



Tele-interviewing: a unique world-wide perspective



Thomas Trompeter, SCOR Global Life

Susie Cour-Palais, SelectX Ltd



Cooperation on Tele-UW survey

Major re-insurer

- Tele-UW solutions in Europe
- Developing new Tele-UW platform Tele-Med
- Tele-Claims Projects

Direct Tele-UW Service Provider

- Tele-UW specialist since 2002
- First global report
- Guidelines, process design, audits

Background to survey

- Largest single underwriting survey ever carried out worldwide
 - 65 to 80 questions
 - Over 60 countries in all major markets
 - North America
 - UK and Ireland, Continental Europe
 - South Africa, Australia, New Zealand
 - Asia, Middle East, Latin America, Caribbean
 - Over 350 individual company responses

Survey scope

- Motivations
- Tele-interview models
- Products and distribution
- Customer experience and how measured
- Distributor experience
- Outsourcing versus insourcing
- Costs and process impact
- Interviewer profiles
- Quality and depth of disclosures
- Automation / straight through processing / Signatures
- Auditing
- Impact on non-disclosure and overall experience
- Tele-claims

Benefits

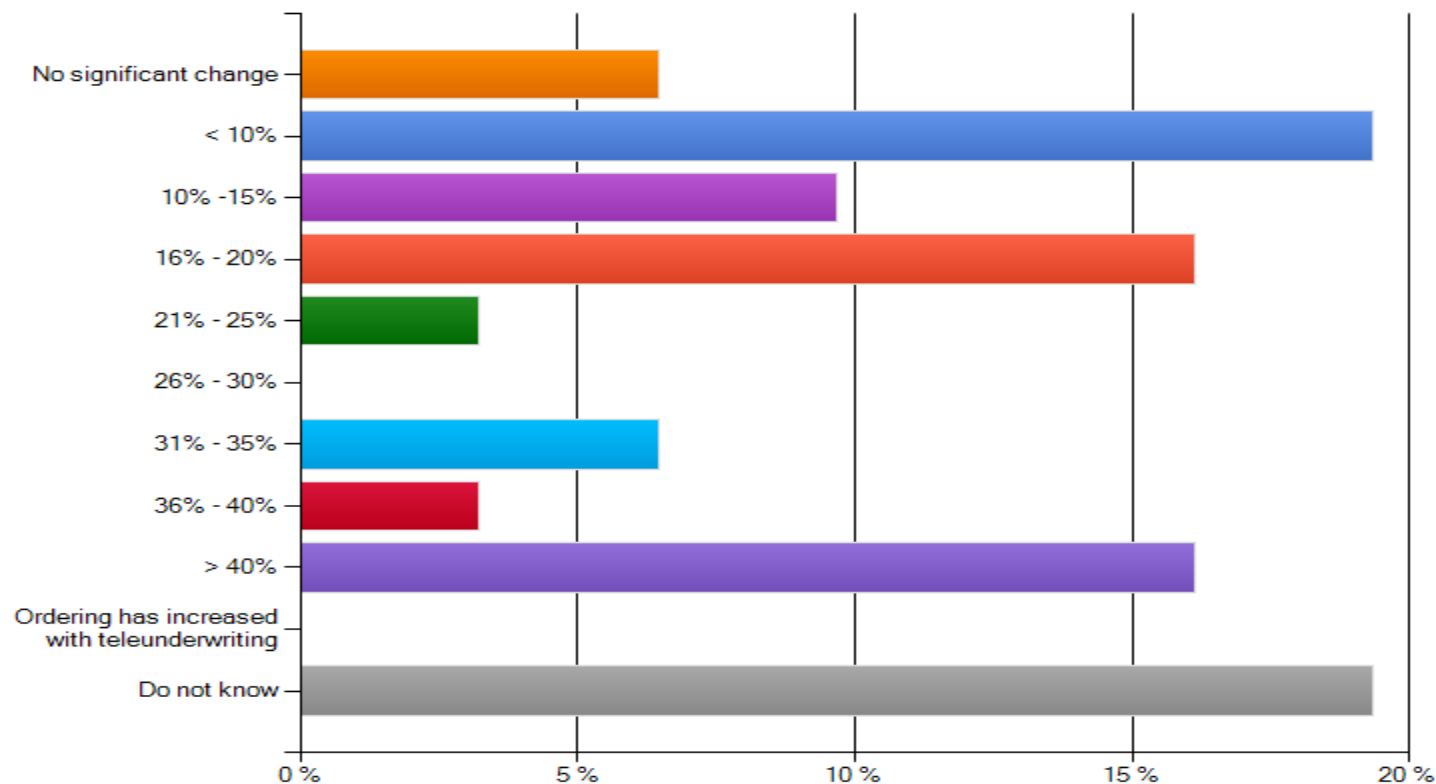
- Has tele-UW delivered against objectives?
- For companies with an existing tele-UW process - use overall experience to benchmark
- For companies considering tele-UW - vital information to make business case
- Wide variety of responses dependent on market, model, products, % responses etc – detailed analysis (ongoing) to interpret results

Key motives

Ranking	Early adopters / Mature markets	Later adopters / Less mature markets
1	Speed of service / Cost	Reduce agent involvement
2	Reduce physician records	Reduce antiselection / improve disclosure
3	Improve customer service	Improve customer service

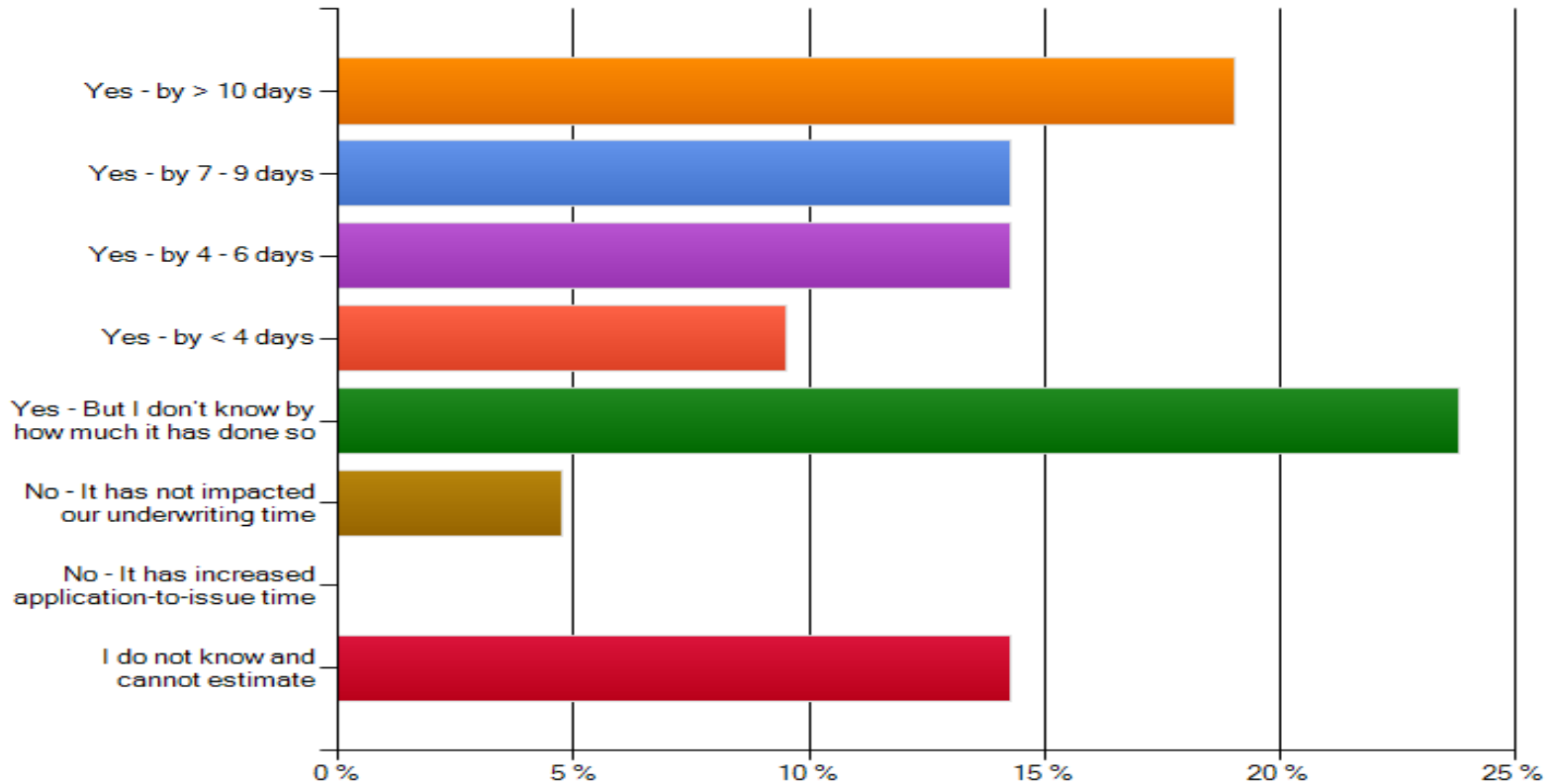
Reduction in physician records

Reduction in physician reports - UK



Reduction in application to issue time

Australia / NZ / South Africa

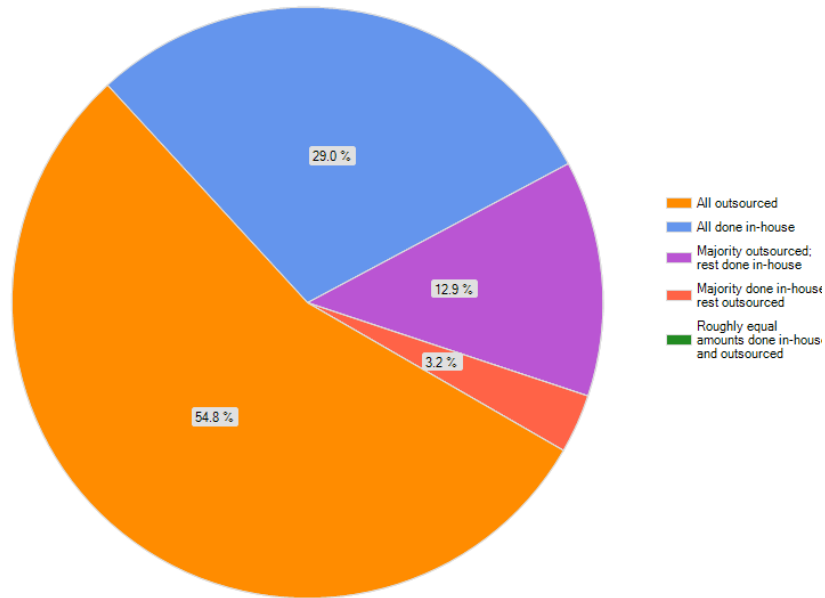


Insourced v Outsourced

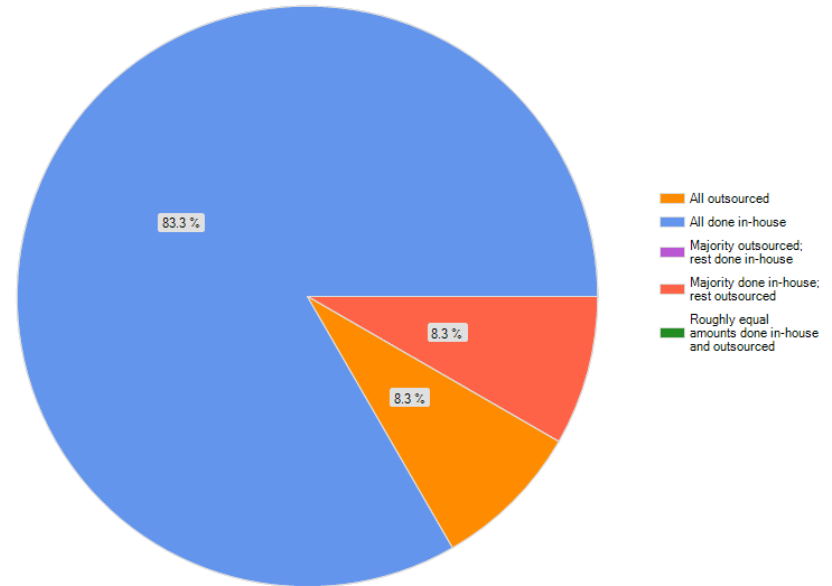
	NA	UK	Germany and Austria	Aus /SA	Asia	Latin America
All outsourced	56%	55%	57%	8%	13%	22%
All insourced	27%	29%	29%	83%	63%	78%
Mix	17%	16%	14%	9%	24%	0%

In-sourced v Outsourced

Outsourced versus Insourced - UK and Ireland

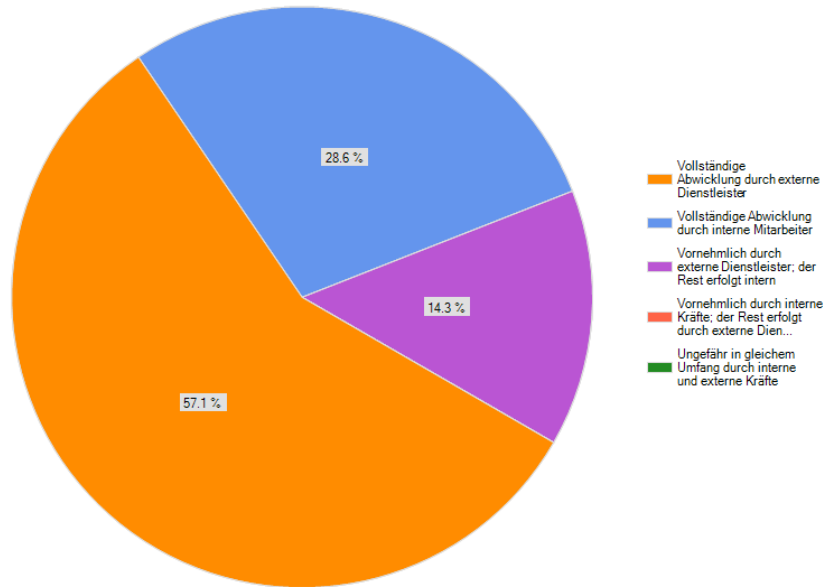


Outsourced vs Insourced - Australia / NZ / South Africa

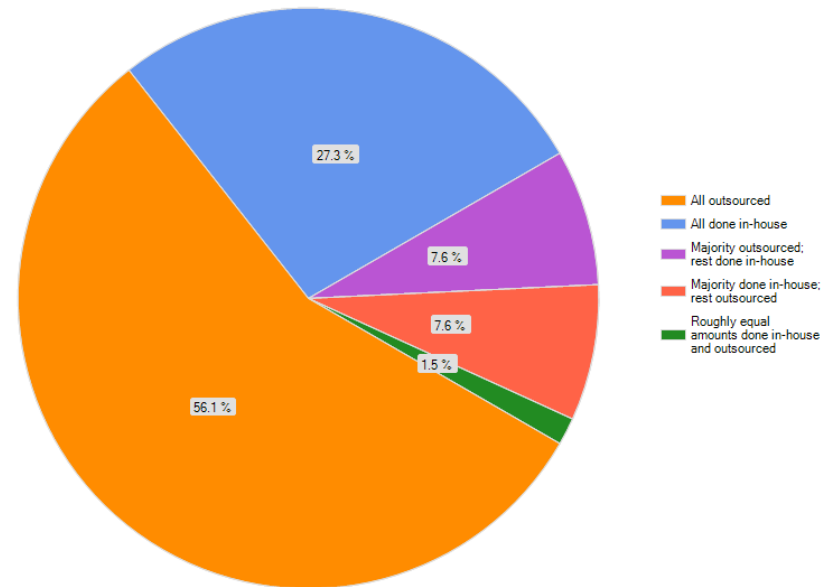


Inourced v Outsourced

Outsourced versus insourced - Germany and Austria



Outsourced vs Insourced - North America

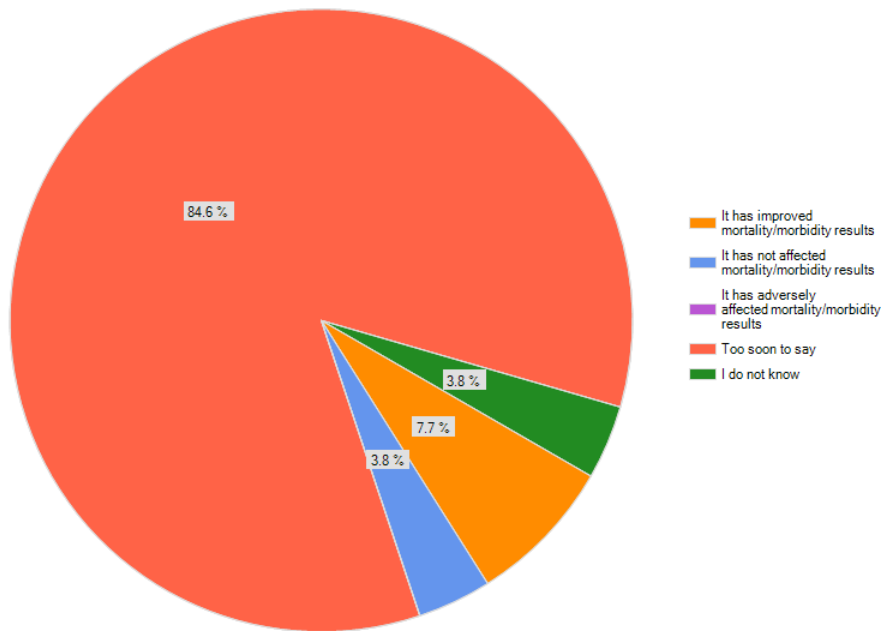


Impact on mortality / morbidity

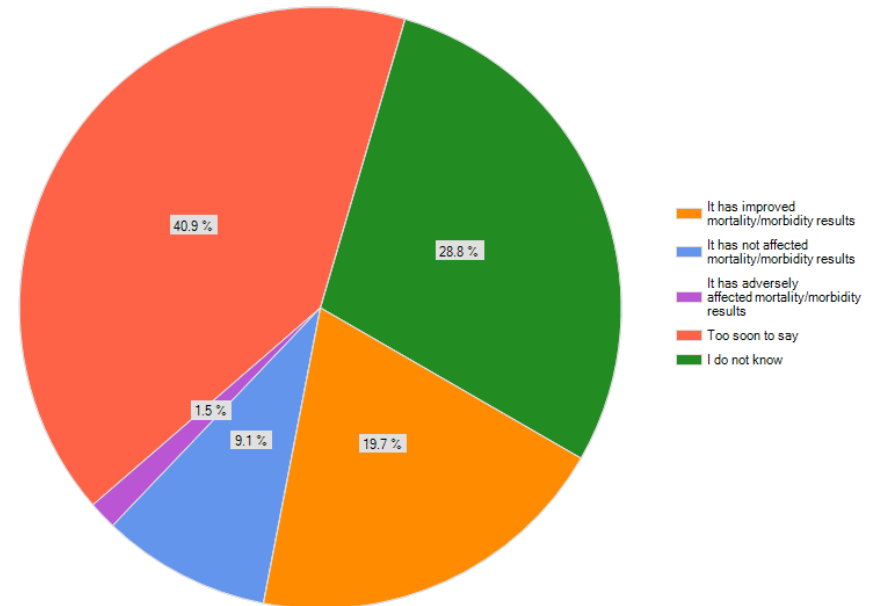
	NA	UK	Europe	Aus /SA	Asia
Improved	21%	7%	20 – 30%	0%	9%
No change	10%	4%	0 – 20%	26%	18%
Adverse affect	1%	0%	0%	0%	0%
Too soon to say	41%	85%	28 – 50%	47%	46%
Don't know	27%	4%	0 – 45%	26%	27%

Impact on mortality / morbidity

Effect on mortality/morbidity results - UK

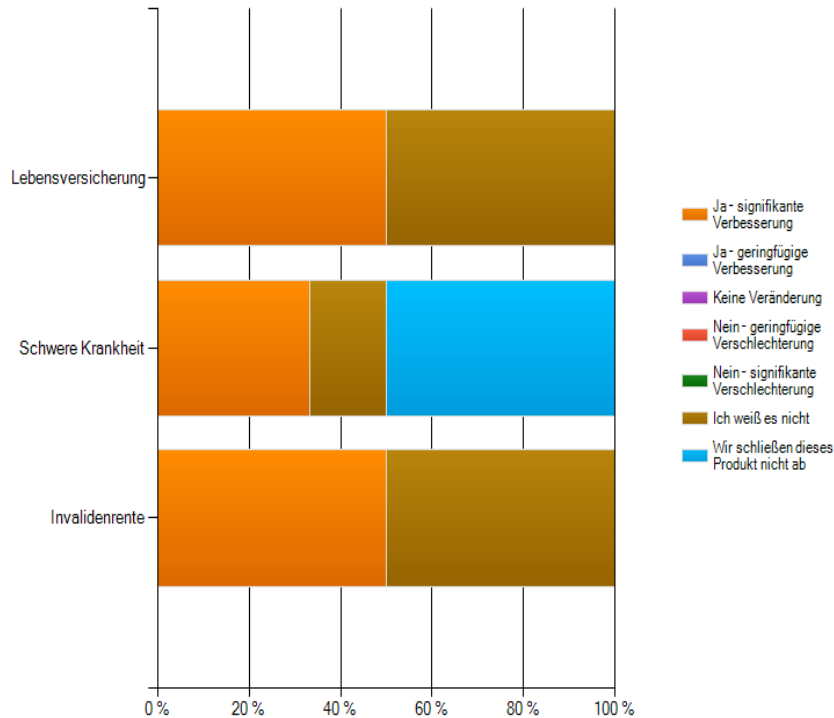


Effect on mortality/morbidity results - NA

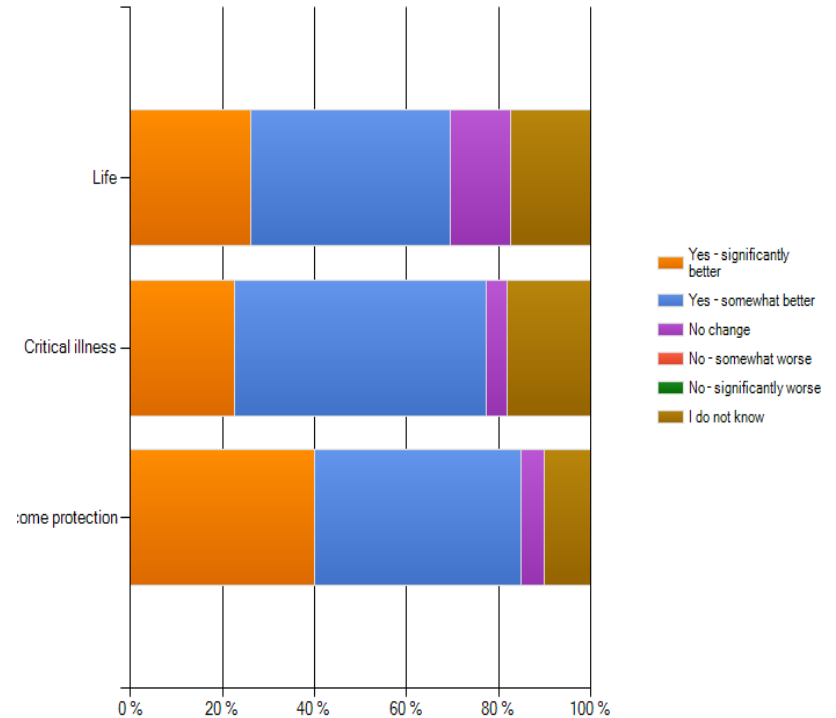


Impact on overall disclosure quality

Quality of disclosures by product - Germany and Austria

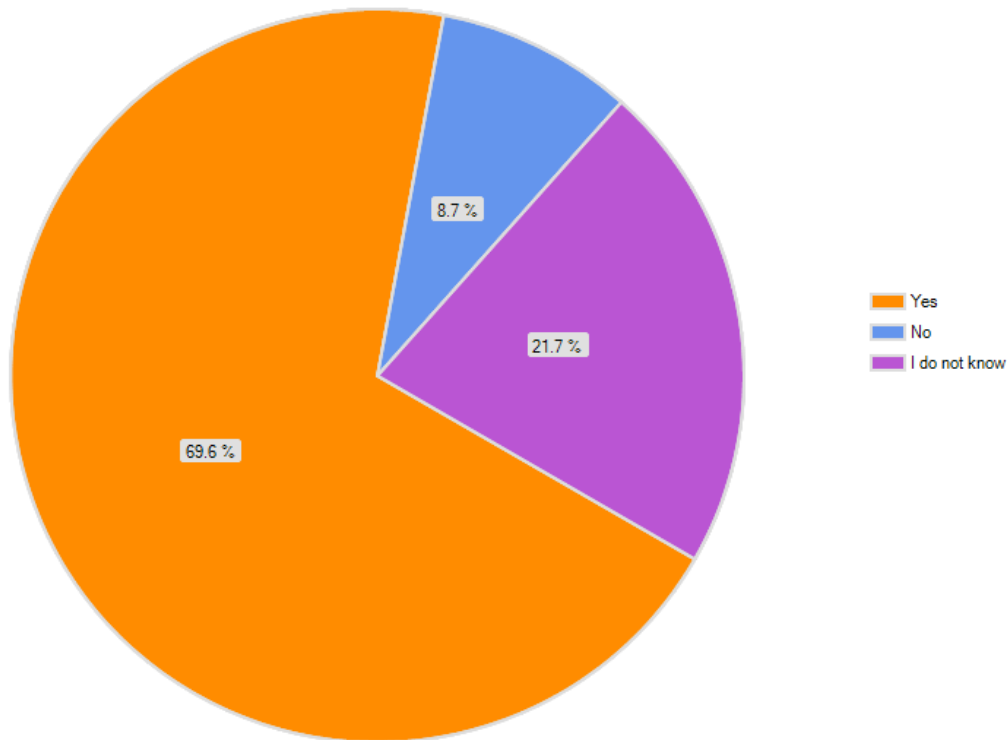


Quality of disclosures by product - UK and Ireland



Impact on tobacco use disclosure

Based on your experience, do you believe you get more truthful answers about tobacco use on teleinterviews than traditional history-taking?



Material non-disclosure rates - UK

- post and (pre) tele-interviewing

	< 2 %	3 – 5%	6 – 10%	>10%	Don't know	Total companies
Life	3 (0)	5 (2)	0 (2)	0 (2)	4 (6)	12
Critical illness	2 (0)	4 (1)	0 (2)	0 (2)	6 (7)	12
Income protection	3 (0)	1 (3)	1 (1)	2 (4)	5 (4)	12

Impact on rated business

	NA	UK	Europe	Aus /SA	Asia
Increase	29%	40%	50 - 75%	27%	36%
No change	25%	16%	10 – 14%	42%	36%
Decrease	5%	28%	0 – 10%	5%	0%
Don't know	41%	16%	0 - 43%	26%	28%

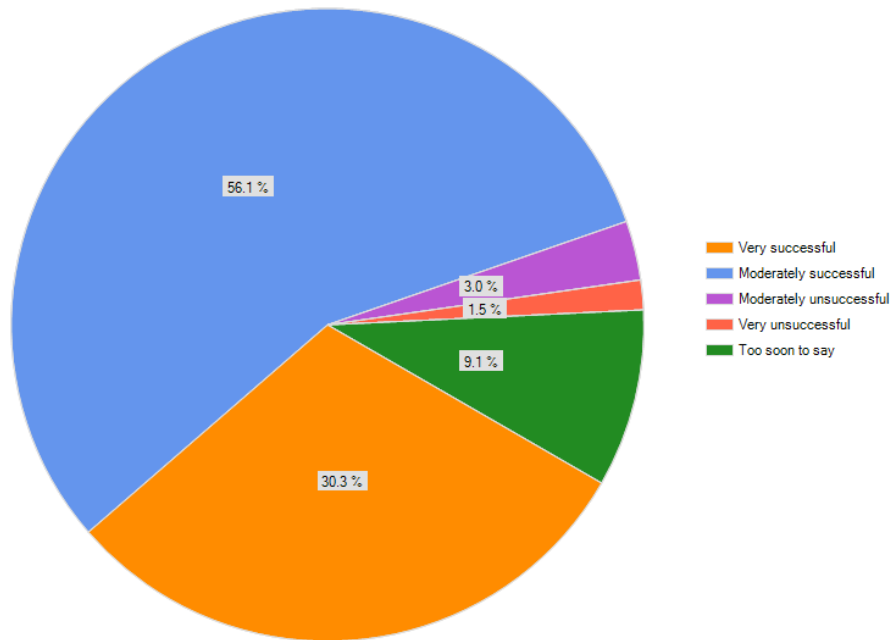
Typical underwriting assumptions

– impacting price

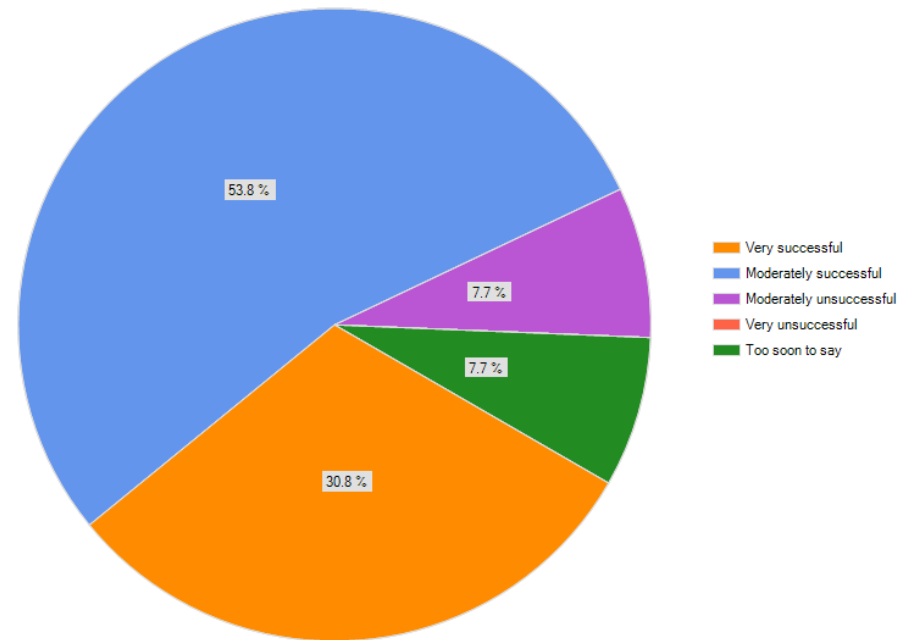
	% rated cases	% declined cases	% standard cases	% non-disclosure	Total
Pre-TI	12%	2%	75%	11%	100%
Post - TI	18%	2%	75%	5%	100%

Overall impact

Overall satisfaction - NA

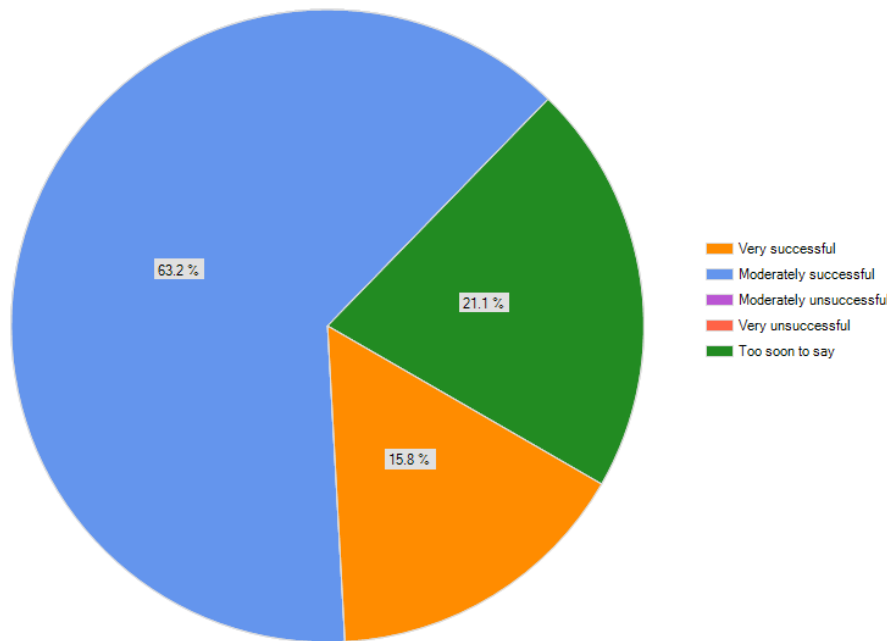


Overall satisfaction - UK

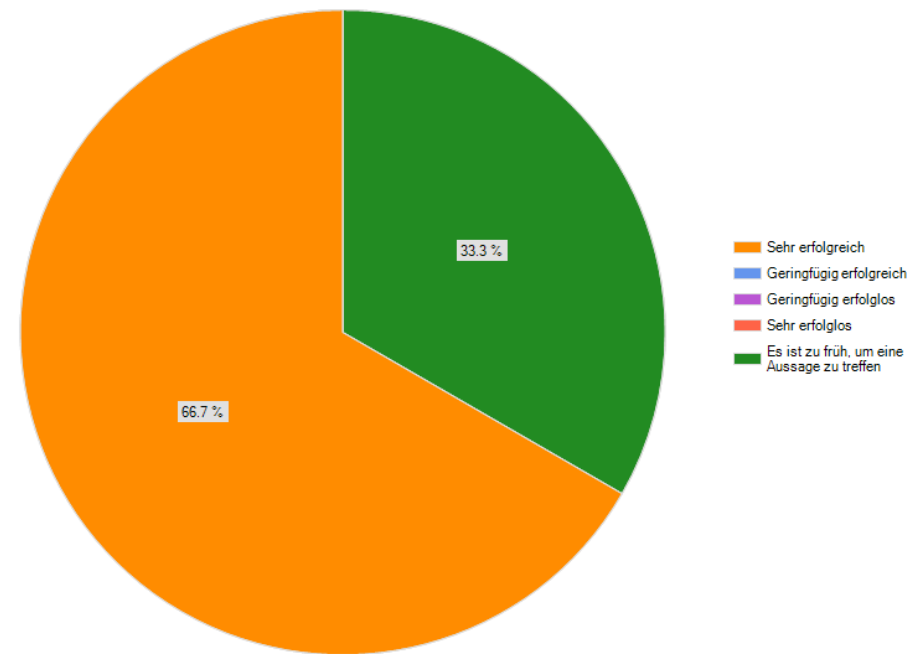


Overall impact

Overall satisfaction - Aus/NZ/SA



Overall satisfaction - Germany/Austria



Detailed Survey Report

- Available March 2010
- Please contact the author.

