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Topic: Neutral and Positive Messages

Subtopic: Claim Adjustments

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Mutiple-Choice Question Type

<question type="mc">

1. When an organization chooses to respond to a claim favorably, what is the message relaying that information called?

- a. a 'response in the affirmative.'
- b. an 'approval.'
- c. a 'letter of intent to claimant.'
- d. a 'claim adjustment.'

Analysis:

- a. Incorrect. A notification of a favorably resolved claim is not called a 'response in the affirmative.'
- b. Incorrect. A notification of a favorably resolved claim is not called an 'approval;' that is a general word that could apply to anything.
- c. Incorrect. A notification of a favorably resolved claim is not called a 'letter of intent to claimant.'
- d. Correct. A notification that your claim has been with a positive response is called a 'claim adjustment.'

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Level of difficulty: Medium

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2. What is the traditional timeline for a claim adjustment to be made.

- a. They tend to take more time than either party wants due to the paperwork
- b. They tend to be transacted quickly, even more so today with so much business transacted online.
- c. These matters can drag out for years, once lawyers get involved everything moves more slowly.
- d. There is no hard and fast rule.

Analysis:

- a. Incorrect. No, in fact these matters are traditionally transacted fairly quickly.
- b. Correct. Claim adjustments have always been transacted fairly quickly, but with so much business being transacted on the internet, they happen even faster now.
- c. Incorrect. There is no reason to involve lawyers, since the claim adjustment settles the matter.
- d. Incorrect. While there is no hard and fast rules, there is a clear and discernable trend.

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Level of difficulty: Medium

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3. Which of the following is NOT likely to be the subject of a claim adjustment?

- a. replacement of merchandise.
- b. refunded money.
- c. settlement of a wrongful termination lawsuit.
- d. discount on future purchases

Analysis:

- a. Incorrect. Replacing merchandise is a common subject for a claim adjustment.
- b. Incorrect. Refunding money is a common subject for a claim adjustment.
- c. Correct. Matters dealing with legal proceedings such as a wrongful termination suit are not likely to be the subject of a claim adjustment.
- d. Incorrect. Discounts on future purchases are a common subject for a claim adjustment.

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Level of difficulty: Difficult

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4. Which of the following is NOT a good reason why a business would offer a claim adjustment?

- a. it is better to swallow your price and apologize, even if you are not wrong.
- b. the business is required to by law.
- c. it engenders customer loyalty.
- d. it will satisfy the customer.

Analysis:

- a. Correct. You do not need to swallow your pride, and pretending to be sorry for something that you are not sorry for is not really a good reason to take any action.
- b. Incorrect. In many cases businesses are required to by law.
- c. Incorrect. Engendering customer loyalty can be a an excellent goal to pursue.
- d. Incorrect. Satisfying the customer lies at the root of almost everything that almost all of us do.

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5. How should a claim adjustment begin

- a. a bullet-point list of facts supporting the claim.
- b. a step-by-step rationale that led to the adjustment being made.
- c. a statement saying that the claim has been approved.
- d. an apology for the mistake in the first place.

Analysis:

- a. Incorrect. If you include a bullet-point list of facts supporting the claim, they should be in the body, not the opening.
- b. Incorrect. If you include a step-by-step rationale that led to the adjustment being made, it should appear in the body of the message, not in the opening.
- c. Correct. As with so many business communications, the claims adjustment should begin with a statement saying the claim has been supported.
- d. Incorrect. There is no reason to offer an apology or to place the blame on anyone in particular.

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Level of difficulty: Medium

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6. How should you word a claim adjustment if the person filing the claim is at fault for the problem.

- a. Offer them the adjustment, but make them well aware that you know they are at fault.
- b. Offer them the claim and place the blame on yourself.
- c. Offer them the claim and blame nobody.
- d. Deny the claim.

Analysis:

- a. Incorrect. Do not place blame on the person whose claim you are adjusting.
- b. Incorrect. Do not throw anyone under the bus, including yourself.
- c. Correct. Offer the claim, but never place blame – there is nothing to gain from this.
- d. Incorrect. Do not deny a claim just because the claimant is at fault.

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Level of difficulty: Medium

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7. What tone of language should you use in a claim adjustment?

- A. pleasant and confident.
- b. authoritative.
- c. judgemental.
- d. subservient.

Analysis:

- a. Correct. A pleasant and confident tone is always effective and useful.
- b. Incorrect. There is no reason to adopt an authoritative tone.
- c. Incorrect. There is no reason to adopt a judgemental tone.
- d. Incorrect. There is no reason to adopt a subservient tone.

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8. Which of the following has no place in a claim adjustment?

- a. an explanation of how your organization will change their procedures in the future.
- b. a disposition of the claim.
- c. a history of the claim.
- d. a brief biography of your previous employment.

Analysis:

- a. Incorrect. An indication of procedural adjustments would be appropriate for this document.
- b. Incorrect. A disposition of this claim would be appropriate for this document.
- c. Incorrect. A brief history of the claim would be appropriate for this document.
- d. Correct. Your professional biography has no place in this type of document.

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Level of difficulty: Easy

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