

## **Learning from Paxman and Parky**

When designing application processes for protection the industry focuses on what questions are to be asked – but gives scant regard to the answers that may be received. It is proposed that this is misguided as it is the answers received that are more important than the questions asked.

Our heritage has led us this way. In the days of the paper application form, Providers could only control the interview process by means of dictating the questions: as there was no way of controlling the answers. This has been extenuated with the advent of on-line systems, in that great importance has been put into the design of questioning systems, and this has extenuated the belief in question design.

Yet in our ordinary lives, we know that whenever we ask a question, we get slightly different answers to the one we ask and we naturally correct and qualify this in our conversation – depending on the answers. Every day we get answers to emails when the replier has missed the point of the question. In reality, we rarely get a straight answer to a straight question.

We know from TV journalists such as Paxman and Parky that the best interviewers are ones who listen to the answers and progress the conversation probing into interesting facts, being far superior to those of fixed questions and staccato answers.

When visitors to MorganAsh sit down and listen to live Tele-interviews, they always come away amazed at how much conversation has taken place. The surprise is mainly due to the person having spent their working life designing questions, with the belief that they will get the appropriate answers, in reality this is not the case.

In a recent press article, Martin Werth commented “asking the right question in the right way will ensure advisers and their clients remain protected.” He goes on to say “Is ‘Have you ever had cancer?’ such a difficult question to ask?”

The answer is Yes – interviewing about cancer is difficult to do, it is an emotive and sensitive issue for most people, and the answers are not as clear as we would like.

Here are some actual real life answers we have received from this question. “Have you ever had cancer”: -

“I have a rodent ulcer”

“No” – but later revealed to have a melanoma

“Never had cancer, I had DCIS”

“No” – but later revealed they had Waldenstroms Macroglobulinaemia

“No” – but did have an abnormal smear test

The answer to the above questions wanted is “Yes” as all the above applicants have a type of cancer, but the answer the consumer gave was “No”. This is normal human behaviour - we should not be surprised by it.

The approach that many consumers take to having this dreadful condition is to categorise the condition as something else in their own minds. They may consider they don't have cancer, they have a “melanoma” or “anaemia” or simply “mild smear changes”. This may be encouraged by the treating physicians as part of the process to deal with the emotional issues.

Asking questions is easy – it is understanding the answers that is difficult, and, when discussing someone's own health, the answers are never simple.

Cancer can be a frightening and difficult subject. If the consumer answers “Yes”, then what should the response be? It may be they are only just recovering or have recently been diagnosed - the response needs to be empathetic to their situation. We should treat customers as we would like to be treated ourselves with compassion and understanding.

It is no wonder that non-disclosure was so high prior to proper Tele-Interviewing. The simple fact is that asking a simple question does not get a straight forward answer and, for complex and emotive medical issues, this is even worse.

The medical interview is an important part of the sales process. Done insensitively by someone who lacks medical knowledge, it can be a deterrent to the sale. Done correctly by a trained medical interviewer, it enhances the sale process. Is this so surprising? We all know when we engage with a person who knows their topic and in whom we have respect, then we are more inclined to trust them and to progress with the sale. We would not dream of having the financial fact find undertaken by someone who does not understand the financial aspects, so why do we turn a blind eye on the medical issues.

Consumers are likely to spend as much time going through the medical questions as they are the financial questions. The medical interview is hence an important part of the sale and it is hence important that the medical interview is undertaken by someone who knows what they are talking about and gives a good impression to the consumer.

Whoever does the medical interview, IFA or Tele-Interviewer, they must be able to understand the answers. Some IFA's are certainly good at this, but many are not. Turning a blind eye to this will only continue to stifle protection sales.

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Winner of the “Outstanding Achievement” award – Cover excellence awards 2009