimate, because you are feeling like a victim right now, I can understand that. I know you weren't doing anything wrong, and feel dragged into this thing that you didn't want to be in. Now, you are being asked to take the time to try to deal with all this. If you feel that that's unfair, and if you feel like the victim, I completely understand that. That's very reasonable."

Notice what Teresa did in this case. She completely reduced the anger by acknowledging it. She did not agree with it, nor did she say, "Yes you are right, you are a victim." She simply acknowledged Ms. Garcia's feelings. She called her a reasonable person, reasonable for the way she felt.

The more closely that Teresa ties what she wants the customer to do with the customer's changing the way she feels, the more likely that Ms. Garcia is to do it. Watch how Teresa continues:

Teresa: "If you are able to go out and get an estimate, some good things will happen. Number one, you'll be able to pick the body shop of your choice. Number two, you'll be able to be there

Rather than trying to convince someone that they are wrong, it is much easier to convince him that you understand where he is coming from.

when they write the estimate so that you can point out any damage that someone else might miss. Number three, if you can send this estimate to me right away, I will do everything that I can to get this payment issued to you.

"Finally, and most importantly, once this is paid, and your car is repaired, and all of this is over and done with, perhaps you won't have to feel like a victim anymore. Would you be willing to go get this estimate so that I can help you?"

Teresa in this case, linked Ms. Garcia's changing the way she felt to what Teresa wanted her to do. Once the customer does what Teresa wanted her to do, she would not have to feel like a

victim anymore. Teresa heard what the customer had said about her feelings and used it to her advantage.

The idea of acknowledgement is extremely important. Rather than trying to convince someone that they are wrong, it is much easier to convince him that you understand where he is coming from.

What are you acknowledging? You are acknowledging that the other person is a reasonable person for his beliefs or circumstances. You are not saying that you agree with him. You are not saying he is right. You are simply saying that you understand his feelings and that he is reasonable for his beliefs.

The tool of acknowledging where someone is coming from is a very high-powered tool, and one that claim people should have charged up and at their disposal at all times.

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