




Questioning & Information Gathering Techniques for Insurance Professionals





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Aims and objectives


- To raise awareness of the importance of questioning techniques in the insurance industry.
- To understand the need to properly plan the questioning process and to have a strategy.
- To be able to identify the different types of questions and methods that can be used and to be aware of their respective advantages and disadvantages.
- To recognise the importance of understanding a question and responding effectively.





Why are questioning techniques such an important skill in the insurance industry?

- Complete, accurate and relevant information can only be obtained through clear and effective questioning.
- The quality of information is critical to the industry from initial proposal form through to claim settlement.
- Poor questioning has a direct financial impact on the industry.
- Consumer Insurance (Disclosure and Representations) Act 2012.
- Insurance Act 2015.



The 2012 Act

3 Reasonable care

- (1) Whether or not a consumer has taken reasonable care not to make a misrepresentation is to be determined in the light of all the relevant circumstances.
- (2) The following are examples of things which may need to be taken into account . . .
 - (c) how **clear**, and how **specific**, the insurer's questions were . . .



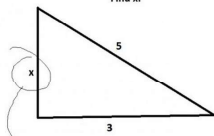
The problem with ambiguity ...

Where was the American Declaration of Independence signed?

At the bottom.



Find x.



Here it is



What is the purpose of the question?

There are a number of reasons why a question may be asked:

- Gather information.
- Gain insight.
- Clarify issues.
- Identify solutions.



Key points in any strategy

- Explain the reason why you are asking the questions.
- Think about the content and style of each question (plain English).
- Begin with open questions and fill in detail with closed questions (we'll look at this in the next section).
- Don't be afraid of naïve questions – you are not expected to be an expert!



The ABC Principle

- Assume nothing.
- Believe nobody.
- Challenge everything.

This is particularly important when investigating claims.



The main types of question

There are many different types of questions. This seminar will concentrate on the following:

- Open
- Closed
- Probing
- Leading
- Multiple



Open questions

➤ The scope of the answer is not limited and the person answering will tend to give a narrative answer.

- Can you **describe** your property to me?
- Can you **explain** how the accident happened?
- Can you **tell me about** your business activities?



Advantages

- Empowers the person being questioned.
- Measure someone's understanding.
- May reveal further areas to examine.
- Enables you to understand opinions and feelings.

Disadvantages

- Person being questioned may be unsure of the expected answer.
- Irrelevant information can be given.
- Can be time-consuming and the answer can be difficult to follow.
- Can often result in a conversation going off at a tangent.



Closed questions

➤ Normally used to elicit “yes” or “no” answers or very specific information.

- Does your property have a garden?
- Did the icy conditions cause the accident?
- Will your annual turnover exceed £1,000,000 this financial year?



Advantages

- Allows you to obtain basic facts quickly.
- Provides control to the questioner.
- Good for clarifying a vague response to an open question.
- More specific and often clearer (but check language used).

Disadvantages

- Can often be leading and so produce inaccurate assumptions.
- The person being questioned can feel interrogated.
- Doesn't allow someone to express attitudes or feelings.
- Can discourage a person from openly disclosing information.




Probing questions

➤ Used to understand the rationale, reasoning or evidence behind an initial answer.

- What is the basis for your valuation of the property?
- In what way did the icy conditions cause the accident?
- How can you be certain that it won't exceed £1,000,000?




<p>Advantages</p> <ul style="list-style-type: none"> • Enables the questioner to know if there is evidence to back up the answer. • Used to clarify uncertainties. • Can be used to test the validity of an initial answer. 	<p>Disadvantages</p> <ul style="list-style-type: none"> • Can make the person giving the answer feel as if they are being interrogated. • Can create uncertainty. • Can lead to someone thinking they must have given the wrong answer.
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Leading questions

➤ The question suggests the answer that is expected.

- The property is quite new so **presumably** you haven't had any problems with subsidence?
- Of course, **isn't it right to say that** as it was icy at the time, it is unlikely that the other driver could have avoided the accident?
- **Surely** because it is your first year of trading your turnover is unlikely to exceed £1,000,000?



<p>Advantages</p> <p>Any?</p>	<p>Disadvantages</p> <ul style="list-style-type: none"> • Reflects badly on the person asking the question. • Exerts pressure on the person answering to say what the questioner wants to hear. • In a claims situation you are controlling/manipulating the evidence! This is not your function!
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Multiple questions

➤ This type of question has two or more parts to it and each part requires an answer.

- Who lives in the property with you, what is their age, their relationship to you and their occupation?
- Did the icy conditions contribute to the accident, if so, in what way and to what extent?
- What is your main business activity, what was your annual turnover last year, what do you expect it to be this year and how many people do you employ?



Advantages

Any?

Disadvantages

- They are not clear and confuse the person being questioned.
- Normally a sign that the questioner has not prepared properly.
- The questioner loses track of whether the person answering has provided all the information.



The art of effective questioning

- Use appropriate terms – avoid slang, jargon, legalese, or idioms.
- Keep the tone neutral and put the person at ease.
- Think about inflection of the voice.
- Speak calmly, slowly and clearly.
- If you are asked to repeat the question, use exactly the same words.



Written questions

- You may only get one chance. Target the questions to ensure you obtain the information you need.
- In a proposal form, often the more closed questions the better.
- In a claim form, start with open questions and then narrow the issues with closed questions.



Enhancing the customer experience

- People will not forget how they were treated if, for example, they make a claim or a complaint. If they feel interrogated this will stick in their mind. Think about the type of question and how it is asked.
- Good questioning techniques can lead to a positive experience for a customer. It makes them feel valued and they feel like their feelings are being taken into consideration.



Understanding a question

- To properly understand a question, it is useful to consider the following:
 - Why is the question being asked?
 - What information do they want?
 - Who is it that is asking the question?



how many times can a politician avoid answering the same question?



What does the video teach us ...

- Provide a proper response. If you can, give the information that has been asked for.
- Avoiding the question simply raises suspicion on the part of the questioner and suggests you are hiding something.
- Failing to answer a question suggests you are not listening and have your own agenda.



To answer effectively you need to ...

- Listen carefully. Do not interrupt or assume you have predicted the remainder of the question.
- Ensure your answer addresses the specific question asked. Think of the word “threaten” from the Paxman video.
- Don’t leave it for the questioner to “fish” for information.
- Respond positively!



Any questions?