

**PRESS RELEASE**

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**TELE-INTERVIEW IS BETTER THAN A GPR**

- MorganAsh Tele-Interview provides more information than a GPR
- Resultant improved service for IFA

For years the protection industry has been plagued by the delays caused by providers being required to collect General Practitioners Reports (GPR's). Reinsurers have required providers to collect GPRs for cases with higher ages and higher sums assured, known as medical limits.

A study by MorganAsh has shown that a full MorganAsh nurse Tele-Interview is better than a GPR in a like for like comparison. Both the Tele-Interview and the GPR were collected for protection cases in a direct comparison study. The study pooled results from six companies, including IFA, bankassurance and agent distribution from a total of 657 applications. The amount of missing information was collated for the two sources. For Life and CI cases 5% of GPRs had some material missing information. (i.e. the information was so significant it would change the underwriting decision), while for the Tele-Interview only 2% of cases had some material missing information. This increased to 12.5% for Income Protection cases from the GPR compared with 7% from the Tele-Interview.

Information source.	% of cases with some missing information	% of cases with missing material information for Income Protection	% of cases with missing material information for Life & CI
GPR	40%	12.5%	5.0%
Tele-Interview	28%	7%	2.0%

This shows that the MorganAsh full nurse Tele-Interview is better at finding out “their current health” although GPRs are still required for providing details of complex conditions or simply when the applicant cannot recall sufficient information.

While these studies are not exhaustive, and may vary for providers and products, the pattern of the Tele-Interview providing more information than the GPR is consistent in all studies undertaken to date on MorganAsh full nurse Tele-Interviews.

Traditional medical limits took the approach that the GPR was the best source of information on an applicant's medical history, and hence required a GPR to be obtained for the more risky higher sum assured applicants. Now as MorganAsh Tele-Interviewing

has shown to be better, the GPR limits can be revised to make full use of the Tele-Interview.

One of the simple explanations for this is the increase in the use of alternative sources of medical assistance rather than the GP, with consumers often choosing to go specialist chiropractors, counsellors, physiotherapists etc. rather than to their GP.

This week the Government announced the increased use of pharmacists for primary care, rather than the GP, which will further deteriorate the GPR as a source of data for insurance purposes. Further, underwriters commonly comment that the move to electronic reports has reduced the quality of the information for insurance purposes.

Keith Robertson, Chief Underwriter at Lincoln Financial Group commented “The GPR as a source of information has been declining over the years. The move to electronic reports has in fact added to the deterioration. The MorganAsh Tele-interview has proven to be better than the GPR and we are now using it as our primary source of collecting applicants’ medical information. We are reducing the numbers of GPRs we require dramatically.”

There are different types of Tele-Interview being undertaken by some companies, and it is important to note that this result is only applicable for the MorganAsh full nurse Tele-interview.

This means that most of the delays in underwriting due to waiting for GPRs can be reduced and the service to financial advisors massively improved. With the MorganAsh Tele-Interview having a turn round time of 5 days, compared to 28 days for a GPR this will lead to a great improvement in service for the advisors.

Andrew Gething, Managing Director for MorganAsh commented; “Our customers have reduced the amount of GPRs by 60-70% and halved their turn round times. This dramatic improvement in service and the present drop in mortgages gives the industry a real window of opportunity to increase protection sales.”

**END**

Notes to Editors:

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**MorganAsh:** having pioneered the introduction of Tele-interviewing in the UK, Ireland and Germany, and with over 23 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 undertakes Tele-interviewing, Tele-underwriting, Tele-Claims 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 1/1700 interviews, and typically MorganAsh collect 70% more information than traditional paper application form methods. To-date MorganAsh has completed over 40,000 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.