QUADRANT
INSURANCE MANAGERS

Quadrant Tips for Better File Documentation

Always document significant communications. Even complimentary communications are important and can be useful in reversing a disgruntled client, offering another side in a legal situation or in giving an overview of your services at renewal. Of course, you will want to document any important changes that occur on an account or with a client. Never trust your memory! It is not uncommon for changes, questions, or requests to occur at any point in the policy term. Therefore, it is important that this information is documented to retain accuracy and to give the best service possible to your client. In the event of any litigation, your written documentation will provide a useful record. Who should be responsible for documentation? All staff!

Question:

It is noon. You are at work and a client contacts you by phone. He is clearly unhappy and seems to be misunderstanding some aspect of the insurance coverage. You take the time to discuss the coverage and he seems to calm down. At the end of the conversation he thanks you and says that he now understands the coverage. What is the first thing you should do?

A. Give yourself a pat on the back for calming down the client.
B. Report the call internally.
C. Go to lunch and document the conversation as soon as you return.
D. Pend for follow up.
E. Immediately document the conversation in writing.
(Answer below)

1. **Always include full date (time if appropriate), name of account, and your name or initials.**
   If you leave out the identifying information what is the value of your documentation?

2. **Include only relevant information.**
   Try to focus your notes on what is important and leave out details that don't advance the message.

3. **Stay objective – stick to the facts.**
   Try not to bring your own emotions, speculations, or interpretations into your documentation.

4. **Be truthful.**
   If you don't know something is true or factual, say so or leave it out. Don't guess and don't lie or it could come back to bite you!

5. **Be professional.**
   Avoid using derogatory or slang language. If you are angry, frustrated or upset, put your emotions aside and always take the high road. Have a co-worker review your notes or re-read your documentation after you've had some time to cool-off. Written words are easily misinterpreted, and notes or emails can be read by others. Try to stay professional, but friendly!

6. **Don't use abbreviations that only you can decipher.**
   You may be comfortable with acronyms or texting terms, but they don't belong in your documentation notes.

7. **Write your notes while your memory is fresh.**
   Don't delay or procrastinate. The sooner you document, the more accurate your notes will be. Be sure to send your client a written summary of your conversation.

8. **More is not always better.**
   You likely don't need to write paragraphs. Use a systematic approach. Try jotting down the most important points and use those to stay brief and on point.

9. **Make documentation a habit.**
   You never know what account can turn into a claim. Practice good documentation on all accounts.

10. **Write your notes as if they will be read in a courtroom.**
    This will help you stay professional and leave out unnecessary information, exaggeration, hostility and unacceptable language.

> **Answer:** *"E. Document the conversation in writing."* You never know what can turn into a claim!