



QUINLEY RISK ASSOCIATES, LLC

## CLAIMS COACH BLOG

by Kevin R. Quinley, CPCU, AIC, ARM

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### **November 2014 - Find Client Hot Buttons**

Every client has hot buttons.

Hot buttons have good and bad features.

Good features are things that clients like.

Some may like defense counsel who give them detailed reports. They are voracious consumers of information. They want a complete analysis of liability, damages and case value.

Other claim managers and adjusters hate slogging through multi-page reports and prefer short “executive summaries” or phone updates. Time pressed, they want to cut to the chase, to the bottom line. They want the option of going back to fill in the analysis that they need. They may also resist paying for the time it takes to prepare lengthy reports, suspecting "padding."

Others don't like to take phone calls. They have enough interruptions in their busy work day in the claims department then to be fielding incoming calls from defense counsel, especially when the message does not convey time-sensitive information.

One thing that drove me crazy when working in the claims office was a defense attorney who would call, spend 20 minutes on the phone updating me about a case and then close by saying, "I'll be putting this into a report for you."

WTF?!?! Why duplicate information in that way, unless it is to goose up a bill?

Some clients may want advice. They hire defense counsel to make recommendations. This is a big part of the value that they see in retaining outside lawyers.



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Other clients view this as over-reaching and want your advice only if they explicitly ask you for it. They will make the decisions, thank you.

The point is: when it comes to insurance defense work and customizing your services to claim departments or third-party claim administrators, one size doesn't fit all. Before stepping on landmines, best to first know where the tripwires are buried.

Often they're veiled, so you have to tease them to get them out into the open. At the courtship, getting to know you stage, ask about these issues. You never know until you ask. Then, tailor your legal services accordingly.

***Question: Adjusters, what other hot buttons do you have defense counsel would ask about at the front0end of the relationship?***

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