

Lost in Translation

Don't let language gaps cause E&O headaches

By Alison VanDyke

As the U.S. population becomes more multicultural, the needs of non-English speaking clients will change the way agents and brokers service their customers. Lack of communication and poor documentation present significant E&O exposures for insurance professionals—risks compounded by a language barrier between agent and client.



Clients who do not speak English fluently often bring an interpreter when visiting an agency. In this case, agents should:

- Obtain the interpreter's full contact information.
- Ensure that the interpreter fully communicates to the client what is and is not covered by the policy in question. This may require frequent checks to confirm nothing is lost in translation, especially when using insurance terminology.
- Include notes in the file to document discussions with both the interpreter and the client.
- Never let an interpreter complete and/or sign an application. The client is the person who should complete and sign the insurance contract. If the insurer's application is written in English, clients should not sign non-English documents. Multiple dialects across various languages leave room for misunderstanding.

Language diversity is here to stay. Particularly in multilingual communities, agencies should consider hiring bilingual staff to better serve their clients' needs. Remember, the same best practices apply for bilingual staff in terms of file documentation. Even when an agent speaks the client's native tongue, the agent should still include notes in the file when communicating with the client.

What if the client does not have an interpreter and the agency does not have bilingual staff? Consider referring the client to another agency that can assist. If agents cannot communicate with potential clients because of a language barrier, it is best to refer the client to an agency that can service their needs in their native language.

Agencies that address language issues early and often will position themselves as multiculturally friendly—and reap the rewards of new business and repeat customers.

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