

Catastrophe

Managing the Psychological Trauma

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The face of catastrophe. . .

The day was beautiful, without a cloud in the sky. However, by mid afternoon the sky had begun to darken and forecasters talked about the possibility of late day and evening thunderstorms. The weather continued to deteriorate throughout the balance of the day and by evening the threat of severe weather was present.

At 9:20 pm a severe thunderstorm was in the area and a tornado warning was issued. An F4 tornado formed and touched ground at 9:36pm and hit directly the first town in its' path. The devastation was complete; over 75 homes were either completely destroyed or severely damaged; stores and businesses were destroyed, the school sustained severe damage rendering it useless as a place of shelter. The local hospital, while still functional was operating on a generator, its staff over taxed by the number of injured. The death toll was at 32 and expected to rise. Three of the four places of worship in this community were severely damaged, their structural stability questionable.

Fire, EMS and Police responded, their mission: the preservation of life and property, their resources and ability challenged beyond reason. Within hours of this catastrophe Claims and Recovery professionals began to arrive. Their mission: to begin the rebuilding process. Their challenge: to safely function in the presence of overwhelming tragedy for extended periods of time, while working with highly distressed individuals in dangerous conditions.

Our world is full of events that create crisis for individuals and communities. Natural events such as hurricanes, tornados, floods and wildfires take human life, destroy property and disrupt the sense of normalcy in our lives. In addition, events of Intentional Human Design are now part of our lives. The event may not be highly publicized and may take a more individual face such as an auto accident, illness or injury. Regardless of cause, when these events occur it becomes the responsibility of Insurance and Recovery professionals to assist in rebuilding lives, communities and industry. Often these professionals are required to works for weeks and months with highly distressed people, in environments that are often dangerous.

What happens to those exposed to the stress of catastrophe, the policy holder, claims professional, and recovery workers? The impact of the event itself will produce powerful negative stress, as will the aftermath stress encountered while attempting to rebuild shattered lives. This stress is called Traumatic Stress.

Traumatic Stress

Traumatic stress refers to the emotional, cognitive, behavioral, and physiological experience of those individuals who are exposed to, or who witness events that overwhelm their coping or problem solving abilities. The events, referred to as “traumatic incidents”, are typically unexpected and uncontrollable. They compromise our sense of safety and security, and leave us feeling insecure and vulnerable.

Policy holders who have experienced a traumatic event are subject to a host of traumatic stress reactions. Claims and recovery professionals who must work with distressed individuals, as well as perform their jobs in dangerous environments for prolonged time, are also vulnerable to the effects of traumatic stress.

What reactions are typically exhibited *during* traumatic exposure?

Emotional Responses may include a highly anxious, active response or possibly a seemingly stunned, emotional-numb response. Additionally, there may be fear, anger, hostility, uncertainty and grief at their loss.

Cognitive Responses may include loss of focus and concentration, disorientation, confusion, difficulty in making decisions and forgetfulness.

Behavioral Responses may include pacing, withdrawal, reluctance to abandon property as well as antisocial behavior.

Physiological Responses may include rapid heart beat, elevated blood pressure, *DIFFICULTY BREATHING, CHEST PAIN *** TAKE IMMEDIATE ACTION AND ACCESS THE EMERGENCY CARE SYSTEM.*

The above responses are considered normal in the presence of a traumatic incident. These reactions may occur immediately, or may manifest in the days, weeks or months following a traumatic event.

Managing Traumatic Stress in the Distressed Policy Holder

Being able to recognize and manage traumatic stress in the policy holder will assist claims and recovery professionals while working with distressed individuals. This understanding will improve the claims process by helping to build a trusting and supportive relationship.

The following stages represent the *Acute Traumatic Stress Management* (ATSM) model. ATSM is a practical process that addresses emergent psychological needs. It requires no advanced training and is best performed by those who have first contact with individuals exposed to a traumatic event.

Stages of ATSM

- 1. Assess for Danger/Safety for self and others.** Upon arrival at the scene of a traumatic incident, it is crucial that you assess the possible dangers environmentally and from those individuals you will encounter.
Do the following:
 - Research the area and determine potential risks.
 - When knocking on a door, stand to the side. Never stand directly in front of doorway.
 - Approach individuals in a protective stance. Do not stand flatfooted. ***Be prepared to move quickly.***
 - Create a reactionary gap allowing 6 – 8ft of space between you and the individual upon first contact.
 - Always place yourself in the position of advantage – have the door at your back
 - Consider: is the building compromised?
 - Avoid dangerous rooms like kitchens where knives are available. Always have the policy holder lead you down to the basement, never go first.
 - Work in pairs if possible. Always let someone know where you will be working and when you expect to return.
 - ***Trust your instincts.***
- 2. Evaluate their level of responsiveness.** Is the individual alert and responsive? Could they be under the influence of a substance? Remember that those exposed to a traumatic event may appear emotionally numb and unresponsive.
- 3. Connect with the individual.** Introduce yourself, show interest and concern. Move them away from the stressful environment if possible. Make an effort to understand their situation. Show empathy, not a brick wall. Statements such as: “You seem scared and alone right now.”, “This has been a difficult experience.”, “its ok not to be ok.”, “I can see how frustrated (angry) you are.” validates the place they are in and demonstrates your understanding.
- 4. Managing the Angry / Hostile Individual.** Remain calm – you are the target not the cause. Allow them to vent. Check your body language, voice tone and word choice. Validate their feelings and situation. Remain alert, trust your instincts.
- 5. Ground the individual.** *Stopping negative thoughts.* Keep them in the here and now by asking them to tell you the “story”. Stay in the present by discussing the reality of the situation. Help them to understand the normalcy of their reactions to the event.
- 6. Prepare them.** Realize that for this individual this is a new experience. The more information you can provide about what is to come will prepare them and lessen the “fear of the unknown”.

Traumatic Incidents Impact on Claims and Recovery Professionals

The stress encountered by claims and recovery staff while working with distressed individuals in difficult environments can be overwhelming. The same reactions mentioned above for the policy holder may be present in staff as well.

Additionally the effect on staff may include:

- Fear of danger and concern for personal injury.
- Increase in error level and productivity as loss of concentration and focus are affected.
- Increase in illness from fatigue and poor working conditions leading to an increase in sick leave.
- Visual or auditory distortions leading to poor communication and inaccurate assessment of claim issues.

These reactions, coupled with those previously discussed, may occur immediately or may manifest in a delayed manner over days, weeks or months. It is also important to realize that the stress encountered in the claims and recovery process is coupled with the normal stressors staff encounter in their lives beyond the job. This cumulative effect may present serious stress related issues.

Protecting Claims and Recovery Staff

Protecting staff should be the primary mission of every organization. Every effort should be made to be certain that they remain safe and healthy while working in dangerous environments with highly distressed people. The mission of management should be to ***Keep them safe, and send them home safe.***

The following guidelines should be established during incident engagement:

- Maintain connection with staff, assess *how* they are doing, not *what* they are doing. Show concern for their wellbeing.
- Provide support as needed, tune into their needs.
- Orient staff to location, GPS, maps, hazards and unique problems they may encounter. Send them in prepared.
- Provide realistic expectations for their assignments.
- Create a *safe zone*, a place to allow them to briefly get away from the devastation lessening the “imprints of horror”.
- Limit staff exposure to negative sights.
- Setup briefing sessions to allow staff to meet and discuss their experiences.
- Provide updated information.

The following Traumatic Incident Stress Management techniques should be used by all staff while working a traumatic event:

- *Chest pain / difficulty breathing access medical assistance immediately.*
- Drink plenty of water.
- Avoid the use of alcohol and caffeine during incident engagement.
- Become physically comfortable. Sometimes the simple act of washing your face or changing wet clothing will bring back a sense of control during a time when you feel you have no control.
- Use quick relation techniques, i.e. take a slow deep breath and tell yourself “I am in control”, “I can handle this”, “I’m OK”.
- Talk about the experience.
- Maintain contact with home.
- Exercise, simply walking can reduce the negative physical effect of the stress response.
- Spend time with others, resist the desire to isolate.
- Listen to the wisdom of your body. Step back when you need too.
- Respect your physical, mental and emotional limitations. Step back and seek assistance when needed.

In Closing

We live in a volatile, often unstable world that will present traumatic events from a variety of causes. During these times, it is the combined efforts of emergency responders and the claims and recovery professionals to protect and rebuild shattered lives and communities.

Understanding the impact of traumatic stress on the policy holder will assist staff in developing a trusting relationship, thus improving the rebuilding process. Additionally, staff will be prepared to safely handle the stress encountered while working with distressed individuals in prolonged negative environments.

Byline:

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