

# News Release

10 October 2007

## Friends Provident unveils tele-interviewing for income protection to reduce non-disclosure

Friends Provident, the income protection market leader, has linked up with MorganAsh to provide a tele-interviewing service to speed up income protection applications and reduce non-disclosure.

Qualified and experienced nurses undertake the interviews, at a time and place to suit the consumer. If requested by Friends Provident they will contact the applicant and ask them a number of questions focussing mainly on their medical history and will be able to ask more detailed questions on specific disclosures. This change to underwriting is designed to provide advisers and customers with a number of benefits:

- Faster processing of applications (with reduced need for GPRs)
- Reduced non-disclosure
- Signature free
- More informed underwriting decisions

Mark Jones, protection products and actuarial manager at Friends Provident, said:

“The new tele-interviewing service will speed up processing which will benefit advisers and it will enable us to gather more detailed information about the applicant’s health. This will benefit the customer as it means we can make a more informed underwriting decision. Most importantly, there is less chance that a claim will be disputed and we believe this will reduce non-disclosure.”

### Friends Provident plc

Registered and Head Office: Pixham End, Dorking, Surrey RH4 1QA  
Incorporated company limited by shares and registered in England number 4113107  
[www.friendsprovident.com](http://www.friendsprovident.com)

C149 4.04



**FRIENDS PROVIDENT**

Andrew Gething, Managing Director of MorganAsh, commented

"Friends Provident have changed their medical limits reducing the reliance on GPRs. After extensive piloting with MorganAsh over the last two years Friends Provident proved that nurse tele-interviews do provide sufficient information to enable underwriting without GPRs for many situations. This speeds up the process dramatically from weeks to days improving the service to brokers, and consumers."

Tele-interviewing will be used for benefit levels from £100 to £800 per week depending on the customer's age and occupation class.

Advisers who would like more information on this new service should contact their usual Friends Provident representative or visit [www.friendsprovident.co.uk/adviser](http://www.friendsprovident.co.uk/adviser)

- Ends -

For further information, please contact:

Lorna Wiltshire	Friends Provident	+44 (0)845 641 7836
Christine O'Grady	Friends Provident	+44 (0)845 641 7837
Keith Nolan	Friends Provident	+44 (0)845 641 7835
Andrew Gething	MorganAsh	+44 (0)7785 724029

**Issued on behalf of Friends Provident Life and Pensions Limited.**

Ref: H186

#### **Notes to Editors**

##### **About Friends Provident:**

Friends Provident Life and Pensions Limited is part of the Friends Provident Group of companies. The holding company Friends Provident plc is a member of the FTSE 100. With more than 2.5 million customers the Group employs approximately 5,000 staff in its three core businesses: UK Life & Pensions, International Life & Pensions and Asset Management.

Now in its 175<sup>th</sup> anniversary year, the business was founded on Quaker principles and aimed to alleviate the hardship of families facing misfortune. Friends Provident has embraced corporate governance and achieving high standards of corporate behaviour and accountability to both stakeholders and customers is at the heart of our business. In 2001 the company established the grant-making charity The Friends Provident Foundation with the aim to encourage new ways of thinking about how money can be used to solve a wide range of problems.

**About Friends Provident Protection Business:**

Friends Provident has been writing term assurance since the company's foundation in 1832 and income protection business since 1882.

Our award winning eSelect system offers for online underwriting for term assurance, critical illness and waiver of premium, capable of accepting on ordinary rates or with special terms. The majority of Friends Provident's new protection business is transacted online. This process allows end-to-end online electronic processing and account servicing ranging from new business quotations to new business tracking.

For more information on Friends Provident including, images, awards, fast facts, presentations, and media contacts please visit the media section at [www.friendsprovident.com/media](http://www.friendsprovident.com/media)

**MorganAsh** collect "independent intelligent information" on applicants for life and health insurance, forming outsourcing partnerships with life and health insurance companies to improve their new business acquisition process, reduce costs, increase revenues, and improve customer satisfaction. This involves high quality Tele-Data capture, Tele-interviewing and Tele-underwriting services

**Tele-interviewing** is the process of using a telephone interview as a means of collecting information from applicants, for protection insurance, regarding their occupation, medical history, pastimes and potentially hazardous pursuits. Tele-Data Capture is the simplistic form of Tele-interviewing, limited to customer service representatives just completing the interview over the phone.