

**MEDICALS
DIRECT**
GROUP



Tele-interviewing

The cost-effective way for insurers
to gather medical evidence

EXPERIENCE • QUALITY • SPEED

Reducing Time Reducing Cost Reducing Risk

Gathering reliable medical evidence is a necessary but costly activity. General Practitioner Reports (GPRs) and other traditional forms of medical evidence gathering are expensive, often unnecessary and delay the underwriting process. As a consequence more and more leading insurers are adopting our nurse-led tele-interviewing service and reaping the rewards.

Consider the Facts:

- GPRs are about three times as costly and typically take 20 days longer to complete than our nurse-led tele-interviews
- Our tele-interviews can elicit up to 70% more information than initially disclosed by the proposer
- Where we have elicited additional disclosures 30% have affected the underwriting decision
- Our clients have even been able to increase non-medical limits as a result of our effective tele-interviewing
- 85-90% of our tele-interviews permit underwriting with no further medical evidence requirements
- Our tele-interviews reduce Not-Taken-Ups (NTUs)
- Our clients' customers prefer the flexibility and convenience of tele-interviewing in comparison to attending a doctor's surgery

Source: Medicals Direct 01/2008

Our Knowledge

In 2005, we pioneered the use of tele-interviews to collect full and accurate personal medical data from applicants. This innovative approach brought time and cost savings plus enhanced service quality for our insurer clients.

Our methods and processes are fully tried and tested, and are supported by our extensive management information. We are confident that the operational, administrative & audit systems and personnel are in place to ensure that tele-interviewing exceeds our clients required standards, as well as all regulatory requirements. We are authorised and regulated by the Financial Services Authority and adhere to industry best practice guidelines.

The System

Our significant investment in specialist tele-interviewing technology allows us to create bespoke scripts and has been further enhanced by our proprietary TIARA system. Using the latest voice recording technology and Voice over Internet Protocol, we can remotely and securely record all tele-interviews and integrate them with our established medical evidence gathering system - Meditrak. Our flexible systems join seamlessly with those of our clients and our sophisticated management information allows for full monitoring, auditing and performance assessment.

“No other company comes close to Medicals Direct in providing outsourced risk assessment services to the insurance industry”

Jerry Brown

Our Team

We directly recruit our own team of nurses and administrative staff and train them in our work processes and tele-interviewing skills and techniques. Our training includes specific attention to the medical issues of particular concern to underwriters as well as initial underwriting and insurance product knowledge. Our expertise and our pool of nurses, underwriters and administrators means that we can scale up operations to meet the needs of a new client with the minimum lead-time.

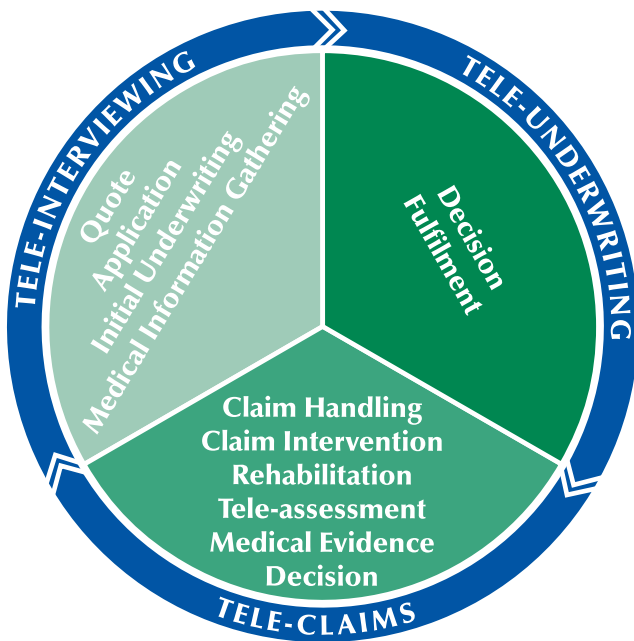
A Case Study Highlights the Benefits:

One MDG client insurer was able to increase its non-medical limits thanks to the enhanced disclosure rates achieved through tele-interviewing, enabling them to reduce their GPRs by 88% and independent medicals by 40%. This resulted in a massive 42% reduction in the insurer's medical budget, the bulk of it derived from the switch from GPRs to tele-interviews.

Further details, support information and the latest figures on our tele-interviewing, tele-underwriting and tele-claims services can be found on our website at www.medicalsdirect.com/tele

Total Risk Management

Tele-interviewing is just one component of our co-ordinated telephone based processing system. We cover all aspects from telephone quotation, through tele-interviewing, underwriting and claims handling.



www.medicalsdirect.com

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- Screenings
- Underwriting
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Medicals Direct Screenings Limited is authorised and regulated by the Financial Services Authority