**Using the Communication Process in Claims Handling**

1. The sender
2. Initial credibility
3. Derived credibility
4. Terminal credibility
5. The message

Encoding:

1. The medium
2. The receiver

Active listening:

**Employing active listing skills in claims handling**

1. Use of active listening
2. Active listening techniques
3. Barriers to active listening
4. Using the same wording for each response
5. Pretending to understand
6. Overreaching
7. Underreaching
8. Engaging in long windedness
9. Ignoring nonverbal cues
10. Violating the speaker’s expectations
11. Exhibiting boredom or loss of focus
12. Conveying insincerity

**Effective written claims communication**

Keys to effective written communication:

1. Intended audience
2. Purpose
3. Content
4. Specific requirements
5. Reservation of rights and nonwaiver agreements
6. Denial letters
7. File status notes

-The claim was handled in a timely manner

-Investigation was fair and balanced

-Investigation was thorough and conducted in good faith

1. Emails

**Verbal claims communication**

1. Types of people engaged in claims communication
2. Insured
3. Agents and brokers
4. Claimants
5. Attorneys
6. Service providers
7. Internal management
8. Purpose of claims communications
9. Investigation
10. Evaluation
11. Negotiation
12. Resolution
13. Methods for effective claims communications
14. Barriers to effective claims communications
15. The telephone
16. Hostility
17. Language
18. Culture

**Nonverbal cues in claim communication**

1. What is nonverbal communication?
2. The importance of nonverbal communication
3. Message communicated with nonverbal language
4. Nonverbal cues