

Resources for New York Life Claims Representatives

Grief 101



What is grief?

In the simplest terms, grief is deep sorrow over a change you did not want to happen. It is, of course, not as simple as the words "deep sorrow" suggest. Grief is both unique and universal, meaning we all experience grief, but these experiences can be entirely different even within the same family.

Grief is a process. It is not something that can be fixed or solved. As David Kessler says, we do not ever "get over" grief; we learn to live with it.

There is no one-size-fits-all answer to how we should grieve for loved ones who have passed. Everyone grieves in their own way, and that is OK.

Symptoms and Manifestations of Grief

Mourning vs. Grieving

Mourning is what we do on the outside, the rituals of loss that other people can see. Grieving is what others can't see: the pain inside of us, and the love inside of us. Sometimes we can see manifestations of that, but it will look different for all of us.

Emotional vs. Practical Grievers

Some people have a very intense internal response to loss. Their pain can manifest in a variety of feelings, including despair, anger, and frustration. In contrast, other people may tend to focus on the long to-do list that comes after a loss. They often do not travel as deeply in the world of feelings—but that doesn't mean they aren't grieving.



Symptoms of Grief

Grief can bring with it a wide variety of mental and physical symptoms, including:

- Memory impairment
- Unusual anger or irritability
- · Weight loss or gain
- Changing sleep patterns
- Anxiety

What to say to someone in grief

There is certainly no simple or unified answer to the question of what to say to someone in grief, but there are some general considerations that can help guide you toward the right words.

In particular, there are some types of comments that can actually make people in grief feel worse. Comments or platitudes that minimize or judge their experience, such as "At least they had a long life," or "They are in a better place," can be very hurtful to someone in grief.

Keep these in mind when you want to effectively communicate your desire to offer support and understanding at such a difficult time.

And remember, you do not have to say a lot—it is more important that you convey your sincerity and empathy.

Dealing with extreme grief

It can be difficult to differentiate between an expression of grief and a more serious mental health issue. It is very common to experience extreme sadness or despair after the death of a loved one. Manifestations of depression are a normal part of grief.

As claims representatives, it is not your role to decide if someone is just grieving or clinically depressed. The person may simply be expressing their yearning for their loved one who is no longer with them, which can come across as potentially alarming statements.

If someone is expressing self-harming or suicidal thoughts, please encourage them to call 988 immediately.