

**School:** Claims  
**Course:** Dealing with Difficult People  
**Faculty:** Robert Aurbach, Principal Consultant, Robert Aurbach d/b/a Uncommon Approach

### **Summary**

The course "Dealing with Difficult People," taught by Robert Aurbach from Uncommon Approach, addresses common challenges encountered when interacting with difficult claimants in the workers' compensation system. Aurbach, drawing from his vast experience as a legal counsel and consultant in workers' compensation schemes, explains how emotional responses such as fear and loss of control can trigger difficult behavior.

The course begins by identifying two types of difficult behaviors: aggressive and withdrawn. Aurbach highlights that these reactions are often involuntary and stem from fear, particularly when individuals feel they have lost control over their situation. Fear triggers the body's fight-or-flight response, releasing adrenaline and cortisol, which affects both physical and cognitive functioning. When fear persists, it can lead to psychological and physical issues, including impaired problem-solving, black-and-white thinking, and long-term health effects such as hypertension and reduced immune function.

Aurbach stresses that difficult behaviors should not always be interpreted as intentional or malicious but as a reaction to fear and uncertainty. He shares personal anecdotes to illustrate the experience of losing control, such as his own injury during a racquetball game, where he felt helpless and fearful. He explains that workers' compensation claimants experience similar emotions when they lose control over their work, social connections, and financial security due to injury. These feelings can result in heightened emotional responses, where individuals may become overly aggressive or withdraw entirely from the claims process.

A central strategy in the course is the use of the SCARF model, developed by David Rock, which stands for **Status, Certainty, Autonomy, Relatedness, and Fairness**. The SCARF model is designed to help manage difficult interactions by addressing the underlying fears that drive difficult behaviors. For example, giving claimants a sense of certainty about their situation, even if the news is unfavorable, can reduce fear and anxiety. Similarly, providing autonomy by offering choices during the recovery process can help restore a sense of control. Relatedness refers to aligning with the claimant's goals—both the insurance company and the claimant want a swift recovery. Fairness emphasizes transparency and following through on promises, which builds trust.

Aurbach provides practical communication tips for applying the SCARF model. Simple statements such as "The worst is over" or "What would you like to see happen?" can be powerful in de-escalating situations. By acknowledging the claimant's feelings and providing empathy, professionals can reduce stress and create a collaborative environment where claimants feel understood and supported.

The course also highlights how these principles can apply to workplace interactions beyond claims. Aurbach notes that fear and stress in the workplace can lead to presenteeism, absenteeism, and burnout, and using the SCARF model can improve communication and relationships in professional settings.

In conclusion, this course offers valuable insights into understanding and managing difficult behaviors by recognizing fear as a root cause. Aurbach provides tools for addressing these behaviors through empathy, clear communication, and the SCARF model, ultimately leading to more productive and positive outcomes in workers' compensation and workplace environments.

### **Learning Objectives**

1. Understand the root causes of difficult behavior in workers' compensation claims.
2. Learn how fear and loss of control can manifest as aggression or withdrawal in claimants.
3. Develop strategies to effectively communicate with individuals experiencing heightened emotional responses.
4. Explore how to use empathy and structure to manage and de-escalate difficult interactions.
5. Gain insight into the SCARF protocol and how to apply it in handling challenging claimants.

### **Primary Takeaways**

1. Difficult behavior often stems from fear and a perceived loss of control, rather than intentional opposition.
2. Effective communication, empathy, and offering clear information help reduce claimant anxiety.
3. The SCARF model (Status, Certainty, Autonomy, Relatedness, Fairness) is a powerful tool for managing difficult interactions.
4. Providing choices and clear expectations helps claimants regain a sense of control, reducing hostility.
5. Maintaining a professional and understanding demeanor can transform difficult encounters into productive discussions.

## **Course Outline**

- 1) Understanding Difficult Behavior in Workers' Compensation
  - a) Introduction to difficult behavior in claims management.
    - i) Aurbach's background in legal counsel and experience in handling difficult situations.
    - ii) The frequency of dealing with aggressive or non-compliant claimants in workers' compensation.
  - b) Types of difficult behavior.
    - i) Aggressive, confrontational claimants.
    - ii) Passive, withdrawn claimants.
  - c) The root causes of difficult behavior.
    - i) Loss of control, fear, and frustration as triggers for difficult reactions.
    - ii) Fight-or-flight responses and their effects on individuals' actions.
- 2) Psychological and Physical Effects of Fear and Stress
  - a) The body's response to fear.
    - i) Adrenaline and cortisol release during stress and its physical impacts.
    - ii) Long-term effects of cortisol build-up: immune suppression, insomnia, and health deterioration.
  - b) Cognitive impacts of fear.
    - i) Impaired thinking, black-and-white reasoning, and short-term decision-making.
  - c) Understanding withdrawal and over-aggression as signs of stress.
- 3) Specific Responses in Difficult Interactions
  - a) Over-simplified reasoning in difficult conversations.
    - i) Black-and-white thinking: "You are either helping or hurting."
  - b) Managing interactions where fear manifests as aggression.
    - i) Understanding that anger often masks underlying fear and frustration.
  - c) Communication breakdowns due to fear-based responses.
    - i) Lack of control and information leading to claimant distress.
- 4) Communication Strategies for Dealing with Difficult People
  - a) The SCARF Model for effective communication.
    - i) Status, Certainty, Autonomy, Relatedness, Fairness.
  - b) Techniques for reducing claimant fear and frustration.
    - i) Offering information to reduce uncertainty.
    - ii) Emphasizing the shared goal of recovery.
  - c) Restoring control to the claimant.

- i) Offering choices and building a sense of autonomy.
- 5) Practical Tools for Managing Difficult Interactions
- a) Key phrases for calming claimants.
    - i) "The worst is over," setting expectations early.
  - b) Apologizing and demonstrating empathy.
    - i) The power of a genuine apology without implying liability.
  - c) Asking forward-thinking questions.
    - i) "What would you like to see happen?" to encourage solution-focused conversations.
- 6) Improving Outcomes through Trust and Teamwork
- a) Building rapport with claimants to manage difficult situations.
    - i) Developing a partnership mindset.
  - b) The importance of transparency and consistency.
    - i) Doing what you say: keeping promises to build trust.
  - c) Encouraging recovery by changing the narrative.
    - i) Helping claimants break free from the "injury script" by focusing on the future.
- 7) Managing Fear in the Workplace and Among Colleagues
- a) Recognizing signs of stress and fear in co-workers.
    - i) Burnout, absenteeism, and presenteeism as symptoms.
  - b) Applying SCARF principles to team dynamics.
    - i) Encouraging empathy and clarity in work environments.
- 8) Leading by Example
- a) Walking your talk: the importance of follow-through.
  - b) Building trust and reducing stress by creating supportive workplace cultures.

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