

PRESS RELEASE

**For immediate release
10th August 2009**

7 Whitworth Court
Manor Park
Runcorn
WA7 1WA
United Kingdom

Te: +44 870 143 6869
www.MorganAsh.com

CONTINUING SUCCESS OF MORGANASH TELE-INTERVIEWING SERVICE

- Contract renewed with Aviva Health
- Complimented launch of a new IP product
- Improved service an integral part of expansion strategy
- Reduced medical evidence by 70%

Morgan Ash is pleased to report the signing of ongoing contracts with Aviva Health to continue providing a dedicated Tele-interviewing service for their income protection customers.

The partnership began in early 2006 and was followed by a launch into a strategic bancassurance partner in September 2006. Since then, MorganAsh Tele-Interviewing has expanded to all bancassurance partners, and recently was an integral part of the launch of the new Income Protection Solutions proposition.

With over 3½ years of Tele-Interviewing services provided to Aviva Health customers, the service has exceeded all initial expectations.

Cases requiring further medical evidence have dropped substantially giving significant savings in cost and supported improvements in processing time. Non disclosure has significantly reduced, and to-date, there have been no contested claims from those cases interviewed by MorganAsh.

“The results speak for themselves and Tele-interviewing has now become an integral part of our service, particularly with the launch of our new Income Protection Solutions product. Non-disclosure has significantly reduced and our distribution partners are complimentary of the service. A great success,” says David Jennings, Support & Development Manager at Aviva Health.

“Aviva Health led the market in introducing quality Big T Tele-Interviewing with their bancassurance channels back in 2006, which proved extremely successful. We are delighted to continue this relationship extending this service to the IFA community.” commented Andrew Gething Managing Director MorganAsh. “Many IFAs are now insisting on MorganAsh Big T Tele-Interviewing, to minimise the administrative burden on themselves, speed up the process and minimising the non-disclosure risk for their clients.”

END

Notes to Editors:

Enquiries:

Andrew Gething 870 143 6869 (work)
MorganAsh 07785 724029 (mobile)
andrew.gething@morganash.com

Kevin Murdoch +44 2380 373048 (work)
NUHC murdock@norwich-union.co.uk

MorganAsh: having pioneered the introduction of Tele-interviewing in the UK, Ireland and Germany, and with over 24 Life insurance customers, MorganAsh is the leading Tele-interviewing provider in Europe.

MorganAsh forms outsourcing partnerships with brokers, life and health insurance companies to improve their new business acquisition process, reduce costs, increase revenues, and improve customer satisfaction by undertaking Tele-interviewing, Tele-underwriting and Tele-Data Capture services.

MorganAsh employees over 100 nurse Tele-interviewers via a virtual contact centre in the North of England and Cologne in Germany. MorganAsh have a close relationship with RGA Technology Partners and use their AURA underwriting engine.

MorganAsh prides itself on the quality of customer service and the information obtained from the interviews. The MorganAsh complaint rate is less than 1/1000 interviews, and typically MorganAsh collect 70% more information than traditional paper application form methods. To-date MorganAsh has completed over 70,000 interviews and has zero contested claims.

MorganAsh launched a Tele-Claims service in conjunction with SCOR Global Life (UK) in late 2007.

MorganAsh is authorised and regulated by the UK 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.

Aviva Health: Aviva Health was founded in 1990 as the healthcare arm of Aviva and now provides a range of private medical insurance, income protection, occupational health and group life products and services that cover over 2,400,000 lives. It is one of the largest providers of income protection and private medical insurance in the UK.

Aviva Health also provides occupational health solutions and services to a wide range of industry sectors. By utilising their large fleet of purpose built mobile clinics and approved

medical centres, staffed by a team of experienced occupational physicians and nursing staff, the services are designed to meet the individual needs of clients.

Aviva Health UK is authorised and regulated by the Financial Services Authority and is a member of the Association of British Insurers and the Financial Ombudsman Service.

Aviva's news releases and a selection of images are available from Aviva's internet press centre at www.aviva.com/media.

Aviva :

- Aviva is the world's fifth largest* insurance group, serving 50 million customers across Europe, North America and Asia Pacific.
- Aviva's main business activities are long-term savings, fund management and general insurance, with worldwide total sales of £51.4 billion and funds under management of £381 billion at 31 December 2008.
- We are the largest insurance services provider in the UK and one of the leading providers of life and pension products in Europe.
- The Aviva media centre at www.aviva.com/media includes images, company and product information and a news release archive.
- For broadcast-standard video, please visit www.thenewsmarket.com/aviva.

**based on gross worldwide premiums at 31 December 2007*