

COM MU NIC AT ION



Better through experience.



Communication is fundamental in life. Whether it's through sight, scent, touch or sound, there's communication happening at every single moment.

Without a doubt, having a conversation with others is the most common form of communication between people. In your working life, this is the key component in ensuring any advice or activity is the right one for your client.

Most complaints made against a client-facing professional can be traced back to poor communication – justified or not.

In fact, communication (or lack thereof) is a common theme in the majority of all liability claims reported to Guild Insurance.

The purpose of this document is to highlight the importance of communicating clearly – establishing good relationships with people you deal with through your profession and ensuring their expectations are met. And importantly, you are aware of and understand how good communication can help with complaint handling.

It's a win-win situation

As an experienced professional in your field, you understand more than most that the relationship between you and your client is extremely private and personal.

Regardless of your profession, people entrust you with some level of intimate information so developing and maintaining a close, trusted relationship is paramount.

Communication is key in any relationship.

Obviously, part of your job is to ask questions in order to find out exactly why someone is coming to see you or using your services, but you also need to ask questions about how they are feeling about the situation and the next course of action. Are they anxious or fearful? Do they feel comfortable? If not, why not?

Caring and helping to alleviate some of these fears will create trust between you both.

The relationship and the communication go both ways. While you are able to be honest about what you will be doing, if you check back and affirm the other person's expectations, they may be more understanding if a poor outcome does occur or things don't quite go as planned.

A good relationship built on open and honest communication not only means the client will have faith in what you do, but they are more than likely to promote your services to friends and family.

Strong communication and a strong relationship between you both is a win-win situation for all parties.

...developing and maintaining a close, trusted relationship is paramount.

‘What happened wasn’t what I expected.’

...effectively communicating and managing expectations from the outset is imperative.

In your profession, you will know that a ‘one size fits all’ approach does not work as all people have different needs and expectations.

From a client’s point of view, all they usually want is the quickest, easiest solution to their problem or need.

In a lot of circumstances, these two viewpoints may be at polar opposites of each other. This is why effectively communicating and managing expectations from the outset is imperative.

The most important aspect of this communication is for you to completely understand what expectations your client actually has. Once you have determined these expectations, you need to have a frank discussion about whether these are realistic, and if not why not.

Active listening might be helpful in these initial discussions as this may be the first time they have ever visited a professional like yourself, so may not even be aware of what questions to ask.

You need to encourage a two-way conversation from the very beginning. Take your time to answer any questions or discuss any concerns they may have. It’s extremely important that the other person understands what you’ve told them, so you may need to explain the same information more than once.

A helpful way to make sure they understand completely is to ask them to repeat back to you what you’ve both discussed to ensure you’re both on the same page.

While you may be a good communicator and your message seems clear to you, others may not receive that message in the same way.

By taking the time to have these conversations at the start – before you take any action – you may reduce any chance of a complaint or claim being made against you.

Barriers to active listening

-  Not understanding
-  Impatience
-  Concentrating on the task and not on what's being said
-  Accent
-  Inability to concentrate at all
-  Thrown by tone
-  Presumption
-  Hot words
-  Rushing
-  Boredom
-  Emotion
-  Defensiveness
-  Interrupting
-  Distraction
-  Noise
-  Fatigue
-  Prejudice

If it's not written down, it didn't happen

...advice needs to be recorded and securely stored.

After you have spent time communicating with your client, any and all notes relating to your interactions and advice needs to be recorded and securely stored.

If a claim or complaint is made against you, these notes will be important in defending your decisions and your reputation.

Don't take it personally

Make the effort to hear what they have to say and take on board what they have told you.

If a complaint is ever made about you, communication is vital. Not only do you need to fully understand what the complaint may be pertaining to, but also what outcomes the other party may expect (if any).

A key aspect in dealing with any complaint is listening to the person. If you can, make time to sit down in a quiet space and give them time to express their concerns. Make the effort to hear what they have to say and take on board what they have told you.

You may not agree with all they are saying, however it helps if you can try to understand the situation from their perspective.

It's extremely important to avoid being defensive or taking the complaint personally as this may inflame the situation.

At the early stages of the complaint, you may even find that they simply want to be heard, and not necessarily want to take any further action.

After these discussions you will have a better understanding of their position, and also how severe the complaint may be so you can determine the best way to handle the situation.

Without clear communication from the outset, you may be dealing with a complaint without having a full view of the issue and what the outcomes may be.

Open communication and active listening may help prevent an escalation of the complaint, and may also help prevent any further claims or complaints being made against you.

Clear communication is paramount

While your experience and expertise in your profession are central to your livelihood, communication is just as important.

Regular, open and clear communication means you will be able to build and maintain a trusted and valued relationship. You will be able to better manage and meet expectations.

Your communication skills will also be invaluable if you ever have a complaint made against you as you'll be able to determine the severity of the complaint and possibly prevent it from becoming a serious liability claim.

Through good communication, you will be helping to prevent any reputational or financial costs to you and may also help you avoid the emotional upheaval and stress that comes with a claim.



For more information on standards of practice in your field, please visit your profession's regulator or association website.

For further free risk management tools and resources, please visit riskhq.com.au

If you would like to learn more about cover to suit your needs, simply call Guild Insurance on **1800 810 213** or visit guildinsurance.com.au

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