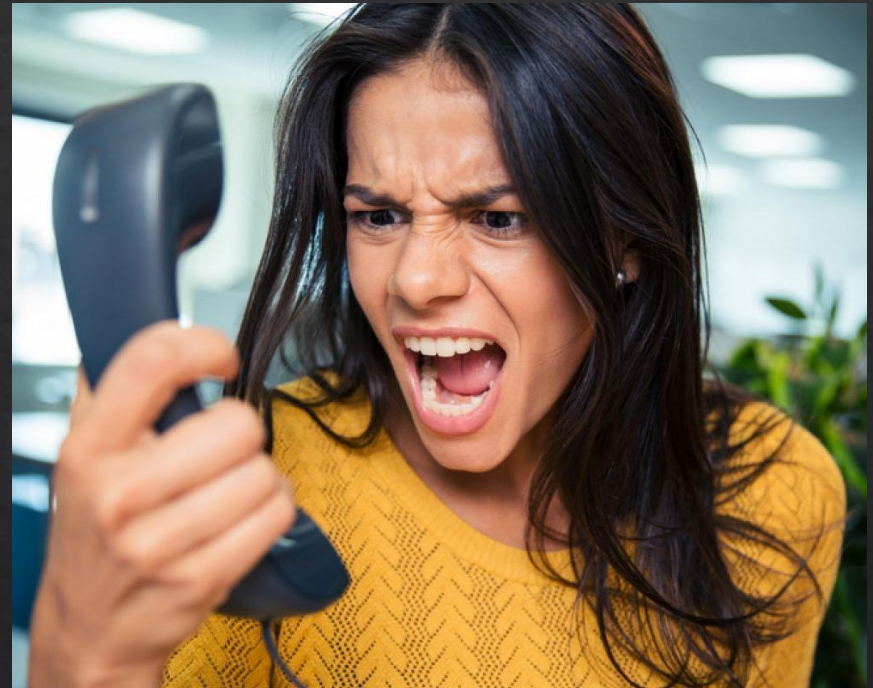


Dealing with upset insureds & De-escalation Techniques



Escalation Emails

- ◆ Send email to me and CC Teirra.
- ◆ Claim number in subject line.
- ◆ Best contact.
- ◆ Brief summary.
 - ◆ Your settlement decision
 - ◆ What they are asking for
 - ◆ Any other useful information



Why insureds get Angry?



Overall Stress

Work

Family issues

Life Challenges

...

Dealing with Angry insured

Remain
Calm

Listen

Don't take it
personally

Don't talk
over them

...





De-escalation Tips

- ◇ Agent involvement
- ◇ Contractor involvement
- ◇ Empathy not sympathy
- ◇ Don't make promises you can't keep
- ◇ Don't argue.
- ◇ Stay Calm
- ◇ Suggest Realistic Steps For Resolution.
- ◇ ...

