

**PRESS RELEASE**

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**MORGANASH SUPPORTS PIONEER WITH NEW PRODUCT  
LAUNCH**

- New “Bills and Things” Protection product launched
- MorganAsh provide full Big T Tele-Interview
- Improved service for consumers

Pioneer has launched a short-term income protection product aimed specifically at offering cover for essential payments called “Bills and Things”. The policy offers cover in £100 increments from £500 to £1,000 a month, allowing the customer to choose how much cover they receive over a one or two year period.

There is no financial underwriting up front and no medical questions, as every client is fully Tele-Interviewed by MorganAsh. This makes the process as easy as selling PPI but robust and thorough, so claimants will be paid.

MorganAsh and Pioneer have worked on the Tele-Interview process so that the majority of applicants will be underwritten on the Tele-Interview alone. Hence the majority of applications will be on cover within a couple of weeks.

“Our original adoption of MorganAsh Tele-Interviewing was to reduce non-disclosure and reliance on GPR’s. We now realise the greater benefit is in removing the hassle of the adviser having to undertake a medical interview, thus making the sale far easier.”  
Paul Wood, Sales Director Exeter Friendly Society.

"Along with ongoing product development, we are committed to streamlining our application process. Tele-interviewing enables us to replace a significant proportion of our GP reports, thereby cutting our turn round times significantly", said Andy Chapman; Chief Executive at Exeter Friendly Society.

“We have made the sales process easy for advisers, so making “Bills and Things” as easy to sell as PPI”, commented Andrew Gething, Managing Director of MorganAsh. “Tele-Interviewing is becoming the preferred approach for companies wishing to make life easy for financial advisers”.

Notes to Editors:

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**MorganAsh:** is the leading Tele-interviewing provider in Europe, having pioneered the introduction of Tele-interviewing in the UK, Ireland and Germany, and with over 30 Life insurance customers.

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 undertakes 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 1/1500 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.