



# Questioning & Information Gathering Techniques for Insurance Professionals



**Jeff Heasman**  
Training & Consulting

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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.




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## 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.




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## 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 . . .



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## The problem with ambiguity ...

Where was the American Declaration of Independence signed?

*At the bottom.*



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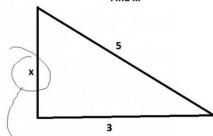
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Find  $x$ .



*Here it is*



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## 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.



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## 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!



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## The ABC Principle

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

This is particularly important when investigating claims.



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## The main types of question

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

- Open
- Closed
- Probing
- Leading
- Multiple



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## 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?



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### 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.



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## 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?



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### 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.



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## 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?



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




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



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## 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.



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## 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.



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## 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.



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## 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.



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## 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?



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



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**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.



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**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!



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*Any questions?*



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