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The Tele Interviewing Proposition

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AGENDA

- The Industry Position
- Tele Interviewing
- Who should make the call?
- Training
- Auditing
- Benefits
- Questions



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THE INDUSTRY POSITION



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TELE INTERVIEWING

THE INDUSTRY DILEMA

- Current Application process slow and need streamlining
- New Business Acquisitions costs too high
- GPR largely expensive and irrelevant
- Customer experience not good
- Customer has a high perception of claims rejection (TCF)
- Ombudsman issues re claims disputes

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TELE INTERVIEWING

THE INDUSTRY DILEMA

- Non disclosure increasing
- ABI Guidelines for Tele Interviewing
- Requirement for POS rapid Issue
- STP a growing reality
- Move away from proposal forms completed by the seller
- Need for targeted medical evidence

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TELE INTERVIEWING

MAIN ABI GUIDELINES

- Applicant understanding
- Clarity
- Audit trail
- Declarations and warnings
- Call recording

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TELE INTERVIEWING TELE UNDERWRITING

*Tele interviewing and Tele underwriting
are two very different operations*

- "Little T"
- Tele interviewing gathers specific medical and financial information
- "Little T" is used to reduce reliance on and cost of GPR
- "Big T"
- Full application data gathering + smart system

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TYPES OF INTERVIEWS

- Triage pre-interview filtering
- Specific medical condition questionnaires
- Non-medical questionnaires
- Full application (auto-underwritten)

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TYPES OF INTERVIEWS

AVERAGE INTERVIEW TIME

- Triage: 6 minutes
- Specific Questions: 20 minutes
- Full Application CI & Life: 25 minutes
- Full Application IP: 35 minutes

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TYPES OF INTERVIEWS

TRIAGE

- Stops the interview from going further.
- Identifies further medical evidence
- Saves time and money
- Sets customer expectations

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TYPES OF INTERVIEWS

SPECIFIC CONDITIONS QUESTIONNAIRES

- These are seen as an alternative to GPRS or client questionnaires.
- Use a comprehensive range of questionnaires which can be used by nurses to obtain medical information
- These questionnaires can be requested and tracked electronically
- Questionnaires can be tailor made to meet insurer requirements.

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WHO SHOULD MAKE THE CALL?

- Trained Nurses
- Experienced Life Underwriters
- Experienced Administrators

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NURSE RECRUITMENT

- Initially aiming recruitment at registered nurses with at least 3 years' experience
- Have at least an 'E' grade
- Excellent verbal and written communication
- Telephone manner is assessed at interview via role plays
- Written communication is also assessed at the interview

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TRAINING & AUDIT

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TRAINING

Training for all Tele-Interviewers should cover four main areas:

- Customer Services Skills
- Initial Underwriting
- Systems Training / Role Plays
- Customer Specific

Plus . . . ongoing training as new processes are introduced and to refresh existing knowledge

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TRAINING

The telephone training course covers areas such as:

- How to make a call – preparation, focus, etc.
- How to make a customer feel at ease
- Effective listening
- Asking questions
- Dealing with difficult clients
- Treating customers fairly

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TRAINING

All interviewers should undergo initial underwriting course

Areas covered include:

- Underwriter requirements
- Different types of insurance benefits
- Medical conditions – main underwriting considerations for the major medical conditions
- Occupational risks and other non medical factors
- Legal issues – non-disclosure / material facts etc

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ROLE PLAYS

- The tele-interviewer will perform a number of role-plays with an underwriter or trainer
- All major areas covered in the Customer Service and Initial Underwriting trainings will be included in the role-plays
- Only when the tele interviewer can satisfy their trainer and Manager would they be allowed to start live interviews

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AUDIT PROCESS

All cases should be audited in the following areas:

1. Procedures

- Correctness of opening and closing statements
- Adhering to procedures over the course of the interview
- Procedures following end of interview

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AUDIT PROCESS

All cases should be audited in the following areas:

2. Scripts

- Adhering to Client company's directive (strictly or with flexibility)
- Following guidelines for obtaining further detailed information where indicated

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AUDIT PROCESS

All cases should be audited in the following areas:

3. Questions and responses

- Ensuring that all required information is recorded in an accurate and concise manner
- No evidence of leading the client
- Knowledge based aspect – is the nurse asking the appropriate off script questions to obtain full details required by insurer?

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AUDIT PROCESS

All cases should be audited in the following areas:

4. Technique

- To the point but not abrupt
- Positive and helpful
- Professional at all times

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AUDIT PROCESS

- Audit review meetings should be every 2 weeks.
- Failures are fed back to the interviewer immediately.
- Remedial action in the form of increased audit samples and additional training are given to interviewers who are not achieving audit tolerance levels.
- Audit reviews will then follow at least twice weekly.
- Interviewers who fail to meet tolerance levels after adequate training will not be allowed to perform interviews.

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AUDIT SCORING

We use the following Scoring definition:

0	GOOD	No issues identified
1	SATISFACTORY	Minor infringements only
2	DEVELOPMENT	More serious infringements found where remedial training is required
3	FAIL	Major infringement

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EXAMPLES OF SPECIFIC CONDITION QUESTIONNAIRES

Alcohol	Gynaecological Disorders
Anaemia	High Cholesterol
Anxiety/Mental Illness	Hypertension
Arthritis	Lumps/bumps and cysts
Chest pain	Musculoskeletal
Diabetes	Outstanding Tests/Inv
Digestive disorders	Substance Abuse
Epilepsy	Thyroid Disorders
General Conditions	Urinary Tract Disorders

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MEDICAL HISTORY INTERVIEW

In addition to the basic medical questions, information is obtained about

- Smoking/alcohol
- Weight change
- AIDS
- Extreme sports
- Drug usage
- Family history

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REFLEXIVE QUESTIONS

Angina Pectoris	Chest Pain
Palpitation	Heart Trouble
Murmur	Rheumatic Fever
Stroke	Disorder of the Heart
Ulcers	Chronic Diarrhoea
Gall Bladder	Colitis
Indigestion	Intestinal Bleeding
Cancer	Tumour
Diabetes	Respiratory System

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REFLEXIVE QUESTIONS

Epilepsy	Seizure Disorder
Loss of Consciousness	Dizziness
Depression	Breakdowns
Mental Disorders	Nervous Disorders
Shortness of Breath	Asthma
Emphysema	Spitting of Blood
Chronic Cough	Disease of the Lungs
Thyroid	High Blood Pressure

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EXAMPLE REFLEXIVE QUESTIONS

Condition

- Date of onset of condition
- Date last seen by doctor

Did you have any special tests for this condition?

- Test(s) carried out
- Date(s) carried out
- Result(s)

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EXAMPLE REFLEXIVE QUESTIONS

Did you have any treatments – other than medications for this condition?

- Details of treatment(s)
- Date(s) of treatment(s)
- Details of any further treatment planned

Were any medications prescribed for this condition?

- Details of medication (including any changes)
- Dose
- Start and end date (if appropriate)

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EXAMPLE REFLEXIVE QUESTIONS

Did you have any complications from this condition?

- Full details required

Did you have a recurrence of this condition?

- Date of recurrence
- Treatment given for recurrence

Do you wish to make any additional comments?

- Comments

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EXAMPLE REFLEXIVE QUESTIONS

Were you admitted for this condition?

- Admission date
- Reason for the admission
- Treatment given by the clinic/hospital
- Results

Did you have surgery for this condition?

- Date of surgery
- Outcome

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EXAMPLE REFLEXIVE QUESTIONS

Did you have any treatments – other than medications for this condition?

- Treatment(s)
- Date of treatment(s)

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FULL APPLICATION TELE INTERVIEW

- Straight through process
- The creation of single or joint life company specific application forms
- Detailed reflexive drop down questions covering all medical and non medical disclosures

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BENEFITS OF TELE INTERVIEWING

- It helps build client trust, and greater understanding in the underwriting process particularly for handling sensitive medical information.
- It places the customer at the focus of the process
- Reduces non disclosure and the call recording is strong evidence of what was disclosed

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BENEFITS OF TELE INTERVIEWING

- Turnaround times of TI are significantly less than using a GPR – and cheaper! (3 days v 21 days)
- TI can be used to focus on relevant information rather than the questionable relevance of GP “data dumps”
- TI will reduce underwriting costs and improve speed of decision!!

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STATISTICS TO DATE

- The average turnaround time for a condition specific interview is 3 days
- Currently, over 60% of nurse Tele-interviews are completed within 3 working days
- Final decision can be given on 85% of cases based on the Tele-interview alone (Life and CI)
- Industry statistics show 65% final decisions for IP (source SelectX)

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STATISTICS TO DATE

DISCLOSURE

- In a tele underwritten process 3% to 4% material non disclosure compared to 11% in traditional underwriting scenario
- Overall improved disclosure leading to raised non medical limits

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BENEFITS OF TELE INTERVIEWING

- ✓ Better information about client
- ✓ Faster policy issue
- ✓ Reduced medical costs
- ✓ Reduced applicant contact
- ✓ Better customer experience
- ✓ Better disclosure

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