



Keeping Adjusters Out of Harm's Way

by Nancy Germond

This article discusses some of the physical risks adjusters face in fieldwork and the emotional risks they face in an increasingly stressful claims arena. It offers tips and solutions for both adjusters and those who manage a claims team.



Adjusters have long faced the perils of weather catastrophes and abandoned buildings for decades. Nowadays, emotional extremes that can cause otherwise stable people to become unhinged are increasingly more common.

About a decade ago, I taught a class on customer service for in-house claims personnel. At that time, my students reported that the techniques I had always taught to manage angry customers—lowering one’s voice, empathizing, and using acknowledgement phrases such as, “You sound really angry right now”—no longer worked.

Over the past decade, it seems as though people’s level of anger and frustration has gotten worse. And that anger can bleed into the claims process, especially when people experience stressful situations like an injury or property damage.

This article discusses some of the physical and human hazards faced by today’s adjusters and considers ways to help keep adjusters safe.

Electrical Hazards

Electrical hazards, which are often found in abandoned buildings, can cause serious injury. Adjusters should confirm the status of power at an abandoned claims site before proceeding to it, when possible—often by calling the utility company. They should never assume that landlords have given them the correct information.

Standing water near electrical supplies, damaged electric boxes, and vandalism risks that involve electrical wires can be deadly hazards.

Proper safety gear, such as electrician’s gloves, are a good investment for adjusters and should be used even when electricity is turned

off. However, an adjuster’s best defense against electrical shock or electrocution is understanding the dangers. The best practice is to avoid exposed wiring and to complete the inspection and exit the building as quickly as possible.

Floor Collapse Risk

A potential risk in older or abandoned buildings is floor or wall collapse. Abandoned buildings may deteriorate quickly, especially in areas where vandalism flourishes. In one class I taught, an adjuster related that he fell through the first floor of an abandoned building to the basement. Fortunately, he wasn’t hurt too badly.

Wearing appropriate footwear, using a flashlight to illuminate the floor, and testing for floor or stair integrity before stepping onto it can help prevent serious injuries.

Gas Leaks

Adjusters should never enter a building if they smell gas. They should exit the area and immediately inform the local gas company or police department.

Falls

Adjusters routinely climb onto roofs to conduct inspections. Occupational Safety and Health Administration (OSHA) standards apply in these instances, among others: “OSHA requires that fall protection be provided at elevations of four feet in general industry workplaces....”¹



No certification standard currently exists for companies that employ independent adjusters. However, OSHA requires employers to provide a safe workplace, and roof safety is no exception.

Adjusters should make sure they have fall protection and appropriate equipment, like proper footwear. They should also follow standard ladder safety tips to prevent injuries.

Independent adjusters usually furnish their own tools, and they should not skimp on purchasing the right gear. They should think of such purchases as a tax deduction and cost of doing business.

Other hazards can arise after an adjuster ascends a roof for an inspection. In one instance, one of my students climbed a ladder up to the roof of a three-story home to inspect it with another adjuster. A thief then stole their ladder, leaving them stranded on a roof in an urban area for hours. If the temperature had been extreme, this situation could have been a serious problem. Therefore, adjusters conducting roof inspections should pull up their ladder or travel with someone who can stay below when possible.

Crawl Space Dangers

For adjusters, crawl spaces present dangers such as collapse potential, insects, mold, and even hantavirus. Before entering a crawl space, the adjuster should illuminate it and then inspect for insects. If the adjuster sees spider webs, he or she can insist the homeowner exterminate the space prior to the inspection.

Adjusters should enter a crawl space with two flashlights in case one fails. They should also be mindful that rats, raccoons, and even bobcats may use a crawl space as a den and that asbestos may be present.

When wet, crawl spaces can pose additional hazards. After a water leak or flood, homeowners may have to shut off the water supply, pump out the crawl space, and let it dry before an adjuster can enter it. If there was a sewage leak, a qualified restoration company should remediate and disinfect the crawl space before an adjuster enters it.

Adjusters should always make sure that someone knows when they enter a crawl space and when they exit it. While most jurisdictions require venting in crawl spaces, many homeowners seal the vents to prevent insect or other intrusions.

Lions and Tigers and Dogs

People love dogs, but even a friendly dog can bite. After a disaster, many animals are understandably unsettled and skittish. One of the best ways for adjusters to avoid getting bitten is to tell their clients, "I love dogs, but our company policy states that you must put your animals away."

Dog bites can occur when an adjuster enters a front yard and an unseen dog comes running around from the back. When there is a fence in the front yard, adjusters should rattle the gate and yell to see if any unseen Fido springs into action.

After natural disasters, snakes, alligators, and other critters can also threaten an adjuster's safety. Proper footwear and a walking stick can help prevent problems with these animals.

Other Physical Site Hazards

Bank-owned abandoned properties, which mushroomed after the 2008 economic crash, pose special risks. Vagrants often occupy

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deserted houses, and vandalism is often the rule, not the exception, in many of them.

Discarded syringes and other drug paraphernalia may litter unoccupied structures. Adjusters should always wear appropriate footwear and illuminate areas where they work. However, if an adjuster experiences a needle stick, immediate medical treatment is the protocol to protect against human immunodeficiency virus and hepatitis.

Adjusters should always have masks, rubber boots, gloves, bleach, batteries, appropriate rain gear, and anything else they might need to visit a site or decontaminate after the visit. After bringing home cockroaches in my purse after a site visit, I quickly learned to leave in my car anything I would not need immediately on the scene.

Human Hazards

In all my years of adjusting, I received a veiled threat only once. Today's adjusters, especially field adjusters, don't report the same level of civility. They face an increasingly strident and demanding clientele.

According to a recent article in *The Atlantic* on rage brewing in America, "Anger is one of the densest forms of communication. It conveys more information, more quickly, than almost any other type of emotion."²

Anger is many people's go-to emotion, often hiding fear. When a person is hit by a drunk driver in a car accident or a burglar trashes a person's home, anger is the safest emotion the victim can feel. It hides fear and uncertainty. *The Atlantic* article states that anger "served as signals ... to listen more carefully." Often, the angry

claimant or plaintiff is voicing powerlessness, seeking to regain power, and asking the adjuster to acknowledge his or her difficult-to-manage emotions.

Adjusters today must learn to handle others' emotional outbursts and not take them personally. They should practice active listening, which means listening to the claimant or insured and then responding by communicating back what they heard the claimant or insured say. Those who practice this technique often make the best adjusters.

Field adjusters should always follow this simple rule when making site visits: Check in and out by phone with someone who knows exactly where they are. They should also trust their gut, and if they don't feel safe upon arrival, they can use a search engine to find a neutral location to meet their client.

During catastrophes, relying on the police to respond may be unrealistic. Adjusters have been murdered, robbed, and sexually assaulted on catastrophe assignments. Adjusters should leave any scene where they feel unsafe, and they can then hire security to accompany them or insist the insured meet them in a public place.

Whenever visiting a site, adjusters should also leave items like jewelry, cash, and laptops locked in their car or at home. An adjuster's job is to handle a claim, not to fight for possession of a ring or laptop. If adjusters run into trouble, it's always better to give in to a robber than to receive the potential backlash.

I recommend that all claims personnel read *The Gift of Fear: Survival Signs That Protect Us from Violence*, by Gavin De Becker. This short book describes interviews De Becker completed with people who

survived horrific events. In almost every case, the survivors said they felt something was “off,” yet they ignored their instincts.

Solutions

Adjusting, even in the office, is hard work and can involve long hours. Dealing with angry, disappointed people can be emotionally taxing. To help prevent adjuster burnout, there are several practices companies can adopt.

The first is creating a psychologically safe work environment where adjusters can talk freely about their concerns and share their frustrations. This can include holding lunches or get-togethers for adjusters where they can talk, unimpeded by ringing phones, as well as reassigning adjusters to a new supervisor if the adjuster and supervisor repeatedly experience conflict but the adjuster’s performance is still acceptable.

Companies can also offer adjusters the opportunity to talk about their personal experience with a settlement conference or claim deployment process, their difficulties, and how the conference or assignment ultimately ended. Not all successful settlement conferences end in settlement, but they should end in both sides getting closer to yes. And any field deployment is a learning experience.

Many companies allow experienced adjusters to crow a bit about their skills. This practice serves two purposes: It’s a learning experience for less-experienced adjusters, giving them somewhere to point in their career path, and it helps seasoned adjusters feel respected.

People’s DNA links them to stories of warriors and travelers returning to tell tales of their battles and discoveries. People learn from stories, so shining a little light on experienced adjusters can provide excellent learning opportunities.

Don’t Forget the Employee Assistance Program

Companies that offer an employee assistance program (EAP) should make use of it. EAPs are a work-based benefit that can help employees better manage personal problems that may interfere with work performance.

In many companies, most EAPs are underutilized. EAPs are “the best benefit nobody’s using,” according to one human resources site. To encourage the use of an EAP, companies can follow these practices:

- Send communications about EAP benefits and how to use them through various avenues, including mailings, text messaging, if allowed, and announcements in staff meetings. EAPs will remain underutilized and a waste of money if employees do not know how to access them.
- Encourage employees to download the EAP app to their phone and use it when needed.
- When onboarding new claims employees, HR staff should inform them that the job they are about to undertake may be stressful at times and then provide initial EAP training.

- Track EAP usage to spot upticks in use. This can help managers identify problems that they may suspect but can’t pinpoint.
- Encourage employees to use the EAP to help manage their relationships and diet, both of which can suffer for adjusters because they may experience high stress levels and spend a lot of time on the road.

Setting Boundaries

No insurance professional should tolerate abuse. Once an angry claimant or insured begins to curse or threaten, it is acceptable, even advisable, to terminate the visit or phone conversation. An appropriate response to abusive language or threats is, “I’m hanging up (or leaving) now. Please reach out to me when you feel better.” Once a claimant or an insured loses control, it can be useless to try to reason with him or her.

Adjusters should set limits on their availability to clients. Even when working on catastrophe claims, adjusters should set ground rules with insureds, according to Kevin Hromas, a 40-year veteran of field adjusting. Before 7 a.m. and after 7 p.m., for example, adjusters should silence their phone and resist the temptation to answer it, Hromas recommends.

Maintaining a solid work-life balance is necessary for any adjuster. Seeking spiritual fulfillment, whether through meditation, interactions with family or friends, a walk in the woods, or time at their preferred place of worship, is a good idea for anyone.

Adjusters are helpers, and their job can change people’s lives, often during people’s worst moments. Insurance work matters, but adjusters cannot be of maximum value to struggling people if they are not emotionally fit themselves.

Support Co-workers

If adjusters see their co-workers struggling, they should reach out to them with kind words. Adjusters should also take time to check in with co-workers, even if only by sending a text with a fun meme or listening when others need a sympathetic ear.

Many inexperienced adjusters are entering the field today. Some are transitioning from other industries, while others are fresh out of college or a claims training program. Adjusters should lend these newcomers a hand and share their knowledge.

Claims professionals face both physical and emotional hazards. Confronting those challenges with preparation, proper tools, and common sense can mean they will work safer and longer. ■

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1. Occupational Safety and Health Administration, “Fall Protection.”
 2. Charles Duhigg, “The Real Roots of American Rage,” *The Atlantic*, January/February 2019.