

**PRESS RELEASE**

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**PIONEER PARTNERS WITH MORGANASH  
FOR TELE-INTERVIEWING**

- Contract with MorganAsh
- Reduction in non-disclosure
- Faster turn round times improve service

MorganAsh are delighted to announce their partnership with Pioneer Friendly Society who has recently adopted their Tele-Interviewing service to improve the application process for Income Protection.

Pioneer, winner of the “Individual Income Protection” category at the Cover Excellence Awards 2007 is one of the UK's leading income protection providers. One of the key innovators in the income protection market, Pioneer was highly active in 2007, launching a new product, Professional Income Protection, along with re-launching a new enhanced version of its Pure Protection policy.

The MorganAsh nurses, on behalf of Pioneer, telephone applicants to undertake an in-depth interview of their medical history. This reduces the need for Pioneer to obtain GPR reports from doctors’ surgeries, greatly improving the turn round times of client applications.

Financial Advisers benefit from the increased speed of processing client cases, and the more diligent process reduces the chance of subsequent claims being contested for non-disclosure.

*"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 Pioneer. "It will greatly improve the service we offer to IFAs, as well as improving disclosure. In my opinion tele-interviewing has the potential to be of greater benefit to the income protection market than many product developments."*

*“We are delighted to be working with Pioneer, a company which has shown innovation and commitment to the Income Protection market”, commented Andrew Gething, Managing Director of MorganAsh. “Tele-Interviewing is becoming the preferred approach for companies wishing to improve disclosure, whilst equally improving turn round times and service to IFAs”.*

Notes to Editors:

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**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 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 1/1000 interviews, and typically MorganAsh collect 70% more information than traditional paper application form methods. To-date MorganAsh has completed over 30,000 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.

**Pioneer Friendly Society:**

[www.pioneer-friendly.co.uk](http://www.pioneer-friendly.co.uk)

Established in 1888 as a Friendly Society, Pioneer is run for the benefit of its policyholders. Pioneer is an award winning insurer entirely dedicated to providing market leading income protection products and putting its customers' interests first.

Income Protection products from Pioneer are sold through intermediaries and are designed to provide cover for a wide range of occupations for both employed and self-employed from office workers to perceived high risk occupations such as builders and allied trades, stonemasons, road hauliers etc as well as professionals and low risk occupations.

Pioneer offer three income protection products:

- **Professional Income Protection** – targeted solely at professionals and those in low risk occupations, Professional Income Protection is the first policy in the market to complete financial underwriting at application stage, guaranteeing benefit amounts in the event of claim.
- **Pure Protection** - a highly flexible 'protection-only' policy, which offers essential benefits at an affordable price. Since its launch in 2003, 'Pure Protection' has been extremely well received by Financial Advisers and Policyholders alike.
- **Income Protection** - a traditional 'Holloway style' plan. The key characteristic of this policy in addition to replacement income benefit is a tax free\* cash sum payable at your selected retirement age.

Pioneer has been accredited with the Investors in People award since 1992.

Pioneer won the "Individual Income Protection" category at the 2007 Cover Excellence Awards and the "Best Income Protection Provider" category at the 2008 LifeSearch Awards.

\*The amount of the tax free cash sum will depend upon the apportionment of bonuses and interest which could go up or down and what you get back is not guaranteed. Under current legislation the amount also depends on the tax treatment of the fund and your own tax position but tax credits can no longer be reclaimed.

Pioneer Friendly Society Limited is incorporated by the Friendly Societies Act 1992 - Registered Number 747F and is authorised and regulated by the Financial Services Authority - FSA Registered Number 110054.