

MAKING THE RIGHT CALL.

We understand the importance of telephone data capture when talking to your customers. This useful guide will help managers using data capture to follow the best procedure to get the most out of every call for their teams and their customers.

You'll find inside a handy one-page checklist for those completing the interviews to highlight the key points they need to include on every call.

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➤ INTRODUCTION.

Companies are increasingly completing protection applications with clients over the telephone. The purpose of the interview is to capture all the information required for a full risk assessment.

THE BENEFITS OF A TELEPHONE APPLICATION INCLUDE

- Improved customer service and Treating Customers Fairly requirements
- A faster, more efficient process
- Improved disclosure
- Reduced costs
- Improved audit trails for the application process
- Should help to reduce number of declined claims
- Reduced need for independent medical evidence.

THERE ARE ALSO SOME RISKS ASSOCIATED WITH THIS METHOD OF DATA CAPTURE

For example

- The client's answers may be influenced (intentionally or unintentionally) by the interviewer.
- Misrepresentation could take place as a result of:
 - the client not hearing or understanding the question properly.
 - the client not being given sufficient time to absorb and understand the questions.

Ultimately these risks could lead to a loss of the sale, the client cancelling their policy, or a claim not being paid.

These guidelines are designed to help you to reduce these risks.

▶ EXPLAINING THE PROCESS.

The application process should be clearly explained to the applicant at the beginning of the conversation. To help the client understand the underwriting and application process we have produced a leaflet 'What happens after you apply?' (W9852) which can be requested from your usual Legal & General contact or you can visit our website to see and/or download a PDF version.

The leaflet explains what happens after a client's application is submitted, including details of the process it goes through, what additional information we may need and how the client can help us to process the application as quickly as possible.

APPLICANT UNDERSTANDING.

During a telephone interview, it's important to ensure that the client understands:

- The purpose of the call
- Approximately how long the call will take
- The scope of service – whether you are giving advice or information only
- The importance of answering all questions accurately and honestly
- The potential consequences of misrepresentation
- The documentation they can expect to receive
- The importance of checking the completed application form when they receive it
- How they inform us of any changes or corrections
- How much cover they have applied for
- The date the cover will start
- The process for questions, appeals or complaints
- That a doctor's report may or may not be obtained
- Their obligation to notify us of any changes to their circumstances while the policy is being underwritten
- The steps required to progress an application that is not immediately accepted online, for example, additional evidence and underwriting requirements
- The options available to the applicant in terms of sending disclosures direct to the Company Chief Medical Officer if they are uncomfortable disclosing certain information to the interviewer.

▶ HOW THE QUESTIONS ARE ASKED.

The pace and tone of voice during the interview are very important. Telephone consultants should capture all relevant information while controlling the flow of information provided.

If they are expected to follow a script, deviation from the script should be controlled and managed in the processes whilst recognising the individuality of the applicant and their information.

All questions must be asked in full and assumptions should never be made. The questions should never be asked in a leading way.

For joint life applications it is mandatory that questions be asked separately for each applicant. Answers provided by the other life are not valid and should never be accepted.

INTERPRETING ANSWERS.

- The applicant should be told if the conversation is recorded at the beginning of the conversation.
- If the telephone consultant offers an interpretation of an applicant's response to a specific question, they should obtain verbal confirmation that the interpretation is accurate, and advise the client of the exact answer that is being recorded.
- If an answer to a question leads to a discussion, or goes 'off topic' the telephone consultant should remind the client of the original question before the answer is documented. Once the details have been recorded online, the applicant should be told that this is the answer that will be recorded, and the basis on which the application will be processed.
- Applicants should be advised that a copy of the answers provided in their interview will be sent to them to check that they are factually correct. This automatically produced document is called a 'checking your details' form. If there are any changes to the information on these forms then it should be corrected and returned to Legal & General. Our "telephone consultant checklist" on page 7 has details of the areas which are most likely to be changed by clients. In all situations the clients should be advised to sign and return the forms.

AUDIT TRAIL.

For any telephone application processes there should be an audit trail so that the process can be demonstrated at a later date. The main pieces of evidence for the audit trail will be the on-line application form and the audio recordings of conversations. All telephone conversations should be recorded to show compliance with the ways the questions are asked and also the following points

Confirming the identity of the interviewee

- Always identify the interviewed person as the applicant prior to undertaking the interview. This should be done by asking relevant questions to verify their identity and must never be done by asking the client to confirm details that are read out to them.
- For any subsequent phone calls to gather any information would also require the re-identification process to take place and relevant Data Protection Act (DPA) guidelines to be followed.

Recording telephone conversations

- All telephone applications should be audio recorded in order to provide greater transparency in terms of how the underwriting process was carried out and in the event of a dispute at claim stage. This includes full application interviews and shorter interviews to clarify missing or inadequate information. This should also include any other calls, such as making an appointment, because applicants might provide information at any time.
- Capture the date/time and duration of the telephone calls at the time of interview in order to assist any replay of information at a later stage.

In addition consider applying your own client service principles when determining what would be 'a reasonable time to call' applicants.

Storing recorded telephone conversations

- All conversations that are recorded should be appropriately indexed and catalogued so that they can be reliably retrieved if necessary.
- Storing should be for a period consistent with the likely requirement to use this information and appropriately backed up. Consider the reasons for keeping material obtained during the application process, as would be done for paper documents, and ensure that material is stored for the time required.
- Keep appropriate back up copies of all recordings. This should be for a period consistent with the likely need to use this information.

Complaints

- Ensure the telephone application processes are linked in to the complaints process.

▶ DECLARATIONS AND WARNINGS.

As with written applications, telephone applications require the telephone consultant to focus on demonstrating that the applicant knows their responsibilities relating to the accuracy of the information they are providing. The requirement for the client to check their answers and advise the insurer of any inaccuracies needs to be made clear.

Detailing the consequences of misrepresentation

- The consequences of failing to disclose relevant information and material facts should be made as explicit as possible.
- Tell the client about the process to follow if any of the disclosures recorded are incorrect.
- You should include a warning to state that the insurance company would not necessarily contact the applicant's doctor.

Companies are free to decide on the most appropriate wording for such warnings that are given during telephone applications and they may wish to consider the following example wording:

"You must answer all questions to the best of your knowledge and belief. If your answers change between the time you finish the interview today and the time your policy starts you must tell us. If you do not tell us, the insurance company may not pay the claim."

TELEPHONE CONSULTANT CHECKLIST.

ALWAYS:

- Explain the importance of answering honestly, and the potential consequences of misrepresentation.
- Use client friendly language and avoid industry jargon.
- Explain the various stages of application so that the client understands what's happening.
- Try to match your pace and tone to that of the client.
- Allow the client plenty of time to answer fully before proceeding to the next question.

FOR EVERY CALL PLEASE ENSURE YOU HAVE:

Said where you're calling from

Explained the purpose and length of call

Provided your scope of service disclosure

Read the relevant product disclosures

Given full contact details for any queries, appeals or complaints

Carried out any necessary DPA checks

Explained the importance of answering honestly, and the potential consequences of misrepresentation

Spoken to both clients on a joint application

Confirmed the client details

Read every question in full

CONFIRMING CLIENT DETAILS:

The following details are those most likely to be changed by clients on the 'Checking your details' form. Please check them carefully during all calls. This will help to reduce admin and save time.

Full name

Smoker status

Full Address

Height/weight

Date of Birth

Medical Information

Occupation

Family History

Confirmed the policy start date if accepted online

Explained the next steps if the application has been referred

Provided the relevant supporting documentation, or explained when they can expect to receive it

Explained the 'Checking your details' process – common amendments are shown above



A final reminder - explain the importance of answering honestly, and the potential consequences of non-disclosure

Underwriting support is available on our website or for pre-sales underwriting queries, please contact the Medical Underwriting Technical Advice Line (MUTAL) on 0370 333 3699.

This checklist is a guide to the appropriate questions that should be included in your telephone interview. It cannot, however, guarantee to eliminate the risk of non-disclosure by your client.



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