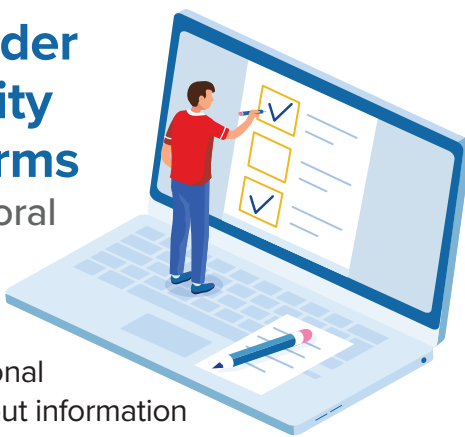


Bringing Order to Complexity in Claim Forms

An RGA Behavioral Science Study



Understanding a claimant's occupational duties is essential, but information received via conventional claim forms is often poor. RGA's behavioral science team studied this challenge, leading to better disclosures and a simpler experience for assessors and claimants.

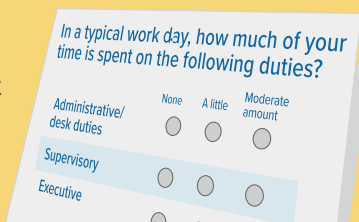
Here's what we've learned from a global experiment of 8,000 participants representing the populations of Australia, Canada, South Africa, and the U.S.

WHY DO CLAIMANTS PROVIDE POOR INFORMATION?

Open-ended questions require a lot of thought to answer, and claimants are uncertain about what information is needed, resulting in incomplete disclosure.

Questions that help claimants process the information produce better answers.

Checklists make the thought process easier and promote higher quality responses.



KEY FINDINGS

Quality of information received from **free text questions** rated by claims assessors as

2 OUT OF 10

Quality of information provided from **short checklist** was rated

7 OUT OF 10

Short checklists were seen by participants as being **easier to complete** and clearer regarding what information to record, encouraging more disclosure.

Short checklists took only 16 seconds longer on average to complete than free text, and were rated as **quicker to answer** than free text



Participants suggested open-ended questions needed more structure and detail whereas checklists were easy.