

# Case study

## Wesleyan Assurance Society

### Key Facts

- MorganAsh full nurse Interview selected due to professionalism and excellent customer service
- Material non-disclosure on the Tele-Interview 3.6% compared to 5.7% found on General Practitioner's Reports (GPRs)
- Tele interviews provide a greater or equal quality of information to the GPR on 98 % of cases
- Cases requiring further medical evidence reduced by 54%
- Mandatory GPRs due to Non-Medical limits removed up to age 45

Wesleyan Assurance Society was founded in Birmingham in 1841 and is a mutual life office. Wesleyan provides tailored financial advice and products to niche professional customers in the medical, teaching and legal professions through its distribution brands Wesleyan Medical Sickness, Wesleyan for Teachers and Wesleyan for Lawyers. Wesleyan is a financially strong mutual and was named UK Life Insurer of the Year at the prestigious British Insurance Awards 2008.

One factor that makes Wesleyan different to others in the financial services market place is that it focuses on developing a real insight into

its target professional customer groups. The career structure and financial needs of a hospital doctor for example are different to those of a GP or a dentist and so Wesleyan employs specialist sales and marketing teams dedicated to working with just one client sector. Wesleyan aims to build a relationship with clients throughout their career—from starting out through to retirement.

MorganAsh began work with Wesleyan in March 2008. One of Wesleyan's key criteria is excellence in customer service, and the MorganAsh method was selected for its customer service and professionalism. The MorganAsh nurses have the life experience, medical knowledge and conversation management skills as well as an unparalleled

*" Our aim is to demonstrate professionalism and expertise when dealing with customers in our niche target markets. Our Financial Consultants are experts in identifying the financial needs of clients and providing appropriate advice, while MorganAsh nurses are experts in gathering medical information. These skills compliment each other perfectly and enable us to issue protection policies and communicate underwriting decisions to our clients more efficiently "*

Martin Walker, Wesleyan's New Business Operations Manager

# MorganAsh

# Wesleyan Assurance Society

reputation for customer service. MorganAsh Tele-Interview all applicants in a Big T service.

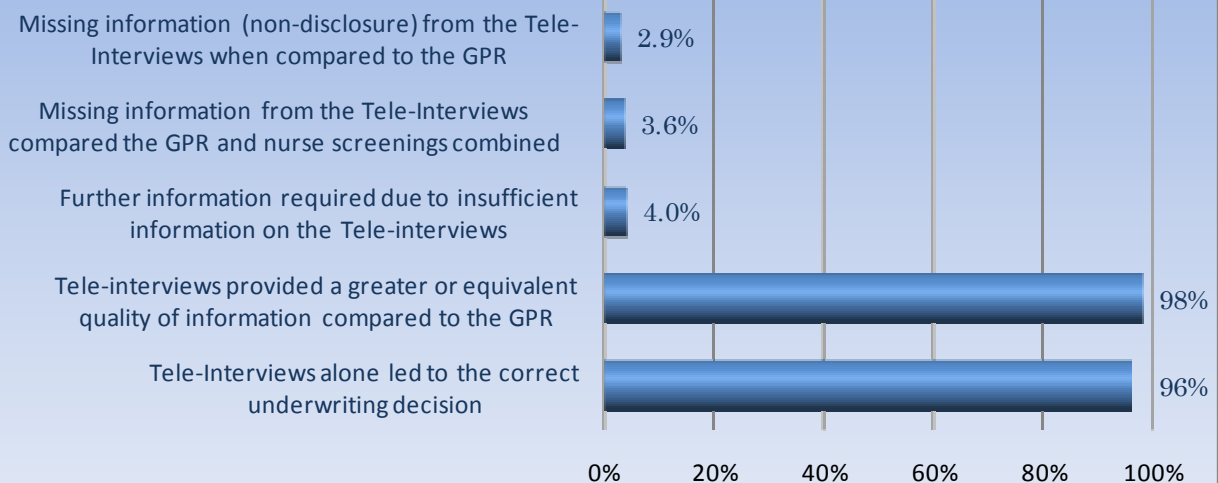
After the service had been live for 9 months Wesleyan undertook a study comparing the information received from the Tele-Interview the GPR and nurse screenings.

The Tele-interview proved to be providing high quality information, greatly improved from that of the paper application forms. In 98% of cases the Tele-interview provided a greater or equivalent quality of information to that provided by a GP on a GPR. In 96% of cases the Tele-Interview alone led to the correct underwriting decision. Medical evidence was obtained in line with medical limits, and in only 4% of cases was further medical information required after the Tele-Interview, due to insufficient information on the interview.

Missing information (or non-disclosure) was only found on 2.9% of the Tele-Interviews when compared to the GPR and only 3.6% when compared to the GPR and nurse screenings combined. Materially inaccurate information from the Tele-Interview found on the nurse screening mostly related to height, weight and blood pressure.

As a result Wesleyan has made extensive changes to their non-medical limits, increasing them by 35% and reducing the amount of cases when information is ordered by 50%. For all those applicants using a Tele-Interview there is no automatic evidence requested up to the age of 45. Some clients prefer not to have a Tele-Interview and for these clients a paper medical questionnaire is available. Lower non medical limits apply where a paper medical questionnaire is used.

## Key Performance Results



# MorganAsh