

Claims Adjusters—Beware!

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Popow

You may not find it on the top 10 list of dangerous jobs in America, but the life of a claims adjuster can be risky business. Threats to adjusters include physical assault, road rage, hostage-taking, stalking, verbal abuse, menacing e-mails and identity theft. They also face prevailing health concerns such as stress disorders, depression and exposure to environmental contaminants. These risks are prevalent within the insurance industry, though under reported by the media and professional organizations.

One story capturing the attention of the media was released by the National Underwriter on December 6, 2004, with the headline, “Man Charged With Killing Field Adjuster.” The article told of the tragic murder of a claims adjuster who was inspecting reported hurricane damage inside a rented Tampa, Florida home.

Claims adjusters are often put in the position of having to deny claims, which could lead to dangerous situations. Managing personal safety should be a key concern for adjusters and the companies for which they work. Adjusters face both physical and emotional hazards. Specific measures can be taken to minimize harm and prevent an adjuster from becoming a victim. Outside adjusters may encounter physical hazards such as confrontational exchanges, sexual assault, physical injury, car-jacking, road rage and verbal abuse. Training to raise awareness of the potential dangers is crucial. Role play should be practiced to help an adjuster become familiar with responding to threatening situations or individuals. Case studies about past company incidents should also be reviewed. Outside adjusters should take the following precautions:

- Share your day’s schedule with someone from the office or a family member.
- Trust your instincts and intuition. If you do not feel safe, take a photo of the area and leave immediately.
- Find out prior to your visit, the type of area you will be investigating (rural, high crime, poor cell phone reception, etc.).
- Have an exit strategy.
- Have your car keys readily accessible when approaching your car and check the car’s interior and under the tires before opening the door.
- Protect your personal information.
- Beware of dogs and other harmful pets.
- Learn basic self-defense techniques.

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Inside adjusters are also at risk to physical assaults. During catastrophic disasters, they typically handle the caseloads of adjusters dispatched to the field and can become victims of physical injury, harassment, identity theft, and property loss. Unhappy claimants have been able to gain entry into claim departments, sometimes with tragic consequences. Some key reminders about office safety include the following:

- Make sure your company has security measures in place for the protection of its staff.
- Do not let someone you do not know into the building without first verifying the visitor's credentials.
- Always take down a caller's phone information.
- If you are working late at night, do not walk alone to your car.
- Know who you are dealing with online.

Claims adjusters face another type of physical hazard – health concerns presented by environmental conditions. Adjusters are routinely called upon to enter buildings that may contain substances detrimental to their health. To help adjusters and response team members do their work safely, the Restoration Industry Association (RIA) developed the following hurricane cleanup guidelines, which are applicable to all types of losses:

- Understand the dangers
- Be aware of physical and emotional health hazards
- Be prepared with the basics
- Be cognizant of personal hygiene
- Wear protective gear and practical tools
- Stay safe

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Emotional hazards pose a different type of threat to claims adjusters. Dennis Potter, MSW, BCSCR, an advisor to crisis response teams, writes in an article for the American Academy of Experts in Traumatic Stress, “One classification of the most neglected people in the aftermath of a traumatic incident is often the team who went in to work with all the survivors. They often fail to recognize the full impact the event has on their own lives.” Adjusters must be proactive in recognizing how exposure to certain traumatic events in the field can affect their emotional and physical well-being. Working as part of a disaster response team can trigger a form of post-traumatic stress disorder (PTSD). On its Web site, the American Psychological Association describes PTSD as “an anxiety disorder that can develop after exposure to a terrifying event or ordeal in which grave physical harm occurred or was threatened...”

Potter teamed with clinical psychologist Paul LaBerteaux to develop a structured debriefing process for members of disaster response teams to prepare them for “re-entry into the world” after working with trauma survivors. Debriefing techniques might be especially useful to claims adjusters and members of catastrophe (CAT) teams who work directly with victims of loss.

Adjuster safety is a shared responsibility between employer and employee. Companies must establish reasonable workplace safety guidelines, provide personnel with training and appropriate safety equipment, preplan for disasters and be cognizant of the stress related to CAT duty. To quote Sgt. Phil Esterhaus of Hill Street Blues, NBC’s highly acclaimed police drama of the 1980s, “Let’s be careful out there!”

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