

Who's Picking Up the Claims Trash?

BY KEN SANDERS, CPCU

Contrary to what many people believe, awesome claims customer service is a group effort. We may think this task is an interaction between one claim-handling employee and one customer, but that concept couldn't be further from the truth. As we will see from a little exploration, it involves everyone in the claim organization to make relationships with customers work successfully.

Working in claims is a really tough job. It requires constant focus on providing help to people who have experienced traumatic and unexpected events in their lives. Awesome service depends on the help of everyone, from the support group, to the adjusting staff, to front-line management, even to the executive staff. No one is exempt from defining, supporting, and executing superior customer service.

One of the core axioms of customer service, attributed to the great Walt Disney, is, "Don't pass the trash." As I have heard the story, Mr. Disney was walking the Magic Kingdom with a Disney executive one fine, sunny day. As they strolled along the pathway, the executive walked past a piece of trash lying on the ground. Mr. Disney stopped, looked at the executive, and nodded his head in the direction of the trash.

The executive stood still, puzzled by what Mr. Disney was trying to relate. He was quite astonished when Mr. Disney bent down, picked up the trash and threw it away. Mr. Disney then turned to the executive and said, "Here at Disney, we never pass the trash."

It's Our Responsibility

Mr. Disney made sure that everyone, regardless of position, understood it was their responsibility to keep things clean for their guests. To this day, this concept is still practiced at all Disney theme

parks. Sure, there are janitors and clean-up crews, but no one is exempt from the responsibility to do their part.

The Disney goal is to focus everyone on keeping the park clean, so trash rarely hits the ground. The next time you visit a Disney theme park, I'm sure you will notice a little trash here and there, but probably not for long. You will probably also notice that you won't see too many cast members pass that trash on the ground.

You may be asking yourself, "What does this have to do with customer service in claims?" My answer to you is, "Plenty!"

As taught in our "Awesome Claims Customer Service" classes, the words we use when speaking or writing to customers can have a dramatic impact on how our customers view their experience of dealing with us. Our words are influenced by our attitudes, stress levels, and how we view our jobs. If we don't have a positive attitude or manage our stress appropriately, we won't see our jobs as an opportunity to help others.

Instead, we will use language, both written and spoken, that can ruin our chances at having successful customer interactions. When we say and/or write things that are condescending, negative, vague, or confusing, we are creating our own brand of trash. This trash creates many negatives, such as loss of customers and credibility, increased calls, and countless other negative consequences.

You Are the Organization

The best claims operation is one where everyone realizes that they, as individuals, are representatives of the organization. Moreover, a customer dissatisfied with any one individual's performance, is a customer dissatisfied with their organization's performance.

Most people would agree with Disney's philosophy that everyone is responsible for keeping things clean. That being said, why is it that so many of us just walk on by when we hear a co-worker saying something to a customer that we know will only produce customer service losses instead of wins?

The same is true of a letter or an e-mail, sent to a customer that will create negative feelings, poor communication of information, or confusion. If we don't coach one another through the bad times, we are just as guilty as the faulting party by aiding the constant passing of trash. It's not just management's job, it's *all of our jobs*.



In our “Awesome Claims Customer Service” classes, claims people can easily list many of the benefits of providing awesome customer service: more satisfied customers, higher policy-holder retention, increased cooperation, more credibility, easier work and job satisfaction. Through awesome customer service, we can easily increase personal benefits and customer retention to higher profits, job satisfaction, job security, better benefits, and even better bonuses. So why not help each other be a part of that effort?

Customer Retention Is Our Goal

When we provide superior customer service, we retain customers. This is true of the insurance industry and any other service provider. When an organization is more profitable, the results usually filter to employees, ultimately resulting in salary increases, an improved work environment, and better capitalization of benefits.

So why shouldn't we all focus on customer satisfaction? In my experience from working in claim operations over 25 years, I can think of nothing employees have more direct control over than customer service. If the benefits of improved service lead to so many positive things for employees, we should all be aware of the customer-service trash on the ground—and pick it up.

How? Let's talk!

I recently visited Kathleen, a friend who is a claim adjuster. She proudly took me on a tour of her office with her boss, telling me how fantastic their customer-service scores had been. I congratulated them on their accomplishments, but while on the tour, I watched both of them walk right past trash right in front of them. They never even slowed down; they just walked on by.

Making customers feel bad is just one example.

I heard one adjuster, on the phone, tell a customer, “If you were smart you would have added comp and collision.”

Another adjuster said to a customer, “I will be taking your recorded statement. Please try and tell the truth.”

Both comments, although quite innocent, have the potential of making the customer feel bad. This is trash!

We turned a corner when I heard another example. Two adjusters sat in their cubicles and talked about a customer.

“I can't believe the jerk I just talked to. He wants an extension on his rental to go on vacation,” the one adjuster said.

“Like that's our problem; what a dope,” the other adjuster responded.

Not only was that trash, it was hazardous waste, which could be very detrimental to the organization.

At lunch I asked Kathleen about this, and she said, “Oh, Ken, they are just blowing off steam.” I told her she was correct, but that they were also undermining their success in customer service.

“Well I can't help what other people do. What am I supposed to do about it?” she replied. I told her to pick up that trash by correcting it.

Kathleen asked what she should have done. I told her about Mr. Disney and his “never pass the trash” philosophy. Of course, she pointed out these weren't ice cream wrappers or empty drink cups, but behaviors.

“Exactly,” I told her, “But without question these behaviors are still trash. This is exactly the type of trash that can destroy customer service organizations.”

“How do you pick up this type of trash?” Kathleen asked.

“Simple,” I said. “You have a quick conversation with the person who is



tossing it around, and offer advice on how to prevent it in the future. She was astonished that anyone would suggest that she get involved in someone else's business.

"That's the problem," I said, "It's your business too, because it reflects on you and your company. As long as you think it's not your business, you are letting trash pile up right in front of the customer."

We went to see Austin, the first adjuster, again and I said to him, "Austin, when you said, 'If you were smart, you would have added comp or collision,' that customer might have felt you were calling him dumb. Next time, try, 'To protect yourself against this situation in the future, you may want to think about adding comp and collision.'"

Much to Kathleen's surprise, Austin did not flip out or get indignant. He didn't even file slander charges. He just said, "I didn't mean to call the

customer dumb, but I can see your point. I'll try that next time."

We went back to Lynn and I said, "Lynn, when you said, 'Please try and tell the truth,' the customer may have felt you were calling them a liar, or at the very least, someone who finds it difficult to tell the truth. Next time, try, 'It is important that we get all the facts correctly, so I want you to feel free to be perfectly forthright in your answers.'"

Lynn didn't go ballistic. She just said, "I was wondering why people always get so defensive when I take their statement."

Finally, we went back to John and Steve, the last two adjusters I overheard. I motioned for Kathleen to give it a try. Sheepishly, she approached them and said, "You know guys, remember, we learned in class that to label a customer with a negative term can alter our attitude toward the customer. That comes out in our interactions with them."

She turned to John and said, "John, you could have easily said, 'This customer wanted extra rental time for a vacation, so I had to point out that although I understood why they wanted it, that sort of expense is not covered.'"

John, looking puzzled, said, "That wouldn't have even been funny. What would be the point of saying it like that? I'm just trying to tell a story. Steve isn't going to laugh at that."

Just when I thought Kathleen was going to back down, she replied, "Well maybe we aren't here to make fun of customers. Maybe we should just try to help them."

Steve, who was a part of the trash-talking himself, smiled and said, "Yeah, John, try to keep focused, will you?" and walked away. John rolled his eyes, but said he would try to cool the trash-talking in the future.

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Some Final Pointers

So how do you get to the point where everyone in the organization feels obligated to never pass the trash? It starts with communication at every level.

Conduct a special meeting to go over what customer service is and what it means to the organization. Discuss where you stand, and where you want to be. Stress the benefits of providing outstanding customer service to each individual and give them permission to be selfish about benefits. Why not? If you're selfish about benefits derived from world class customer service, everybody wins, especially the customer.

Introduce the concept of "never pass the trash," and emphasize how it is everyone's duty, from support to the CEO, to stop and pick it up. Explain that a duty exists to coach one another when we hear, see, or read something that will have a negative influence on the customer's perception of the service they are receiving.

Teach everyone how to coach. This is the toughest part, but it starts with giving honest feedback, tips to improve, and most importantly, teaching employees to take feedback as a gift and not criticism. It is important that we are willing to accept help from others and not think we are being belittled.

Get management's involvement. Management must understand and believe in this concept and lead the way by picking up the trash. Once that is accomplished, everyone will start doing it. Before you know it, there will be less and less trash to pick up and results will improve tremendously.

This task isn't easy, but the rewards are bountiful. When you have an entire staff energized and eager to pick up the trash, every aspect of the organization will improve.

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