**Purpose:** Our business has circumstances that cause us to have tough conversations or deal with tough situations. This training will give ideas and attitudes to be able to handle “tough situations”.

**Preparation:** None

**Facilitator:** Begin the session by stating the name and purpose of the session. Have the group get into partners. If you have an odd number of people, you choose to be involved as a partner of the extra person.

First define and give examples of tough situations with clients:

**Examples:**

* Non-covered claim where client refused coverage, but didn’t understand what they refused
* Change on insurance coverage they didn’t expect
* Increase in coverage
* Personal lines client that carrier will no longer cover if they keep a dog that has experience biting. No other carrier will accept either
* Communicate to CEO that an 18 year old child is no longer able to be covered on his insurance policy because of a DUI and excessive speeding ticket
* Non-covered claim because you made a mistake and the agency has an E&O claim
* Insurance carrier will no longer allow the VP of Sales/Partner to be covered under the company auto insurance policy because of a DUI he didn’t report to the CEO. He is an owner and he and his brother (CEO) are in the same office and always see you together

Explain the following techniques to handling tough client situations.

1. Take immediate responsibility if you are at fault
2. Be Confident – Assertive. When you have a tough situation with a client or teammate, it is critical to remain confident to give the client a perception that everything will get handled in a way that is best for them
3. Be Empathic. Showing empathy for their loss, pain, trouble, is important. Say things like, “I understand how you must feel”, or “I know this is very hard for you
4. Seek to understand before seeking to be understood. Hear the client’s side of the story and get all the details and information before giving too much information on your side of the story. This is important for three reasons
   1. You may not know all information and you could look foolish with addressing the situation before understanding
   2. You will better know how to address the issue when you know where they are coming from
   3. They will believe they have been heard before you start telling them anything
5. Be Prepared to Negotiate. Always have something to give away that will cost you nothing but perceived as valuable to them if negotiations are a possibility. But, you must know what your “line in the sand” looks like before this conversation starts
6. Be short and specific in communication. The more you say, the worse it will be for you. Say what needs to be said in as few of words as possible and then shut up
7. Be aware of non-verbal communication. Sit or stand in a confident position. Keep your head up. Use sincere facial expressions to show empathy and to express yourself appropriately
8. Thank them for continued trust (if you are able to keep them)

Get feedback from the participants as to any examples they have experienced where they did or didn’t use the techniques listed.

Ask partners to pick one of the 7 examples we gave in the beginning and role-play with their partner how they would handle the situation. The partner will give feedback on how they did with our 8 techniques.

Ask group for one thing they learned in the session about handling tough situations? Be prepared to add the following items they may or may not say:

1. Being prepared is going to be necessary to accomplish these techniques
2. Being purposeful and paying attention to detail can avoid a lot of these situations
3. Getting these things addressed quickly and professionally are great for reducing stress and getting a good outcome