

Seven Weeks Later...

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Back in August, I wrote a column about an uninsured, unlicensed driver that broadsided my defenseless SUV. It turns out, that wasn't the worst of it. Insurance haggling kept my transportation in limbo for seven weeks.

You're probably familiar with delay tactics, such as unreturned phone calls and relentless run-arounds, that are sometimes used by unprincipled players in the insurance industry. However, lessons can be learned from even the worst examples, including clumsy responses to criticism.

It's not easy to deal with angry customers who may be quick with snappy put-downs, stink eyes or a full-blown hissy fit. The natural human reaction is to get defensive, make excuses or hide behind bureaucratic rules. Fortunately, there are better approaches for handling complaints that will result in good outcomes:

- 1) **Control Negative Assumption:** My experience is that most people want to either resolve the problem or warn others about potential issues. Don't assume that customers are trying to take advantage of a situation. Undeniably, a few do work the system, but not everyone deserves to be treated like bloodsuckers.
- 2) **Apologize!** A sincere apology is deserved when the customer suffers inconvenience. Avoid the traditional patronizing "I'm sorry that you feel that way."

Since we rarely have an opportunity to hear a real apology, here's what it looks like:

"Wow! Sounds like you had a bad experience and I'm sorry that happened. I'll check into it right away."

This should be signed with the first name of the human being who will actually look into the matter.

A solid apology includes a sincere desire to make things right. The next step might be gathering more facts. If this is a Facebook post, request a private message so you can hear more about what happened. Actually listening can smooth over ruffled feathers.

- 3) **Use Discernment:** Don't escalate. If public, remove comments that are vulgar or attack someone's personal character, religion or ethnicity. Engaging in that kind of nasty rhetoric will call more attention to the negativity than is deserved. Show class and respectability – even when others do not.
- 4) **Be Grateful:** Like it or not, criticism is an opportunity to improve one's service or fix a problem.

Handle this correctly and you, unlike my *former* insurance company, could have a customer for life.

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