



The Insurance
Institute of London
Chartered Insurance Institute

The Insurance Institute of London

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Learning Objectives:

- Identify common barriers that people who stammer face in contact with the finance and insurance sectors
- Learn about effective process changes that can remove those barriers, making insurance services more accessible to customers who stammer or have other speech disabilities
- Identify practical, relevant resources





PHONE CALL NIGHTMARES

STAMMIA



WHAT IS STAMMERING?

Someone who stammers may repeat, prolong or get stuck on sounds or words some or all of the time. There may be signs of physical effort as the person works to get a word out.

- It's a speech difference
- It's physical and it fluctuates
- It can start at any age
- Loads of people stammer
- Some people mask their stammering

Join us and help create
a better world for
people who stammer.

stamma.org/join



2025 REPORT ON PHONE ACCESSIBILITY

A survey of the
experiences of over 550
people who stammer



2025 REPORT ON PHONE ACCESSIBILITY

This report is based on a survey of people who stammer conducted during Sept 2025. Our findings point to a sector, wide institutional failure to anticipate and make provision for the needs of people who stammer when mmer receiving phiohone calls,



65% OF CALLERS FACED BARRIERS

Had their words guessed or assumed, 32%

Talked over, 31%

Hit IVR* issues, 24%

Hung up on, 14%

Laughed at, 5%

Misinterpreted as a bad line, 4%

*IVR : Interactive Voice Response system



WHAT CALLERS TOLD US

"IVR calls asking for numbers or codes are a nightmare."

"It was an automated system that, because I couldn't say what I wanted quickly enough, they pushed me around their system, time and again."

"Trying to guess what I am saying, talking over me, talking slowly as if it is my understanding that is the problem."

"They started saying in a loud voice 'you are breaking up'. When I said 'no I stammer please just listen', she kept saying in a very very firm voice 'how can I help you' multiple times."

"[They] laughed and asked if I was ill."

"On some points they completely misunderstood and just assumed that I was going to say something else."

"I was blocking on my name and the agent laughed and said 'have you forgotten your own name...'"

"I struggle with my name as I cannot navigate around it... I felt she thought I was stupid."

"..it's more how it makes me feel having to relay things such as my name, address, date of birth (key information and having to say it on demand rather than natural flow of a conversation)."



RECOMMENDATIONS

START OF THE CALL

It's common for people who stammer to find they can't speak immediately when calls begin.

STAMMA has scripts you can use and adapt for your calls.

ID PROCEDURES

It's common for people who stammer to find saying keywords like name, date of birth, account number, postcode etc, hard.

Train call handlers to expect this.

TECHNICAL SYSTEMS

Four areas to consider

1. IVR Systems:
 - talk time limits
 - stammered speech
 - early escape routes
2. Fraud detection markers
3. Call analysis
4. Customer flagging





DEALING WITH 'BAD LINES' OR SILENCE

Don't jump in with lots of extra questions. Instead, try: **"Take the time you need. I'm listening"**.

After 30 seconds, if you're feeling really unsure and want to try something else, say this:

"I can't hear you and I'm not sure if you can hear me or not. If you'd like me to stay on the line, can you tap on your phone twice, just so that I know you're there?"

Or, if you still haven't heard anything from your caller, it's OK to move towards ending the call. But make sure you explain and make the caller feel welcome to call you back:

I'm not sure if you're there and want to talk to us or not. I can't hear you and I'm not sure you can hear me, so I'm going to finish the call now, but you're very welcome to call us back. If the phone is difficult for you and you'd prefer to chat in a different way, you can also contact us by (outline alternative contact methods). Thank you for calling and we really hope to chat with you next time. Bye."



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CALLER PROMPT

“If you’re happy to continue to the call, please press 1, but if talking isn’t easy for you and you’d like the person taking your call to know that, press 2.”





What we have covered:

- Common barriers that people who stammer face in contact with the finance and insurance sectors, including statistics and real-life examples
- Effective process changes that can remove those barriers, including examples of companies who have made these changes



Q&A





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Feedback

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