



Effective Communication is Key When Handling Claims in the Aftermath of a Hurricane

By Jose Pagan

With the recent landfall of hurricanes Matthew and Hermine, property adjusters will be called upon to handle more claims with greater efficiency. In order to meet that challenge, adjusters have to be focused and balanced in meeting both their professional obligations, while successfully finalizing an increased number of claims.

Handling property claims is taxing enough without the additional volume presented by hurricane losses.

Nevertheless, we must comply with certain standards required by both company guidelines and general insurance industry regulation in doing so.

In the aftermath of a hurricane, we must remember that claimants may not necessarily understand the level or volume of work that each adjuster may be asked to perform in excess of “typical” operations. The influx of hundreds or even thousands of new claims, in addition to working or coordinating with catastrophe adjusters, indepen-

dent adjusters or public adjusters, requires a re-focusing of effort in a more stressful environment. In order to successfully manage this situation — effective communication is key.

Poor Communication

In my experience, problems in the claims setting typically arise due to communication issues between the insureds or their representatives and their adjusters.

In some instances, the customers’

expectations, as opposed to realistic goals, may be the issue. In other cases, the customers simply have no knowledge of what is either reasonable or required to bring their case to a conclusion. In either respect, the adjuster should educate the customer so that they understand and can assist with bringing the claim to a conclusion.

In our more connected environment, people expect expedited (sometimes instantaneous) responses. While some claims or issues do not lend themselves to such immediate resolution, we must endeavor to educate our customers as to the process so that they will understand what is expected and reasonable. This does not equate to either ignoring nor postponing action, but rather explaining reasonable goals to meet and hopefully exceed the customer's expectations once the issue is resolved. This will result in less stress for both adjusters and insureds, as well as better efficiency in claims resolution.

Listen to the Customer

Remember that our industry is focused on people. When damage occurs, people may become distraught, angry or confused. As a result, there are varied responses: some people cry, some people yell, some people get quiet, and some just do not understand. Listening to the customer's issue rather than simply the tone will help identify and resolve any problems, as well as conclude the claim.

Remember that nobody likes to be put off, especially when their home has been damaged. While you may

not be able to handle every phone call, e-mail, letter or request at the very instant received, you do have to respond within a reasonable time.

You must learn to prioritize — set realistic deadlines for each case and communicate them to the insured timely. Do not promise something that cannot realistically be accomplished, as that will lead to frustration. At the same time, follow through on those deadlines and goals you have set.

We should endeavor to communicate with the insureds or their representatives as to the best way of resolving the issue. So even if we do not have “the” answer, communicating with the insured to advise that we are working on the issue and when we expect to conclude the matter will go a long way toward better understanding and lessened frustration in resolving claims. Meeting or exceeding the goal will alleviate stress from all parties.

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Obviously, this is not always a guarantee that a complication or frustration will not affect the process. However, communication will generally help. Recall that we rely on third parties (whether it's the insureds, their contractors, outside adjusters or other persons) to provide information and assistance necessary to conclude

each claim. Sometimes obtaining the additional information required from outside sources can be a challenge. If this happens, communicating with the insured can often lead them to provide assistance in expediting the receipt of information from third parties and also help to overcome any problems.

Finally, if you feel overwhelmed or are facing an issue you haven't encountered before, do not be afraid to ask for help.

We have all had to endure something or someone so new, difficult or strange that we were not equipped to properly respond. Recognizing that we need help is critical; the sooner assistance is sought the less time it will take to resolve the issue. Also if you have a problem prioritizing tasks, ask your managers for help. While managers will be similarly overtaxed, knowing that your cases will be handled expeditiously should more than make up for time spent assisting you.

Effective communication with both internal and external parties leads to better management and resolution of increased demands required in a challenging claims environment following the aftermath of a hurricane.



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