



Bounce back

Tips to help managers build confidence in claims staff so they're well placed to deal with difficult customers and ever-rising complexity.

IN SHORT

- ▶ Working in claims can be particularly stressful, especially when taking calls from distressed or angry customers.
- ▶ Managers can help their claims staff to reduce stress associated with difficult interactions by ensuring appropriate practices and support are in place.
- ▶ Technology such as automation and artificial intelligence can help to combat stress by reducing workloads.

Every workplace has the potential to be stressful, but workers who deal directly with the public can face an extra layer of pressure. This is particularly so in an area such as insurance claims where callers have experienced a loss. Where their loss has been significant or deeply personal, they may be prone to anger or an outpouring of grief, and these highly emotional interactions can take a toll on those who are doing their best to help. Continual verbal aggression can cause claims staff to feel increasingly stressed, anxious and emotionally exhausted. This, in turn, can affect how claims staff interact with their customers.

'When we are under stress, we go into fight or flight mode,' says Lance Burdett, founder of management training firm WARN International and former national adviser to the New Zealand Police Negotiation Teams.

'The adrenal glands release hormones, including adrenaline and cortisol, causing us to speak louder, faster and in longer sentences, with anger as our default setting.'

Clearly, this is not a good frame of mind to be in for those dealing directly with customers. And, as Catherine Carlyon, head of claims for Asia Pacific at AXA XL, points out, stress detracts from clarity of thought, affecting productivity and the quality of work.

'Stress also makes personal interactions harder, and the ability for us to interact effectively with clients and brokers in often stressful situations is key,' she says.

Burdett's work now includes teaching strategies to help insurance claims staff to de-escalate angry callers.

'Claims staff who are equipped to manage challenging calls are more relaxed and less likely to become angry themselves,' he says. 'They are also more likely to feel enthusiastic and motivated to help people.'

Burdett also helps them to strengthen their resilience so they can recover quickly from the impact of a difficult call.

'We know from neuroscience and positive psychology that stress can compound and make us increasingly vulnerable,' he says.

When stressful situations remain unresolved, stress hormones continue to circulate

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Carolyn Carlyon

Head of claims for Asia Pacific, AXA XL

throughout the body rather than naturally falling away. This increases the risk of both psychological and physical health problems, including depression, digestive problems, heart disease and poor concentration. These problems can, in turn, impair performance and increase company costs due to higher rates of absenteeism, staff turnover and, possibly, workers compensation claims.

'We offer resilience training through online tools, industry events and in-person courses, and we empower and encourage our team to make the time to attend these,' says Carlyon. 'When hiring, we also look for the right problem-solving attitude, indications that new employees have the ability to bounce back from any setbacks.'

'Providing the right workplace environment and cultural fit within the team is also important. We provide options for flexible working and an inclusive environment where we can also have some fun as well as working hard.'

5 WAYS TO BUILD RESILIENCE IN YOUR CLAIMS TEAM

Managers can help their claims team to mitigate their stress in a difficult interaction by sharing these tips from WARN International's Lance Burdett.



1

Use a tactical breath to regain control of your thinking. Take a deep breath in, count slowly to three, breathe out fully and count to three again.



2

Speak more slowly. In stressful situations, we tend to speak faster.



3

Speak more quietly. If a caller starts to shout, turn down your headset volume and you will automatically lower your voice.



4

When the call has finished, take deep breaths and have a sip of water. A dry mouth is a symptom of stress — moisture tells the brain you're no longer under threat.



5

Mentally say 'new call' rather than 'next call' to help break the cycle of stress.

Taking time to debrief

Workplace Options provides employee wellbeing services and support programs to a wide range of organisations around the world. Singapore-based Wynne Wee is the company's vice president, Asia Pacific, and works frequently with insurance companies, helping managers to foster a safe workplace for their teams.

'We recommend that there are clear policies in place to ensure the team understands that they're only expected to work within the boundaries of a respectful client,' she says. 'We also recommend establishing a culture of hyper-collaboration where a worker can debrief a difficult call with a peer or a supervisor as soon as this is needed.'

Wee encourages managers to pay attention to simple practices that can help the team to de-stress. 'These could include encouraging staff to take a breather after a difficult call, whether that's a walk outside, a cup of tea or even just time and space to decompress before moving on to the next client,' she says.

Certain events and situations can create extra pressure. Coping with the aftermath of a natural disaster, for example, can be emotionally testing for the whole claims team.

'Catastrophes and disaster events result in increased claims volumes, but this is where it's critical that we deliver on our claims promise, to provide support in our policyholders' time of need,' says Carlyon.

'We have a catastrophe management plan in place to ensure we are prepared in these circumstances. We also review the likelihood of any foreseeable disaster, such as approaching storms, to ensure we and our clients are as prepared as we can be.'

'During and after an event, we monitor the workload impact on the team, check in with them regularly and provide appropriate support wherever needed. It's also important that in less stressful times, people take the opportunity to take time off, have a break and recharge their batteries.'

Managing the workload

Demanding deadlines and heavy workloads are another common source of stress.

'In the insurance industry, claims are becoming more complicated, which can stretch resources,' says Alan Merten, financial services partner at Deloitte



Australia. 'There could also be a conflict between the time required to resolve a complex matter and a corporate or regulatory body's time frame.'

Many insurance companies are looking to technologies such as automation and artificial intelligence (AI) for a solution. For example, Chinese insurer Ping An recently announced a new mobile-based auto insurance claims system designed to allow drivers to make an instant claim by uploading relevant photos for an AI-assisted assessment. And Zurich Insurance is using AI to help assess personal injury claims.

'Automation can be used to free employees from the kinds of basic administrative tasks that require little or no judgement, giving them more time for more productive tasks,' says Merten. 'The classic example is funeral insurance, where claims are relatively straightforward with a low sum insured.'

By contrast, AI simulates human intelligence with processes including learning, reasoning and self-correction. Currently, this is more commonly used for augmenting humans rather than replacing specific tasks, and, again, it can help reduce the administrative load. It can also carry out more complex tasks, such as triage at the point of a claim, which provides an extra level of insight into the dynamics of the claim and the skill sets that may be required as it progresses.

'For example, a bodily injury claim against workers compensation or disability insurance can appear quite straightforward at the outset but later slip into a mental health issue,' says Merten. 'An AI tool could be trained to spot a red flag such as an unusually high number of calls or changes in the claimant's tone or sentiment over a number of calls. This would allow someone specialising in this area to consider interventions, benefiting both the claims manager and the claimant.'

Integrated approach

Beyond Blue's general manager workplace, partnerships and engagement, Patrice O'Brien, says research supports an integrated approach to the mental health of an insurance claims team. This needs to take three areas into consideration:

- Promotion of positive mental health at work.

- Protection against potential risks to mental health.
- Support for those with mental health conditions, regardless of cause.

'Taking an integrated approach means looking at your workplace mental health and wellbeing strategy holistically, not by reactively addressing issues and risks in isolation,' says O'Brien.

'It's important to note that every insurance company is unique and must identify the actions that address its specific needs. A one-size-fits-all approach will not be successful. The Heads Up website [headsup.org.au] has a range of resources to support workplaces in planning and implementing strategies to create a mentally healthy workplace.' //

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DOMINI STUART
Freelance business journalist

'The aircraft safety drill tells us to fit our own oxygen mask before helping others. This thinking also applies to insurance claims teams — by learning how to manage their own mental wellbeing and cope with stressful situations, they will be better able to help customers who are angry or distressed.'

