



QUINLEY RISK ASSOCIATES, LLC

CLAIMS COACH BLOG

by Kevin R. Quinley, CPCU, AIC, ARM

November 2014 - 5 Ways to Handle the Irate Insured/Claimant/Attorney Who Wants to go "Over Your Head"

One source of adjuster frustration and time "leakage" in the adjuster's daily schedule is dealing with people -- usually disgruntled insureds or third-party claimants -- who "want to talk to the supervisor." These are complaints from claimants or others who want to go "over my head" to appeal to a manager.

In one way, this does not compound any time management problem. Put aside the annoyance factor. If the claimant goes around you or over your head to appeal to your boss, that's time that you are not spending haggling with the claimant.

Of course, any time "savings" captured this way may be offset by the colloquy that you will necessarily have to have with the boss to explain the situation and to provide context.

Doubtlessly, the claimant will describe a litany of woes with regard to how you're handling (or allegedly, mishandling) the claim: delays, false promises, wrongful claim denial, etc. Hopefully, you have a boss who will back you up, but that is not a given in today's work setting. Just remember, "The flattest pancake has two sides."

If you try to block or discourage the complainer from going around you, that only motivates them further to try the "end run." They may perceive that you are afraid of this option, that you have something to hide. Therefore, discouraging them from going over your head is probably not a wise choice.

On the other hand, blithely encouraging them to do so does a disservice to your boss, who probably has better things to do than to field complaints from irate policyholders or insureds. There is a fine line and balance here. Here are five tips:

1. Keep them happy. Deliver great service. Be ultra-responsive. Return phone calls. Reply to e-mails or letters. Be proactive in communicating, whether it's with the policyholder or a claimant. Exercise emotional self-control. Be unfailingly polite. Make sure your stance on the claim has a firm foundation. None of these are failsafe tactics, but they lower the odds that you will have an irate person demand to speak to your supervisor.



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2. Relay the message. Do not embargo the request or attempt to block a person from contacting your boss/supervisor. This will only incense them and incentivize them to try harder to go around you and over your head to appeal to a higher power. Let them know that you will relay the message to your supervisor, who may or may not be in the office or available at the very minute the irate person demands an audience.

3. Give the boss a heads-up. It's best if you can alert the supervisor or boss as to what is coming, whether it is a phone call, e-mail, fax or letter. Explain the situation and the reasons why you have done which you have done, or not done. Ideally, you can get buy-in from the boss in advance of the dialogue with the claimant. It's always preferable if you can avoid a situation where your boss is hit "cold" with the complaint about some file that you're handling.

4. Establish a protocol before these situations arise. Proactively approach your boss about these situations. Different supervisors may have different perspectives and philosophies. Explain that, despite the best efforts, there'll always be a few difficult claimants or policyholders who want to speak with the supervisor. Asked the boss, "How would you like me to handle these?" Having a claimant or policyholder go over your head to the boss is not a sign of shame. The risk and practice is inherent in the adjuster's job, which unfortunately involves the risk of making somebody profoundly unhappy, regardless of the adjuster's decision. Don't take it personally.

Of course, if these situations start recurring disproportionately and you hit the boss's Ridge radar screen because of repeated or similar complaints, then you may have a problem and something to worry about. In that case, the irate claimant or policyholder may not be the problem. You may be the problem!

5. Determine if the boss "has your back." After the exchange and the disgruntled person has said his or her piece with the supervisor, decide whether or not the boss supported you and back you up. Hopefully, he or she did. If not, engage in some introspection as to whether or not there something you can learn from the situation. If you strongly feel that you are in the right and that the boss repudiated or overruled your decision -- throwing you under the bus -- you have a different decision to make. Do you still want to work for that boss? If so, continue. If not, consider looking for another position.

None of these tactics are foolproof, but these five strategies provide a template response for dealing with the inevitable situations where unsatisfied customers or stakeholders -- policyholders, claimants, opposing attorneys, vendors, brokers or agents -- think they have a chance of overriding your decision by appealing to a higher authority.

Now, I please speak with your boss?



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What tactics and techniques have you found successful in dealing with the "appeal to higher authority" ploy?

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