Tele-interview option on HuGO platform

HUGO
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KEY INFORMATION

N°1

What is a tele-interview?

Tele-interview is a recorded telephone interview to gather risk related information directly from the client.

N°2

When is the tele-interview option available?

The tele-interview option is available after the Hyperjet questionnaire is completed. This allows you to transfer the completion of the Express questionnaire to a professional Humania representative.

Once this choice is made, the option is locked in.

N°3

When is the tele-interview option is a good choice?

- If there are multiple sales - save time and allows you to move onto your next sale quicker!
- When you have a personal relationship with a client and you do not want to ask your client detailed medical information.
- When the client has a complex and long health history, you may prefer the tele-interviewer gather the information.
- If the client only has a limited amount of time for the meeting, it makes sense to have the tele-interview gather the information at a convenient time for the client.

N°4

What is the impact to my commissions?

The tele-interview option will slightly reduce your 1st year commission for HuGO Life insurance sales. There is no impact on HuGO Debt and HuGO Critical Illness commissions. Contact you MGA for more information.

N°5

How does the tele-interview work?

A trained tele-interviewer calls your client. They will identify themselves as a representative of Humania Assurance and authenticate the client information.

The representative will ask several questions related to:

- Medical history including doctor's names.
- List of medications
- Lifestyle information
- Immediate family history

The questions that are asked during the tele-interview process are **identical** to the questions in the Express questionnaire on the HuGO platform.

The interview will take between 30 and 45 minutes but can vary in length depending on the individual's health history.

N°6

What happens at the end of the tele-interview?

At the end of the interview, the client is asked to confirm that he/she answered all the questions truthfully and completely.

A "yes" answer is required to complete the interview, and it constitutes the client's voice signature. The question and answer are also included and form part the policy.

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What type of information should I put in the “Appointment” section on the HuGO platform?

This field is used to indicate the client’s preferred time to complete the tele-interview. The “Best time” - morning, afternoon or evening’ assumes weekday preferences.

Specific details about when to call (ex: available all day Wednesdays) or when not to call (ex: don’t call before 1pm).

If Humania Assurance cannot reach the client at their preferred time after several attempts, they may attempt to reach the client outside the “best time to call”.

N° 8

What happens if Humania Assurance is unable to reach the client?

If the client is not available when the tele-interviewer calls, they will leave a message and try calling back, but will also leave a call back number if it is more convenient for the client.

If this situation persists, we will advise the broker to get his/her involvement.

N° 9

How do I prepare my client for the tele-interview?

Once the sale is completed on the HuGO platform, a detailed email is sent to your client. It contains information on how to prepare for the tele-interview by gathering information that might be asked for.

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