

Dealing with Difficult Adjusters

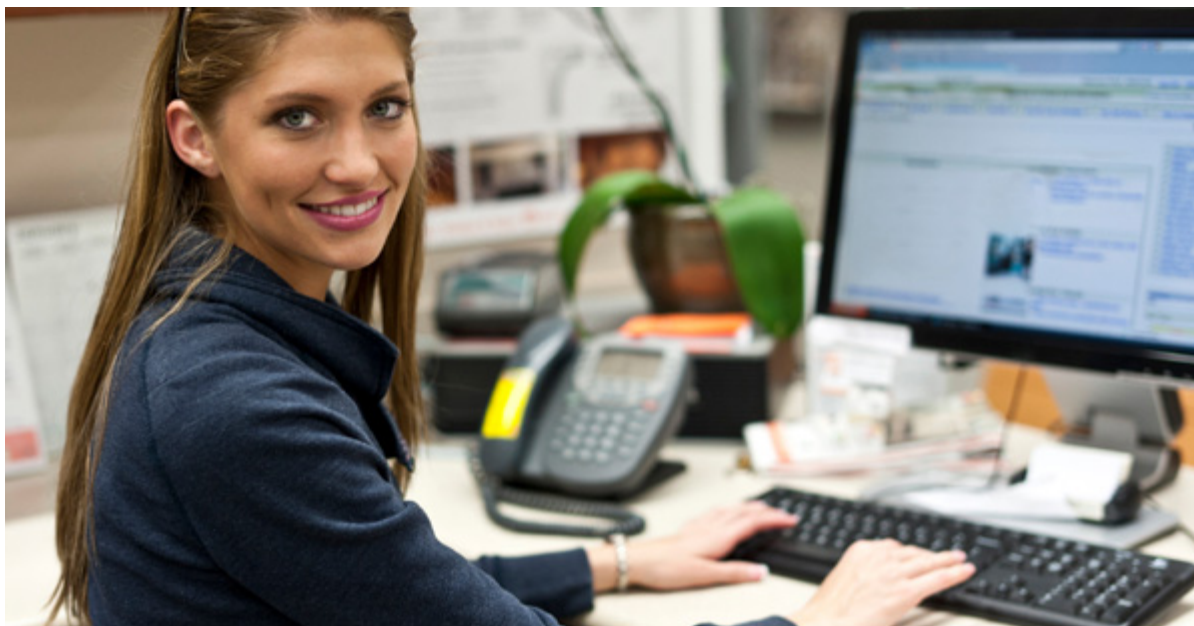
Meg Kasting

Deb Norsten

SFM Mutual Insurance Company

Background and Training





- Customer service focus
- Communication skills
- Team player, good forethought and planning
- Duty
- Clear thinking and analysis

Informal Resources



- Doctors
- Nurses
- Attorneys
- Pharmaceutical expertise
- Online, such as MD Guidelines



- Caseload
- Jurisdictions
- Location of office
- Culture of the employer

Mission Statements

- Do they have one (you can find?)
- Who is the focus?
 - Is anyone omitted?
- What is the focus?
 - What is omitted?

Expectations

- Cooperative employers
- Return to work
- Case resolution

Difficult Claim Adjuster Behaviors

- Specific situations
- QRC services add value to a claim
- Mutual goals
- Benefit is to the injured worker
- TRUST

Calls and emails not returned

- Prioritization and expectations
- “Undisclosed expectations lead to pre-meditated resentments.”
- Preferred method – preparation is better than reparation
- Don’t assume your way is the right way



Inappropriate Actions

- Reminder of rules or jurisdiction
- Frank conversation
- Assume positive intent



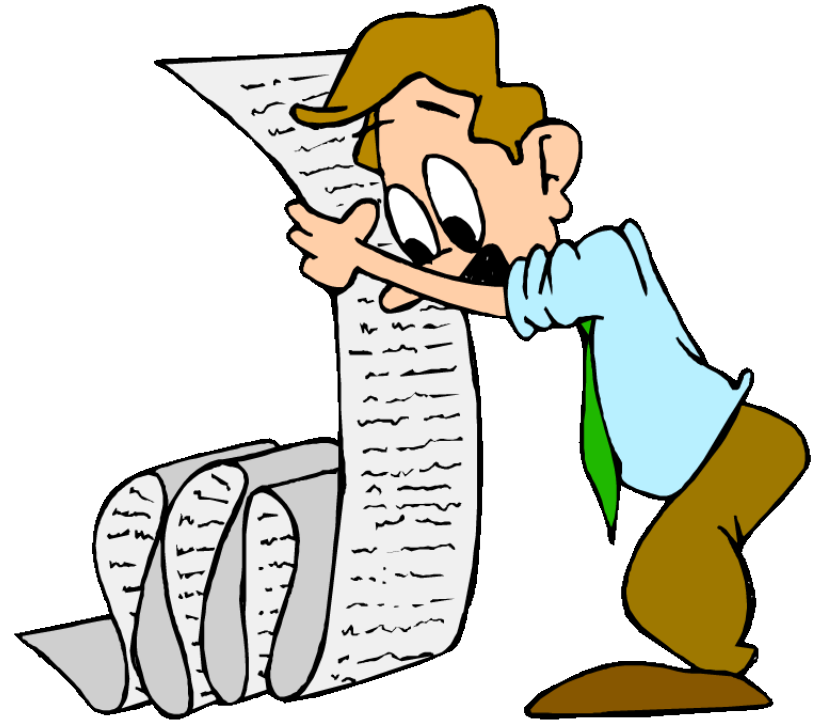
Penny Wise Pound Foolish

- Opportunity to problem solve
- Are all the facts known?
- Big picture perspective
- Opportunity to earn trust



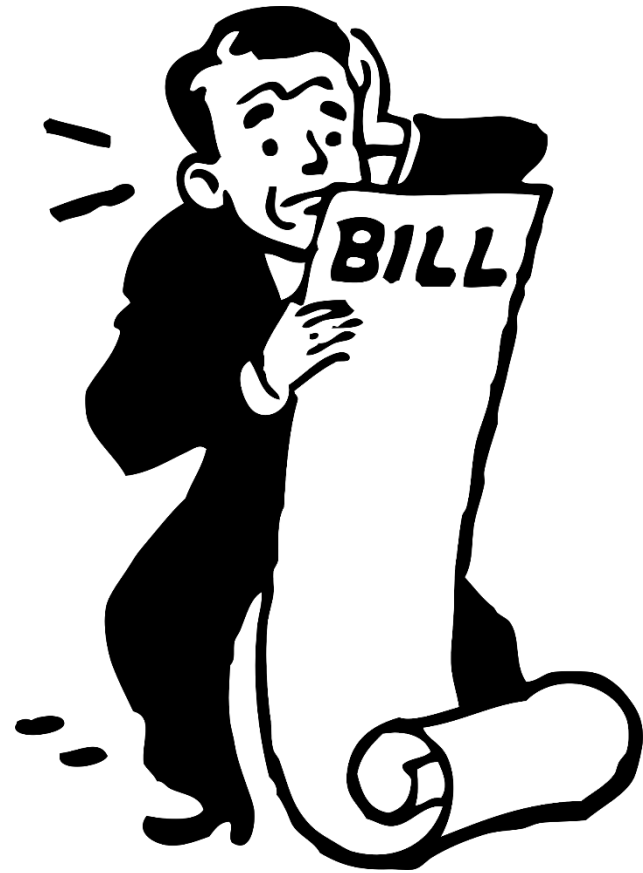
Doesn't read reports

- Relevant and substantive?
- Old news?
- Summary and plan
- Preferred method of communication
- Request for response obvious?



Bills paid untimely

- What is the best process?
- Expectations at beginning
- Different companies with different processes
- Don't assume your way to send is best



Unknown issues or activity Adjuster doing my job

- Assume the best – don't make assumptions
- Cause of communication breakdown
- Clarify expectations
- Build trust
- Mutual goal reminder
- How might my actions be perceived?



Referral Sources

- Initial presentation important
- Neutrality and objectivity
- Trust is key



Alleges not being neutral

- Referral source
- Establishing trust is important
- Neutral v. Objective
- Perspective spiral



Summary

- Don't forget perspective spiral
- Undisclosed expectations lead to premeditated resentments
- Preparation is better than reparation
- How can my behavior/actions build trust
- Don't assume my way is the right way
- Assume actions were positively intended
- How can I communicate my message in different way to get the results I intended.

Questions?