

the new ERA

(Empathic Risk Assessment) Screening Process

1

Conversation Management & Customer Service

Every conversation with an applicant or customer should have a carefully designed structure in order to manage the flow of information and **ensure the customer experience is at its best**. Such managed conversations will be far more productive and as a result more commercially efficient.

Claims handlers trained in conversation management **engage with the customer**, never challenging their integrity, nor treating them like a question and answer machine. Managing a conversation does mean remaining in control; but there is a mountain of difference between being in control and being adversarial.

New ERA EMPATHIC RISK ASSESSMENT

2

Applied Psychology

The process uses applied psychology techniques that give claims handlers trained in New ERA an understanding of the psychology of communication and in particular **the skills to elicit and detect deceptive communication**. This element is based on the simple principle that the genuine claimants will have no difficulty recalling details about something that really happened, while, in contrast, the fraudster will struggle. At the same time New ERA deploys hidden or meta messages throughout the conversation which are aimed at **comforting and reassuring the genuine customer, whilst unnerving those making inappropriate claims**.

The effect on those with dishonest intent means they will have to dig deep for information that does not exist and be forced to create more lies that will inevitably undermine their story.

3

Behavioural Analysis Tools

'Behavioural Assessment Record' is an aide-memoir / proforma which assists the claim handler in assessing specific areas of behaviour and documenting the prevalence of those behaviours (both verbal and non verbal) expressed by the claimant throughout the claim. These behaviours are often significant and will provide real, usable evidence.

The 'Timeline' is completed by the claims handler and is a written and graphical record of the event and the circumstances surrounding it. The 'Timeline' enables the claims handler to quickly and accurately record what is being said about the claim, and assists them in identifying anomalies and inconsistencies in the story.