



# **Underwriting and Claims Management Evidence Services**

Tele-Interview – Conversational  
Management

## Service Description

Conversation Management is a term used to define an interviewing approach which has been specifically designed to facilitate the creation of a working relationship between the interviewer and interviewee to provide maximum spontaneous disclosure and enable the accurate capture of detail.

The emphasis is on encouraging the applicant to provide as much information as possible, whilst capturing sufficient information in a controlled manner to ensure an accurate understanding of the risk.

The interviewer uses medical condition openers to 'warm up' the applicant and encourage a chronological narrative style flowing account of the events surrounding the condition. This often delivers many of the key details required, but in a conversational style. The approach also provides the interviewer with plenty of opportunity to respond to verbal and vocal clues building rapport and empathy.

Unlike many service providers; 3d's integrated information capture system has been specifically designed to support a Conversation Management based interview.

## Benefits

Conversation management principles are able to yield a number of important benefits:

- Since a conversation-managed interview is designed to minimise the potential for inadvertent non-disclosure, our clients are able to demonstrate that they do everything possible to encourage customers to be more honest and protect them from inadvertent non disclosure.
- The quantity and quality of detail captured is enhanced. This has obvious benefits in terms of improving pricing accuracy for each case.
- Improving the quality of information also means fewer family doctor/attending physician reports are required, leading to cost savings and, just as importantly, reducing the time to completion – which in turn reduces the NTU rate.
- When combined with relevant soft skills training, conversation management principles build rapport and empathy and help enhance a brand. Positive experiences encourage customers to give repeat business.
- Increased levels of material disclosure mean increased premiums on those cases affected.