



SYNOPSIS

FIGHTING “FIGHT OR FLIGHT”

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Key words: “Fight or Flight”, sympathetic nervous system, parasympathetic nervous system, SCARF model, claims management, Early intervention, Return to work, secondary psychological overlay, personnel management.

Purpose of your paper: To help claims managers and claims system designers understand the “fight or flight” response and use a proven methodology for quieting the response to improve claims outcomes, reduce secondary psychological overlay and assist in personnel management.

Synopsis:

Fighting “fight or flight”

Can you talk to this man? (Picture of man running for his life from a charging hippo) He's in “fight or flight” the response that is hard-wired into us to promote our survival when there is perceived danger.

The utility of fight or flight has changed as we've tamed our environment. Fight or flight is good, when it allows a mum to lift a car to save her trapped child. But it's not so good in the world of recovery from injury. We see this reaction:

- In the acute phase recovery
- In ongoing claims when the combined stressors of being a participant in the claims system deprive a claimant of their sense of personal control, which is perceived by the body as a dangerous situation

The behavior that is exhibited in times like these is what you'd expect from someone whose body is focused on survival:

- Abstract and rational thought isn't needed as much as reaction, so blood supply and other resources are being rerouted to enable a physical reaction – resulting in:
 - Black and white thinking
 - Exaggerated responses
 - Love/hate, friend/enemy classifications
 - Focused demands for what is perceived as needed
 - Separation (“You just want to save money on my claim”)
 - Distrust
- Physical symptoms:
 - Body resources routed away from healing
 - Long term psychological effects of cortisol poisoning

The body calms down after a fight or flight incident with a different part of the nervous system. Invoking this calming effect can be self-initiated, but sometimes people need a little help. There is a method of thinking of invoking the quieting response that has been successfully tested in other contexts.

The SCARF model, developed by David Rock, has been tested in education and dispute resolution SCARF stands for:

Status – the feeling that the person we are dealing with acknowledge us. It's the good feeling we get when someone remembers our name, or is considerate in some identifiable way

Certainty – the relaxing feeling that comes from having a sense of what the future will hold

Autonomy – the sense of being in, or regaining, a measure of personal control

Relatedness – the sense that the person we are dealing with is aligned with us and seeks our best interests

Fairness – the sense that the person we are dealing with is transparent and reliable – that he or she will say what they will do, and do what they say.



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Some practical applications:

- Three statements that can change the course of a claims relationship – in 15 seconds
- Why warm handovers upon file transfer can save you big money
- Listening for “fight or flight” verbalisations/noticing behaviours in any work or personal situation, and immediately calming the situation
- Scheme design approaches that minimize adverse claimant reactions

The understanding also has significant implications for the design of claims systems that minimize and control the reaction, reducing avoidable secondary psychological overlay.

“Fight or Flight” is part of how we evolved. But we also evolved the ability to think, and that ability allows us the opportunity to use our knowledge of how humans behave under stress to create more effective recovery systems.