

10 Tips on How to Handle Claimant Complaints

By Gary Blake
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Although insurance carriers care deeply about the approval ratings from their policyholders, claims responses to claimant complaints are often stodgy, mistake-ridden, and vague.

The following 10 brief tips will help you catch and correct problems before sending out these important letters:

- 1. Tell the story.** Think of the claim as a story you are telling the reader. Keep the narrative flowing so that the reader pictures what you are describing. It's not enough to just spit out facts, mathematics, and testimony: give your response the shape of a story.
- 2. Separate fact from opinion.** The way to be convincing is to state unassailable facts and, when giving an opinion, be clear as to how you formed that opinion. Don't haphazardly mix facts with opinions or you'll lose the reader's trust.
- 3. Review punctuation.** Punctuation counts. Claimants may know when you are misusing punctuation and grammar. They may try to use a writer's sloppy grammar as a pretext for fighting back. Know how each punctuation mark is used. Review ways of avoiding subjects and verbs that disagree, nouns and pronouns that disagree, sentence fragments, and run-on sentences.
- 4. Read your work aloud.** Your ear will catch problems that your eye may have missed. The patronizing tone of the following can be discerned when you read it aloud: "You agreed to have a better understanding of why the payment was due."
- 5. Avoid signs ("#"),** too much capitalization and too much abbreviation. Also, spell out dates (e.g., July 4, 2010), not 7/4/10; but "February 10, 2010", not "February 10th, 2010."
- 6. Use "regard,"** not "regards." When you write, "This response is in regards to your conversation ..." use "regard." "Regards" has to do with giving someone best wishes.
- 7. Do not use a first and last name** in a salutation unless you are unsure of your reader's gender. If you are unclear if your reader, "Leslie Smart," is a man or a woman, then your salutation may read: "Dear Leslie Smart:"
- 8. Use hyphens** when you write two or more words acting as an adjective modifying a noun. In the expression, "at fault party" a hyphen should be placed between "at" and "fault."
- 9. Don't be overly humble.** It may be a bit too humble to begin a letter to an insurance commissioner by writing, "Thank you for allowing us the opportunity to review Ms. Jackson's claims. Write, "Thank you for giving us the opportunity to review ..."
- 10. Lead the reader by the hand when making calculations.** You have an obligation to your reader to make your calculations so clear that even a child would get the gist of what you're expressing. Too many people whisk past the numbers and what they stand for so that the reader is left in a quandary. Write calculations laid out in the vertical way people are used to seeing them, unless they are so obvious that one can write "2 + 2 = 4."

Blake is director of The Communication Workshop, a provider of claims seminars, webinars and editorial consultation. "Handling Customer Complaints" is one more than 50 courses offered. For a free list of Blake's webinars, e-mail garyblake@aol.com.



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