

Real or Imaginary

Claims Call For Care In Handling

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CLAIMS may well be a necessary evil of industry, but they exist and will continue to plague even the most public relations-conscious company. Company policy, however well attuned to the technical and safety aspects of operating, cannot always avoid either the valid or the imaginary claim.

Proper handling of claims is a most important aspect of the pesticide business in our company, as it is in practically every similar organization. We give every claim prompt and careful consideration. We feel it is not only in the public interest to do so, but also is required public relations policy for us.

This does not mean we pay a damage claim every time we get a call. However, it does mean that we set in motion a previously determined procedure for settlement which we believe to be fair to all parties; that is, to the company and to the claimant.

With the tremendous increase in the use of pesticides, there will be a corresponding increase in the number of claims, real and imaginary, that will be given to the applicator. Those engaged professionally in the pesticide business must evaluate this phase of their activities—handling claims—to insure that conditions are not established which could create an undesirable public reaction that would result in restrictive legislation affecting the business of the applicator and the best interests of the

public at large.

All too frequently, claims have been handled with the philosophy that if you ignore them they will go away. Sometimes they do, but frequently they result in bitter emotional conflicts that not only tarnish the name of the applicator but also the image of the profession. The other extreme is to settle all claims, real or imaginary, at any price, in the mistaken belief that a policy of "instant money" is good public relations and that it is cheaper to pay than it is to make a thorough investigation. This policy is as disastrous as the first. It does not take the public long to recognize that there is a "patsy" available to compensate them for all types of problems in or near the vicinity of the work. Settlement without proper investigation also creates in the mind of the public an impression that there may be problems which are not apparent.

Handle Each Claim As Soon As Possible

In my opinion there is a technique of handling claims, real and imagined, that is in keeping with the image which the professionals would like to establish. First, handling the problems of the public is a very difficult job and should be the responsibility of properly trained and highly motivated personnel interested in exercising responsible business citizenship.

Second, the complaint must be

handled in a timely manner with the investigator arriving on the scene as soon as possible. It must be kept in mind that time destroys the evidence of what really happened. Responsive action also impresses the inquiring party with the fact that you are truly concerned about his problem. Lost time also results in hardened attitudes, and each hour that passes makes it more difficult to arrive at an amiable settlement.

Third, the most important ingredient is the attitude of the agent assigned the task. It is imperative that he make a fair and thorough investigation of the incident with the attitude that he will find the basis of the problem. It has been the experience of one company that over 50 per cent of the complaints have no connection with its activities. These include quacks, damage from other sources, and people just looking for conversation and information. All must receive prompt, courteous, and reasonable attention. There is no room for abrupt attitudes.

Every company must accept the fact that claims are a real, if negative, part of the business, and one must react in a positive manner. There must be a stated policy and plan for handling complaints. This is really very simple. The policy:

- I. All claims will receive a thorough, fair investigation.

- II. Adequate compensation will be given for damage resulting from the operation.
- III. Claims received but resulting from a condition not related to the operation must be settled by clearly establishing the real problem.

Cause At Times Is Difficult to Spot

Frequently, the real cause of the problem is not readily identifiable. In these situations the applicator and prime user must take action to discover the nature of the problem. Outside help from knowledgeable personnel such as plant pathologists, plant physiologists, horticulturists, agronomists, and veterinarians should be sought. Claims concerning plant damage can normally be resolved in conjunction with the state agriculture extension service and the state agriculture school.

A prerequisite for properly handling claims is the acquisition of sufficient information and data on similar situations. Complaints involving plant damage are relatively simple to handle, as there is a wealth of data available at all the state agricultural colleges and the symptoms are easy to spot. If the investigation is timely, there is no reason why these cannot be settled most of the time.

There is one area where an investigator can be in trouble because of a lack of valid information, and that is when the damage claim involves animals. These are the most difficult and sensitive problems that the claim agent has to handle. We have hired a consulting veterinarian to represent us and to investigate all animal complaints. We believe it is imperative that a trained man handle these complaints, as it is impossible for a layman to arrive at the true

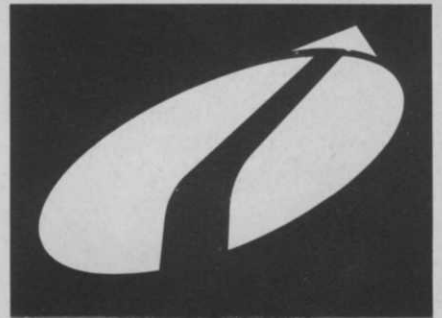
cause of the problem. This policy is also good for our public relations as frequently the vet is able to ascertain the real problem and advise the farmer so that he can take remedial action and prevent further losses.

Frequently, the vet must become a detective and try to determine from his investigation of the herd and the farm area the cause of the problem. There is a limit at the present time as to how far he can go because there is a lack of information available which will help him in making his investigation. There is no single source of information that he can turn to for help. There is a real need for regional animal poison control centers that would have all information pertaining to all pesticides, poisonous plants, pathogens, and other causes of animal deaths. The resources of this center should be readily available to the vet. Information should be funneled into these centers from the chemical companies, other centers, and the field vets. In this way, all knowledge of pesticides would be available to claims agents.

Finally, an exact record of every complaint—real or imagined—must be maintained. This record should be established as soon as an incident is noted and every contact or change in the situation noted. In the event of legal action or investigation by outside sources, it will be of extreme value to have this information.

Handling of complaints is one of the most important tasks associated with our business. The manner in which we perform this task will be reflected in the public attitude toward our companies, the public attitude toward our profession, and the government's attitude toward our activities. We must make certain that we have done everything in our power to create the type of professional image for which all of us are striving.

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