**Agency Internal Claim Process Considerations**

When your customer experiences a claim, they are likely frustrated, confused, or even experiencing injury or total loss of something very meaningful to them. As most customers experience a claim very infrequently, they are not versed in what to do or how to do it. This is where an agency can truly add value!

Setting clear and realistic customer expectations is crucial when it comes to claims. You don’t always have to be the fastest if you have a defined process, target service levels, and you work diligently to execute those plans. While no single resource can cover all agencies, here are some key pieces of advice for effectively managing customer expectations during the claims process.

Keep in mind that many of these processes can happen in a variety of ways… in person, voice message, text, email, agency app, social media, website, etc. Think about meeting your customers when, where, and how they wish.

1. **Customer Segment**: Define by customer segment and role in your agency who is do what, by when, and how when the agency receives a claim notice. Role clarity and defined expectations are incredibly helpful in any process and can add very meaningful value to your customers and agency in the claims experience as well.
2. **Transparent Communication**: Be open and transparent with customers from the beginning. Clearly explain the claims process, including the steps involved, typical timelines, and potential challenges or factors that may affect the outcome.
3. **Manage Expectations Early**: Set realistic expectations about what the insurance policy covers and the potential limitations or exclusions. Help customers understand the scope of their coverage and any deductibles, co-pays, or waiting periods that may apply.
4. **Provide Clear Contact Information**: Ensure customers have easy access to contact information for your agency and their claim adjuster and are aware of the preferred channels for claim reporting. Promptly respond to initial claim notifications to demonstrate your commitment to addressing their needs.
5. **Educate Customers on Documentation**: Guide customers on the types of documentation and evidence needed to support their claims. Clearly communicate the importance of providing accurate and thorough information to expedite the process. This could vary greatly between commercial and personal, property or liability, and type of loss.
6. **Explain Potential Delays and Longer Steps in the Process**: Inform customers about steps in the process that take longer or cause potential delays they may encounter during the claims process, such as investigations, inspections, or evaluations. Managing their expectations regarding possible timelines can help prevent frustration or misunderstandings. Recall that for most of your customers, this is the first time they have ever experienced this situation and are looking to you for guidance and assurance they are being taken care of.
7. **Set Communication Expectations**: Let customers know how frequently they can expect updates on their claims and the preferred communication channels. Regularly provide updates, even if there are no significant changes, to keep them informed and reassured. This can mitigate a lot of customer frustration as most just want to know you are looking out for them.
8. **Empathetic Support**: Show empathy and understanding when interacting with customers who are going through a challenging time due to a claim. Listen attentively to their concerns, answer their questions promptly, and provide reassurance and support throughout the process.
9. **Be Proactive**: Anticipate common questions or concerns that customers may have during the claims process and proactively address them. Provide helpful resources, such as FAQs, guides, carrier contact information, to assist them in understanding the process and managing expectations. As noted earlier, you can and should be able to provide these resources in a variety of mediums based on customer segment and unique needs.
10. **Follow Up and Seek Feedback**: After the claim is resolved, follow up with customers to ensure their satisfaction and address any outstanding concerns. Encourage them to provide feedback on their claims experience, which can help you improve processes and enhance future customer interactions.