



## Take10 Podcast Transcript

### **Building Grief Literacy:** how we can communicate with those processing traumatic loss

**(GK)** Gayle Kanchanapume – Interviewer and Take10 Lead

**(AT)** Amanda Trotter, Business Development Manager, Griefline Australia

**GK**

Welcome back to RGA's Take10 podcast series.

From a claims assessment perspective, death claims are often thought to be some of the more straightforward claims to manage, requiring less complicated evidence, and usually a quicker assessment turnaround time. Whilst this may be true in some circumstances, there's one feature of death claims management that can be tough to navigate, and that's communication about the claim with the claimant, who is usually the grieving spouse or close family.

I'm Gayle Kanchanapume, Executive Director and Value-Add Specialist with the Global Claims Team at RGA, and today I'm delighted to be joined by Amanda Trotter, who is the Business Development Manager with Griefline Australia.

Welcome, Amanda.

**AT**

Thank you, Gayle. It's a real pleasure to be talking with you and thanks for reaching out to Griefline. It's really heartening to know there are organizations such as RGA that recognize the need to be more grief literate.

**GK**

Yeah, I'm really looking forward to our conversation today.

Now, Amanda, we're going to be talking about how best to approach some of these difficult conversations and get some guidance from you around this, but before we jump in, I know that you've got a really interesting and varied professional background, and I'm really

interested to hear about that. Perhaps you'd like to start by telling our listeners a little bit about your work and what's led you to your current role with Griefline.

**AT**

Sure. I guess my path to Griefline has been rather unconventional. I spent three decades as an Executive Producer in the television industry producing across the realms of reality TV and entertainment specials and kids TV. Eventually I guess there was a call to do something a little more meaningful. So, while I was undertaking a Bachelor of Counselling, I volunteered on Griefline's helpline, and that was a real privilege. Since then, I've seen the evolution of Griefline. We've added online forums to our services along with support groups and sessional counselling, and we've really, I guess, advanced our website, to include a whole lot of really popular resources. But, more recently, in August, we launched Griefline knowledge, which I'm proud to head up. I guess for me, it's the perfect merging of my content development and delivery skills with my newfound clinical knowledge and research expertise.

So, Griefline knowledge is all about playing into Griefline's mission, which is to normalize grief by having courageous conversations and to support communities so they can grow from loss. So, what we do is we provide courses, workshops, and workplace support groups. We've developed them to educate and upskill everyday people so they can confidently interact with others experiencing grief, loss and also loneliness, and that's whether they're in the workplace or at home.

**GK**

That sounds great, Amanda. Griefline knowledge is something that I'm really interested in finding out a little bit more about.

So, we all know that grief is an incredibly personal experience and therefore it's not surprising that every individual person will grieve in their own way and that no two stories are the same, so no two grief reactions will be the same.

Can you explain a little for us about what's actually happening to us when we grieve? So, I imagine that we have all sorts of, both psychological and physiological responses going on. Can you tell us a little bit about that?

**AT**

Yeah, absolutely. I think there's the general understanding of grief is, that it affects us, certainly psychologically. We all know that there are feelings of great sadness, depression, or moments of depression, perhaps even anger, that can move into guilt, rage.

Then of course, there's those five stages that we've all heard about, you know, denial and despair and yearning, and there are all the psychological aspects of grief, but there are also biological or physiological aspects to grief. Things like heart racing and shortness of breath.

We have a lot of callers to our helpline that feel nauseas. That can't get out of bed, you know, or can't sleep. They might have changes to their appetite and actual real physical pain. Then we move into the sociological factors and, you know, I guess that the sort of

behavioral responses, withdrawing from family and friends, isolating oneself, avoiding people and places even a change of faith and spirituality that can come into play, and that can actually be really difficult for some people who have had a strong faith all their life until this loss. This profound loss has shaken them to their core and had them questioning their faith. So, that's something that we see a lot of at Griefline as well, and it can be very difficult for the grieving person.

Then rumination is another thing that happens a lot where people just can't stop thinking about what happened, going over certain aspects of the event, over and over in their head, and actually it then impacting on the rest of their life. So, it really is, it crosses all of those spheres, the social, the biological, the psychological, and the spiritual spheres.

You know, some of the, I guess the responses are things like separation distress. People feel helpless, traumatic distress where they feel shock, overwhelm. As I said, there's guilt, remorse, there's a lot of loneliness that comes into it, anxiousness, and for some people there's relief, you know, depending on what the, the relationship was like, that also can come into play.

## **GK**

That's really great context, Amanda. It's interesting that you called out that relief response as well. That's something that we don't often think about.

This really helps us to understand what might be going on for, say, a claimant, and enable us to start thinking about what considerations we need to make as claims assessors when we're planning that initial call to the family member.

Now, death claims, assessors manage claims under a variety of different insurance products. Accidental death policies, for example, where the death is most often caused by some type of traumatic and unexpected event. Also suicide claims where the insurance policy may cover the suicide and some instances where unfortunately that cause of death may not be covered.

So, I wondered if you could talk to us a little bit about the grief response to a traumatic death and, you know, help us to understand how this might be a little bit different. So, our assessors see so much of this and understandably there can be quite a bit of nervousness about communicating with loved ones in these situations as it's often difficult for them to imagine how the family are feeling. Then in turn, it can be daunting to know how to engage.

## **AT**

Yeah, I think probably the first thing to understand is that grief is quite distinct from trauma. So, whereas trauma is our response to something that is a threat to our life or to somebody else's life, grief is a response to loss, to profound loss. So, in essence, trauma generally leads to grief. But in the case of assessors, when they're dealing with someone who's experienced a trauma or a loved one has died through a traumatic event, there are certainly things that probably should be understood about trauma, and that is that trauma occurs when someone's in a fight or flight state. That then means that they're working off a very fundamental core response. Anything that they do, they're probably not really thinking through. It's all coming from that reptilian part of the brain. So, that then means that when they try to reflect on what happened, it's very hard for them to find those memories.

The memories are imprints. There are no words attached to that memory because it's in that particular part of the brain. So, trying to actually, I guess, recall in language, that traumatic experience is pretty much impossible. It's only once that trauma has been processed and a person starts to talk about what happened, that's when we move into, that's when we can start to talk about what was lost and how that's affecting us and how we are missing that thing so much in our life, and how that's having a profound impact on us.

## **GK**

That's a really good point that you make about it being impossible for them to go back to that place and recall those events, because oftentimes that's what claims assessors will ask of the person on the other end of the phone. You know, your explanation around that really helps us understand some of the reasons why a claimant may not answer the phone. They may not respond, when you send them out forms. It doesn't necessarily indicate a lack of interest in the claim or the claims process, or an expectation that it can be completed without that information, but that it might just be too difficult for somebody to actually approach that. I guess some takeaways for claims assessors here would be, it may be important when you identify something like this, to deal with another family member, to deal with a legal representative, to try and make this process more streamlined, but also make it easier and more manageable for the person that's grieving, for the claimant.

So, Amanda, I'm really interested to understand a little bit about the difference between natural grief and then traumatic grief and really with a view to giving claims assessors a little bit of guidance on how they might prepare for a telephone call. So, some actual tangible advice on what do I do when I'm ready to make that call to that client, to talk to them about the death of their loved one?

## **AT**

I think it's worthwhile talking about the difference between the natural grief response and something that moves into more of a medicalized version of grief. So, we first started out by saying that grief is a natural adaptive response to loss. It's something that we need to do to process the grief. People often fear grief, but really without it, that loss will stay with us and we won't be able to adapt and to integrate it into our life. So, most people can do that over time. However, there is a section of the community. And this is generally around 10% of people that have experienced a loss or profound loss that can't get over it. This is when they could be diagnosed with prolonged grief disorder. So, anybody that has not been able to adapt to their day to day life after six months following the loss, they could be at risk of having developed prolonged grief disorder. This is where it is impacting their everyday life. They may be unable to work, they're unable to hold down relationships, potentially they're not getting out of bed. So really it has impacted every element of their life. That's something they need to look at getting some professional help with, and when someone's going through prolonged grief disorder, they potentially would be much more reticent to talking to assessors, to taking phone calls. There'll be a lot of avoidance. There'll be potentially denial, there'll be isolation, and it could be really difficult for that person to discuss the loss and to discuss the trauma. So, in that instance, once again it could be an opportunity or a requirement to have somebody else there with their claimant. But there are some ways to approach someone that's grieving on the phone that assessors can perhaps, you know, tap

into. I think the first thing is active listening, and I'm not sure how many people are aware of what active listening is, but really it's providing an empathetic listening ear. You know, no judgment, coming in with no judgment and ways that you can achieve that is by repeating back what they've said, and you can repeat it back. You can repeat it back in the same exact same words, or you can paraphrase and just making time for silences, being okay with silences and feeling comfortable with that, and I guess bringing out the strengths that you are hearing in that person's speech. So, if they've said something along the lines of, all I've done today is get out of bed, well, that could be a way for you to connect with them to some extent and say, well, good on you for getting out of bed today, you know that takes bravery to do that. So, these are some of the ways that we can show that we're actively listening to that person.

Look, they may start to cry, whether they're experiencing just regular grief or prolonged grief disorder. I know crying can be quite confronting when you're on the other end of the phone. I know that from my time on the Helpline, but I think what we've got to understand is that crying is really very therapeutic and it can really drop the cortisol levels. What I like to say is that crying is like giving yourself a hug when you can't find the words to express yourself, which I think is kind of quite lovely.

So get used to crying. Perhaps even say at the start of the phone call say, I'm fine if you need to have a cry. I'm fine if you need to take your time, we can circle back to what we were discussing, just things like that, starting the phone call off with those empathetic approaches. Another thing to remember is that, saying the name of the person that's lost is also a really therapeutic thing to do. We often steer clear of talking about that person, but really the loved one wants to remember them, wants to honour them, and so saying the name is a really nice way of doing that. I guess probably finally, if they're having a really bad day, as is want with grief, because grief is all about ebbs and flows, if you about a storm, you see it's a lot like dropping someone into a very stormy, sea, one minute they're awash with a huge wave and the next minute they're coming up for air. So, you know, each day is different. So, if it's a difficult day, it might be worthwhile trying again another day.

## **GK**

I really loved what you said there about demonstrating empathy and that's a term that we bandy around a lot in the insurance world, particularly when we're providing guidance to claims assessors. But you know, frequently we don't tell people what we actually mean, and you've given some great examples there around, recognizing what someone's achieved that day, listening to what they're telling you, and telling them that they can take their time and allowing them silences, etc are all really great examples of how they can actually demonstrate empathy in a tangible way.

So, on the flip side of that, if I reflect back on my time as a claim's assessor, managing death claims, I was grief inexperienced, so I would be very worried about saying the wrong thing to a client, upsetting a client, completely unintentionally, just by choosing the wrong words. Could you perhaps just spend a few minutes explaining to us or talking to us rather, about some of those terms that we might want to stay away from or avoid when talking to clients?

**AT**

Absolutely. There is no right or wrong thing to say, but I think the main thing is that we generally just avoid saying anything, and that can be the worst thing. But I guess in the assessor's world that's not going to be the case because really that's your job. So, there is probably a propensity to go in and potentially say the wrong things and these are things like, I understand exactly how you feel. That's probably one of the worst things to say to somebody because no one understands anyone's response or anyone's situation, of course, because there are so many external factors that impact a person's grief response.

You know, our grief amounts to our whole life. All of the experiences in our life, all compound together to create this grief response. So, no, you don't understand how that person is feeling. Then I guess things like, oh he's in a better place or he had a full life, or time heals everything. All of these sorts of responses just show a lack of empathy. I guess there's sort of a power imbalance that's coming in there where it sounds like you think you know all. Remember that grieving people are highly sensitive. So, they can take things the wrong way that potentially, otherwise they would let go, much less so when someone's grieving.

Even things like saying at least they're not suffering anymore, or it's probably for the best, that sort of thing, I would really suggest you steer clear of, and I know it's probably coming from a good place, but it can really put someone offside. So really, it's about inviting them to tell you what their experience is. It could be as simple as saying my heart goes out to you. I can't imagine what it's like for you. Then that invites them to tell you and then you can get the clues on what's safe for you to discuss.

**GK**

So, let's talk now about strategies for coping with grief. So, while we wouldn't expect claims assessors to actually counsel or give guidance to clients on the phone, there may however, be things that they can do to support. Also, this is information that's applicable to all of us in our own lives anyway, because we're all going to have, or we'll have already experienced grief at some stage.

**AT**

Yeah, absolutely. Well, that's right, it's an inevitability in all of our lives unfortunately, or fortunately, I think there are ways to adapt, to help you to adapt to grief.

Things like starting off with the basics, starting off with eating well and trying to get as much sleep as you did prior to the loss. Then getting a little bit of exercise. We don't expect anybody that's grieving to go out and run a marathon, but you know, if they can get outside and have a walk, get out into the fresh air. Just really simple things. These are all ways that we can keep our body strong, then that helps us with the psychological impacts as well. Then the support network is so important. So, reaching out to others, whether that be family and friends, or often people that are grieving feel that their family and friends don't understand them, and then in that situation, it can be really helpful to reach out to others that have got a shared experience. So, for example, online forums. Griefline has online forums where people talk about their shared experience and you can just see it comes off the page, the empathy that they share with each other because they know what each are going through. It's very, very therapeutic.



Then mindfulness. I know that this, this gets bandied around a lot, but it can be so helpful and comforting for someone that's grieving and it can take all sorts of forms mindfulness. I mean, we have some recordings on our website that people can listen to. Then we also recommend journaling. So, when we journal or when we're maybe listening to recordings and that sort of thing, we are giving ourselves a break from the grief, we're taking ourselves outside of that space for a little while, and that can be really therapeutic. But also with journaling, for example. If you write about your experience, maybe take a diary, a grief diary, over time you can see what your grief journey is like. You can see, oh, when I see this person, I'm triggered, when I do this or walk past this place, I really feel very angry and starting to sort of document your own grief experience can be really helpful in, I guess, moulding your life and adapting your life to a way that's going to work best for you. It also can crystallize the thoughts and the feelings that you're experiencing. So, journaling is another really great way.

Then continuing bonds is an approach that we really like at Griefline and what that entails is, not feeling like you need to let that loved one go, that you have to get over them or whatever it was that you lost. We feel that grief will stay with us forever, but it's about sort of growing around that grief. So, say their name, you know, perhaps some people like to create, or have a little shrine of sorts. They might light a candle every night with a photo. I know one lady who swapped out her lenses into her husband's eyeglass frames so that she could have a little piece of him with her wherever she went.

You know, other people will get all the family together and, and watch old home movies and, and you know, regale stories. It's just all about keeping that connection going and that it never really needs to die. And that's a really comforting thing for people to think, I don't have to let that person go out of my life forever.

**GK**

That's an excellent point and one that I haven't really ever thought of until you brought that up there. I think we have this expectation that people will move forward from their grief, but really is about moving forward with the grief and keeping that person and your thoughts and your memories very much in your life. There's nothing wrong with that. In fact, it's good, it's therapeutic.

**AT**

Absolutely.

**GK**

Thanks very much for that, Amanda. This conversation's really been very fascinating for me and I'm sure for our listeners as well. Before we wrap up today's recording, I'm really keen to learn just a little bit more about the work that's being done at Griefline. You touched earlier on Griefline Knowledge, but I know there are also the audio recordings for mindfulness. Can you just spend a few minutes telling us a little bit more about what Griefline do and some of the resources that are on offer to people?

**AT**

Yeah, absolutely. And thank you for asking. Griefline has really evolved in the last few years, so whereas we provided the Helpline for 35 years prior to that, in the last few years, we've really grown our various services and programs. I touched on earlier the fact that we have online forums and how effective they have been. We also have a resource hub on our website and that provides a whole lot of articles and links and videos and recordings and things like that, that people can tap into. It's actually really been exponentially successful the resource hub. We are getting 2000 visitors a week to that now. So, whereas we've seen that people are not necessarily always going on the helpline, they're turning to our resources on the website to help themselves, which is fantastic.

I guess that's where Griefline knowledge comes into it as well. You know, we launched Griefline Knowledge because we feel that a more grief informed community means that the whole stigma around grief and death and dying, the fact that people generally don't want to talk about it, the fact that there'll be a lot of people in workplaces that are battling through it and not having any support because people just don't know how to provide that support. So, we wanted to, I guess, make our work more scalable by providing education courses, workshops, workplace support groups. So, that we can come in, we can educate people on what grief is, and we can upskill them with ways to support themselves and support others so that, you know, hopefully with a more grief literate community, we'll find that we're all helping each other much more, and we find that it's an easier thing to, to work through with the help of others.

**GK**

Yeah, that sounds like an absolutely awesome resource, and I know I'm going to go off and spend some time exploring that. There would certainly be really good information there for claims assessors, and if I'm right, please correct me if I'm wrong, but all of the resources on Griefline Australia are accessible, globally with the exception of the Helpline? But all of those training videos etc will be accessible by any of our claims assessors globally. That's right, isn't it?

**AT**

Certainly, the website is accessible globally in terms of Griefline Knowledge, I would be very happy to talk and liaise with anybody from anywhere in the world. My contact details are there and we can have a discussion around how we can help you no matter where you are.

**GK**

Okay. That sounds absolutely fantastic. I can't thank you enough, Amanda. This has been a really informative conversation. I also want to thank our listeners for tuning in to this episode of Take10 and encourage you to listen out for our next episode of Take10 in this life claim series, which will be coming soon.



## Speakers



**Amanda Trotter**  
Business Development Manager,  
Griefline Australia



**Gayle Kanchanapume**  
Executive Director, Value Added  
Specialist, RGA Global Claims