

[Press Release Monday 30 June 2008]

**Scottish Provident announces TELE-INTERVIEWING PILOT,
supported by Medicals Direct Group**



Scottish Provident have announced that from Monday **30 June 2008**, they will – in partnership with Medicals Direct Group – be embarking on a **tele-interviewing** pilot to test the viability and increased efficiency within their underwriting process.

From this date, they will be selecting – from **all** applications received – a significant number of in scope cases to benefit from having **tele-interviewing** instead of requesting a General Practitioner Report (GPR), or Medical Condition(s) Questionnaire (MCQ) direct from clients.

In most cases the underwriting decision will be made based on a tele-interview, by Scottish Provident underwriters, who have a wealth of industry knowledge and experience. In order to provide a sound basis for comparison, they will also request a GPR (where appropriate). This will allow the company to evaluate the real benefits of introducing tele-interviewing for all applications.

The firm believes that the introduction of tele-interviewing will benefit clients and intermediaries, as well as Scottish Provident:

- Clients will receive a quicker, and friendlier service without the need to chase their GP. They will have direct contact with a medical expert who will ask timely and relevant questions, resulting in cover being put in place faster
- Intermediaries will benefit from faster processes, with more plans being issued in a shorter timescale

Scottish Provident is the brand name for Scottish Mutual Assurance Limited's protection and healthcare products. Scottish Mutual Assurance Limited is authorised and regulated by the Financial Services Authority. Scottish Mutual Assurance Limited is registered in Scotland, No. SC133846. Registered Office: 301 St Vincent Street, Glasgow G2 5HN. Tel: 0141 248 6321. Calls may be monitored and recorded.

- The new process will also free-up Scottish Provident's staff to enable them to focus on making the underwriting decision and delivering improved customer service. Scottish Provident also believes that tele-interviewing will reduce non-disclosure.

A specialist company, Medicals Direct Group - who have experience of already undertaking over 30,000 tele-interviews, will provide the tele-interviewing service.

Alison Turner-Holmes, Head of UK New Business Marketing at Scottish Provident was delighted to say, *'At Scottish Provident we continue to provide a quality award-winning range of products, and are totally committed to improving our service proposition, making things easier for advisers and their clients. This pilot will introduce medical interviews, which will be conducted by a specialist provider (Medicals Direct), and will involve **trained nurses** calling clients to obtain the medical information we need in order to make an accurate and fair underwriting decision'*.

David Houghton-Brown, Operations Director at Medicals Direct added, *'We're delighted to be working with Scottish Provident and we'll be working hard to make the pilot a success. The benefits of tele-interviewing are well documented and its introduction will enable Scottish Provident to give an even better service to advisers'*.

For more detailed information visit:

<http://www.scottishprovident.com/tele-interviews.htm>

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Notes to editors:

Background on Scottish Provident

Scottish Provident is a leading provider of innovative, flexible Protection products to the intermediary channel. It designed the 'menu based' approach in 1996 that many have since adopted. Self Assurance term and Pegasus whole life products are available for personal, mortgage and business cover. Scottish Provident paid out over £96m in claims during 2007 and over £500m since 1996.

In 2007 four '5* star' product awards from Defaqto, an independent ratings agency, endorses the quality proposition.

Scottish Provident provides cover for life, critical illness, unemployment and income protection.

Background on Medicals Direct

From its initial focus on providing nurse-based medical examinations for the insurance sector, the group has developed a wide range of related services for insurance companies and employers generally.

Floated on OFEX in 1999 and owned by Hooper Holmes Incorporated of the US from 2002 until a management buy-out in 2007, Medicals Direct has grown to offer clients a wide range of services. These include medical evidence collection, clinics, outsourced underwriting, independent medical examinations, occupational health programmes, rehabilitation and business process outsourcing.

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