

**PRESS RELEASE**

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## **LifeSearch and MorganAsh team up to improve disclosure**

As part of LifeSearch's constant drive to improve services to customers, LifeSearch has contracted MorganAsh to undertake Tele-interviews on LifeSearch customers.

LifeSearch have commissioned the interviews at their cost, to provide a thorough independent and recorded interview of the medical part of the application process, as well as speeding up the process. LifeSearch already run a tele-data capture service in house. MorganAsh will run a second team thus giving LifeSearch increased capacity and flexibility. This is enabling LifeSearch to focus on its core activity of advising customers, with a rapid expansion of the interviewing service.

"Our aim is to improve the service to our customers," said Kevin Carr, Head of Protection Strategy for LifeSearch. "MorganAsh are leading the way on Tele-interviewing and we are delighted to team up with them."

"One of the biggest areas of concern in the protection industry is when claims are declined due to non-disclosure. Recording the interviews and storing them along with other relevant client data protects the truth. It is stronger than a signature alone and if there is a dispute at claim stage the interview recording can be replayed, removing ambiguity." Said Kevin Carr, "No consumer wants to fight with an insurer at the best of times, let alone when they are ill. In our view consumers should ask if their interview is being recorded and stored for their protection, so they can decide where to buy from."

"While this is a great step forward, our ultimate aim is for the product providers to procure the Tele-interview service.," said Tom Baigrie, Managing Director of LifeSearch. "We, as brokers, should not be taking the liability, or bearing the costs, for the medical interviews, and when product providers take control of the interviews, they can tune these to their underwriting philosophy and extend the interviews to collect all medical information, thus reducing GPRs and improving disclosure further. This has to be the better way."

Andrew Gething, Managing Director of MorganAsh stated; "We are delighted to be working with LifeSearch; we share the same commitment to improve the processes for customers and reduce non-disclosure. While the service for LifeSearch is relatively simplistic tele-data capture, it is a step in the right direction, and it is great to see a broker being proactive in moving the industry forward."

## **ENDS**

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**About MorganAsh** collect “independent intelligent information” on applicants for life and health insurance, forming outsourcing partnerships with brokers, 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

**About LifeSearch:** With more than 200,000 customers, more than £14bn of cover arranged and more than 40 awards and nominations, LifeSearch is the UK's leading independent life insurance and protection specialist offering advice to consumers on life insurance, critical illness, income protection and family income benefit.

Established in 1997 by Tom Baigrie and Arthur Davies of London based Independent Financial Adviser Baigrie Davies, LifeSearch has offices in London, Leeds and Milton Keynes. The company currently employs around 130 people, of which approximately 70 are qualified advisers.

LifeSearch prides itself on the quality of advice and high levels of service it provides - always offering the most competitive quote possible based on a client's personal circumstances.

Through LifeSearchCare, LifeSearch is also the only intermediary to provide its clients with free support and counselling provided by RED ARC.

LifeSearch Limited is an Appointed Representative of Baigrie Davies and Company Limited, who are authorised and regulated by the Financial Services Authority.

**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.