Tele-underwriting Check List

Tele-underwriting services must meet the demands of many stakeholders, including underwriters, sales managers, claims managers, Legislative bodies, FOS and FSA and law. This following provides a check list of functionality required to meet all the stakeholder requirements:

Functionality	Standard	Per Life Co.
Pre interview Communications		
Communication provided to advisor on the Tele-interview process		✓
Communication provided to applicant on the Tele-interview process		✓
Telephone advisory line for Agents and IFA’s		✓
Telephone advisory line for applicants		✓
Scheduling interviews		
Interviews can be pre-scheduled by advisor		✓
Interviews scheduled by “Best time to call”		✓
Applicant can state preferred contact number	✓	
Interviews for joint lives are undertaken separately	✓	
Tele-Interview		
Short and Long application forms accommodated	✓	
Procedures implemented for: Leaving messages on answer phones (applicant) Leaving message on answer phone (non applicant) Use of mobile phones Incoming calls Applicant wishes to select gender of interviewer	 ✓ ✓ ✓ ✓ ✓	
Procedures implemented for exception handling: Applicant does not want to undertake the interview Applicant no longer applying for insurance product Applicant does not understand what they are applying for Applicant has taken up a policy with another Life Co.	 ✓ ✓ ✓ ✓	
Procedures and systems for identity checking Checking that applicant is who they say they are Allowing the applicant to check who the Tele-interviewer is	 ✓ ✓	
Procedures for confidentiality	✓	
Procedures for explaining the interview to the applicant	✓	
Procedures for explanation of rights under Data Protection and AMRA	✓	
Procedures for encouraging disclosure Warnings for non disclosure Warnings for continuing non disclosure	✓ ✓ ✓	

Interviewers trained to		
Assist but not guide applicants	✓	
Ensure applicant understands questions	✓	
Assist with interpretation of technical and colloquial medical terms	✓	
Listen with empathy, and not to advise	✓	
Be assertive, and not rude	✓	
Probe to discover the truth	✓	
Assist in determining the extent of information required	✓	
Clear up any ambiguity	✓	
Be flexible to collect volunteered information	✓	
Ensure all the scripted questions are asked	✓	
Specific information given at the point of sale is validated during the interview e.g. Smoking status		✓
Full audit trail		
Recorded interview	✓	
Process/scheduling is recorded	✓	
All reports and correspondence recorded and accessible	✓	
Audit of sale process, questions are asked to audit the sale process i.e. check that the applicant understands their rights under data protection, and access to medical records.		✓
Incoming and outgoing calls	✓	
Dedicated free phone number per Life Co. for incoming calls		✓
Translation service for non-English speakers		✓
Interview can be suspended and restarted	✓	
On-line lie detection to identify non-disclosure		✓
System support varying levels of experience of the interviewer	✓	
Option for follow-up interview to overcome continuing duty of disclosure issues.		✓
Tele-interview assessment		
Assessments made during the interview on		
Level of medical knowledge of the applicant	✓	
Tracking interview and medical evidence progress		
Advisor can log on and track application progress		✓
Advisor is informed or progress by e-mail alerts		✓
Life office can monitor progress of each applicant including		
If and when Tele-interview completed	✓	
If and when further medical evidence has been requested	✓	
If and when further medical evidence has been received	✓	
E-mails can be sent to applicants		✓
Voice recordings		
All interviews recoded digitally	✓	
All recordings identifiable by policy number	✓	
All recordings available for QA checks	✓	
Procedures and systems for deleting recording:		

If the applicant does not take out the policy At the end of the policy + x years	✓ ✓	
Recordings stored and backed up for the length of the policy		✓
Recordings available to applicants on-line		✓
Training		
Extensive training programme for the tele-interviewers	✓	
Training dependent on interviews skills	✓	
Training topics include: Conversation management Product information Background on risk assessment and underwriting Occupational risks Medical risks On-line lie detection IT Systems Phone systems Assertiveness /politeness Specific training for each customer and product as required	 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ 	 ✓
Question sets		
Off the shelf standard question sets available	✓	
Easy import of AURA question sets		✓
Thousand of risk factors already in place	✓	
Ability to tailor the question set per product and company philosophy		✓
Question allow one interview with an output to automatic and manual underwriting	✓	
Question sets support soft questions for effective rapport	✓	
Question sets reflective dependent on: Conditions Age Gender Product Sum assured Occupations Life style Life Co. Experience of interviewer	 ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓	
Question themselves are reflexive i.e. “Mrs Smith I understand from your application form that you have a kidney/urinary condition”		✓
Quality Assurance on interviews		
Each report checked	✓	
Sample reports checked in detail, the amount of auditing being dependent on experience of the interviewer	✓	

Quality Assurance on interviewers		
Audit on interviewers dependent on experience	✓	
Audit part of training and development programme	✓	
Collection of further medical evidence		
Automated selection, be medical limits for further medical information		✓
Further medical evidence can be ordered: GPR MER Paramed Pharmacy Medical Screen		 ✓ ✓ ✓ ✓
Received medical information is integrated with the Tele-interview information for automated decision of combined report for manual underwriting		✓
Automated underwriting		
Rules can be tailored for each product and company		✓
Standard rule sets can be utilised	✓	
Rule sets can be easily maintained	✓	
Procedure for validation and change control for each rule set	✓	
Many decision types	✓	
Medical limits per product		✓
Manual underwriting		
Web based Underwriter Workbench allows for underwriter to manage the flow of applications		✓
Allows in-house of 3rd party underwriters to be part of the process		✓
Associated documentation displayed		✓
Access to all questions and answers		✓
Reporting		
Automatic generation of report for manual underwriter	✓	
Report includes interview and medical evidence gathered		✓
Automatic generation of report for applicant Report can incorporate application and financial information Reports can be re-issued if the applicant requests corrections		 ✓ ✓
Management Information		
MI on call scheduling and usage		✓
MI available on all automated decisions		✓
MI available on both manual made decisions and automated decisions		✓
Service Level Agreements		
Performance indicators are in line with business requirements		

Interview response rates Turn round times Disclosure rates Customer satisfaction Advisor satisfaction Levels of automation NTU rates		✓ ✓ ✓ ✓ ✓ ✓ ✓
Efficiency		
Economy of scale as volume of work is in excess of 100,000 apps per annum	✓	
Capacity can scale to meet fluctuations in demand	✓	
Implementation		
Can accommodate differing models (small t big T), (long and short application forms)	✓	
Can evolve gradually	✓	
Can grow with changes in volumes	✓	
System support - AURA		
Support other distribution channels Extranet Direct sales Web sites		 ✓ ✓ ✓
Transfer of data Electronic submission On-line & off-line submission Paper applications		 ✓ ✓ ✓
Integration Transfer of data by XML		 ✓
Security Comprehensive security and backup procedures and systems	 ✓	