

School: ATEC – Humanities
Course: How to Say "No"
Faculty: Todd Holt, Deputy Executive Director, Texas State Office of Risk Management (SORM)

Summary

In his course "How to Say 'No,'" Todd Holt, Deputy Executive Director of the Texas State Office of Risk Management (SORM), explores the challenges and strategies involved in delivering difficult news within the context of workers' compensation claims management. Drawing on his 35 years of industry experience, Holt emphasizes the importance of empathetic communication and the professional responsibilities of claims adjusters.

Understanding the Balance of Power: Holt begins by highlighting the inherent power imbalance between claims professionals and injured workers. Claims adjusters, with their extensive training and expertise, wield significant influence over the claims process. In contrast, injured workers often find themselves in vulnerable positions, facing physical pain, financial stress, and uncertainty about their future. Holt stresses that adjusters must handle this power with care, approaching each claim with empathy and a clear understanding of the injured worker's perspective.

The Role of Effective Communication: Effective communication is a central theme in Holt's presentation. He advocates for "intentional communication," which involves deliberate and empathetic interactions with injured workers. Adjusters should avoid industry jargon and instead use simple, clear language that the injured worker can understand. Building trust through consistent, honest, and timely communication is crucial. Holt advises adjusters to always follow through on their commitments, as this reliability fosters trust and reinforces the shared mission of returning the injured worker to productive employment.

Case Studies and Practical Examples: Holt shares several case studies to illustrate the complexities of claims management and the importance of preparation and empathy when delivering bad news. For example, he recounts a situation involving a fatal accident on a drilling rig, where he had to navigate the legal and emotional complexities of informing a widow about the potential non-compensability of her husband's death. By preparing thoroughly, communicating honestly, and showing empathy, Holt was able to manage the situation effectively.

Shared Mission and Purpose: A recurring theme in Holt's presentation is the concept of a shared mission and purpose. He emphasizes that the ultimate goal of the claims

process is not merely to close files but to support injured workers in their recovery and return to work. This shared mission requires cooperation and mutual understanding between the adjuster and the injured worker. By setting clear expectations and maintaining open lines of communication, adjusters can help injured workers navigate the claims process more effectively.

Handling Difficult Conversations: When it comes time to say "no," Holt advises adjusters to be well-prepared and to deliver the news with honesty and empathy. Acknowledging the injured worker's feelings and providing clear explanations for decisions can help mitigate negative reactions. Holt emphasizes the importance of maintaining professionalism and focusing on the long-term goal of returning the injured worker to productive employment.

Conclusion: Holt concludes by reinforcing the key points of his presentation: understanding the power imbalance, practicing intentional communication, maintaining a shared mission, and handling difficult conversations with empathy and professionalism. He underscores the noble nature of the work that claims adjusters do, emphasizing that their role is not just to manage claims but to support injured workers in their time of need.

Overall, Holt's course provides valuable insights and practical strategies for claims adjusters, emphasizing the importance of empathy, clear communication, and a shared commitment to the well-being of injured workers.

Learning Objectives

1. Understand the balance of power between the injured worker and the claims professional.
2. Develop an understanding of the injured worker's needs and fears during the claims process.
3. Learn effective communication strategies to deliver difficult news.
4. Explore the concept of a shared mission and purpose in the claims process.
5. Identify techniques to build and maintain rapport with injured workers.

Primary Takeaways

1. The balance of power favors the claims professional, making it crucial to handle communication with empathy and clarity.
2. Injured workers often approach the claims process with fear and a significant need for information and support.
3. Intentional communication is key to building trust and preparing for difficult conversations.

4. Establishing a shared mission and purpose helps align the goals of the injured worker and the claims professional.
5. Handling difficult news requires preparation, honesty, and a focus on maintaining the relationship for future interactions.

Course Outline

- 1) Introduction
 - a) Course Objectives
 - b) Background of Todd Holt
 - c) Overview of the Claims Process
- 2) The Balance of Power
 - a) Claims Professional's Position of Power
 - b) Injured Worker's Position of Need
 - c) Implications of the Power Imbalance
- 3) Understanding the Injured Worker
 - a) Fear and Anxiety of Injured Workers
 - b) Need for Information and Support
 - c) Impact of Injuries on Personal and Professional Life
- 4) Effective Communication Strategies
 - a) Intentional Communication
 - i) Importance of Timely Responses
 - ii) Avoiding Jargon and Using Simple Language
 - b) Building Trust and Rapport
 - i) Active Listening
 - ii) Allowing the Injured Worker to Share Their Story
- 5) Shared Mission and Purpose
 - a) Establishing Mutual Goals
 - b) Setting Expectations and Responsibilities
 - c) Long-term Objectives for Returning to Work
- 6) Handling Difficult News
 - a) Preparing for Difficult Conversations
 - b) Delivering News with Empathy and Honesty
 - c) Maintaining the Relationship for Future Interactions

- 7) Case Studies and Examples
 - a) Successful Communication and Outcomes
 - b) Examples of Failed Communication and Their Consequences

- 8) Conclusion
 - a) Recap of Key Points
 - b) Final Thoughts on Effective Claims Management

NOTE: Artificial Intelligence was used in the creation of this document.