

Understanding and Addressing Crisis for Catastrophe Adjusters

Editor's Note: The following is an excerpt of a new two-hour adjuster continuing education course which will soon be available online and live through Florida Insurance University & The University of Central Florida at www.ce.ucf.edu/insurance

A catastrophe adjuster is expected to be an investigator, mediator, and negotiator in the midst of a disaster. It is inescapable that the stress that affects the victims of a disaster will also affect the adjuster as well. The dominant element in the development of a crisis is always stress. While initial concerns after a crisis are rescue, safety, food, and shelter, the long-term problems involve rebuilding, financial recovery, and legal complications that may result in litigation.

The American Red Cross, in recognition that catastrophes leave mental and emotional damage in their wake, deployed psychiatrists, psychologists, and mental health counselors to the Katrina-ravaged Gulf Coast.

Both survivors of catastrophes and catastrophe adjusters are on 'overload' and in a basic survival mode for the first several days following the event. After that, whether things are getting worse or not changing, people begin to realize that everything is gone. Traumatic events, whether natural disasters, accidents, or terrorist attacks, can cause an aftermath of horror, helplessness, and fear of serious injury or death.

Recognizing Adjuster Burnout

Persons who work in crisis situations, are referred to as 'Interveners' by mental health professionals. Interveners work in areas of high stress and consequently often suffer from high stress levels themselves. Adjusters fall into this category.

Catastrophe adjusters serve those who are experiencing crisis, and victims of a disaster may have poor to little coping abilities. Adjusters know that claimants expect them to problem-solve and 'make it all better.'

Adjusters deal with angry, frightened people everyday, so it is important to realize that each adjuster has a personal threshold for stress and coping. Catastrophe adjusters live away from home for a considerable time in a difficult, distasteful environment. This is stressful and wearing. Adjusters often start to feel:

- Angry, resentful
- Isolated
- Tired with extreme fatigue

- Loss of feelings for the victims, almost angry with them
- Sleep disorders, headaches, and stomach problems
- Marital and family problems
- An increasing sense of helplessness
- With the increase of stress the perception of options becomes less.

Both the adjuster and the victims can become incapacitated as a result of unmanaged stress.

Signs of an Adjuster in Crisis

- Have you withdrawn and become depressed?
- Do you feel nervous, numb, or panicky?
- Do you have trouble making decisions?



- Do you no longer trust anyone or anything?
- Do you use drugs or alcohol to excess?

An adjuster in crisis will go through the same stages as victims of a disaster. Being in the midst of a scene that everyone else is trying to flee from can be overwhelming.

Vicarious Traumatization

A catastrophe adjuster should realize that listening to the traumatic stories of others puts the adjuster at risk for a reaction known as Vicarious Traumatization (VT). VT is distinguished from Primary Traumatic Stress as follows:

- Primary Traumatic Stress is the direct exposure to, or the witnessing of an extreme event where one is overwhelmed by trauma.
- Vicarious Traumatization is the transmission of traumatic stress by interacting with victims of trauma. It is a natural and inevitable response

to spending significant time working with victims of catastrophes. Adjusters will have some kind of natural response to hearing tragic stories over and over again!

Vicarious Traumatization is also called 'The Intruder' by psychologists. It intrudes on and disrupts four main areas of functioning: cognitive, psychological, memory, and world view. It decreases trust, a sense of safety, self-esteem, intimacy, and connectedness to others. It can also result in an adjuster 'minimizing.' Minimizing issues in situations is the discounting of the overall impact or seriousness of the things that someone is challenged to deal with.

Take Care of Yourself

Adjusters will often neglect themselves during high times of stress. Not enough sleep, eating on the run, no exercise, or time out. Conversely, taking time to care for yourself will afford you the energy and clear thinking you need to

be effective in your work. Through all, you must remember, you are in charge of you and the choices you make will either affect you in a positive or negative manner. You, are your most important piece of equipment, maintain it!

Recommendations

The Center for the Study of Traumatic Stress has the following recommendations:

- Establish a work-rest schedule for yourself and follow it;
- Provide a minimum of 4 hours of sleep during each 24 hour period ;
- Drink and eat on a regular schedule. Take every opportunity to assure that you are hydrated;
- Avoid alcohol and smoking;
- When you notice that others are stressed, assume that you are stressed;
- Identify a trusted co-worker who can evaluate your level of effectiveness and consult with them on a daily basis and provide a similar service to a co-worker who trusts you.



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