



MorganAsh
Intelligent Information

MorganAsh Reinvents Intelligent Interviewing

AURA drives new business through tele-interviews

Meeting the Needs of Insurers

MorganAsh started tele-interviewing in the U.K. in 2004, mainly to deal with some pain points that U.K. insurers were having. For starters, insurers were having difficulty turning around life applications in a short period of time. Also, the large number of non-disclosures were wreaking havoc on insurers' level of risk — so much so that claims were beginning to be contested regularly. As more claims were contested, press coverage was causing a panic among consumers, as they began to ask, "If I were to die, would my claim be paid or contested?"



MorganAsh uses over 100 trained nurses to perform expert interviews by phone.

As these issues began to mount, MorganAsh developed and offered a non-IT solution that would make dramatic improvements and take very little time to implement. It involved the use of tele-underwriting.

"We looked at the success of tele-underwriting in the U.S. and said, 'Let's bring that to the U.K.'," said Andrew Gething, Managing Director of MorganAsh.

As it turned out, many of the issues could be effectively addressed by implementing a tele-interview and tele-underwriting environment with AURA from RGA. AURA (Automated Underwriting and Risk Analysis) is designed to streamline the underwriting process by providing flexible rules sets and rules engine that can be customized quickly, based on insurer philosophy and standards. It also has the ability to be used as a workflow solution in a call center environment.

Getting Better Information

In general, tele-interviewing gets better information because it relieves the advisor of a job that he or she may not really want to do. It takes time away from their selling and it can be uncomfortable for both parties. Applicants frequently find it more comfortable to disclose information to a trained medical professional in privacy. But it also improves the information because friendly advisors can sometimes unintentionally drive up non-disclosures among applicants through subtle rephrasing and guided responses. MorganAsh solves this issue by using 100+ well-trained nurses to conduct telephone interviews with the applicants.

While on the phone, nurses are using AURA to ask only relevant questions and listen for nuances in response. This leads to reduced non-disclosures, improved claims service and happier advisors and customers.

AURA is a very comprehensive, flexible system, so MorganAsh has been steadily implementing components, beginning with AURA Front Office. AURA Front Office gives tele-interviewers reflexive scripts to use during the call. It gathers information and tailors the interview to the applicant.

Tele-Interviewing with AURA Means Quicker Turnaround and More Data

Typical turnaround time in the U.K. for collecting a doctor's report is around 28 days and only about 80% get returned at all. MorganAsh is using tele-interviewing to collect more data and reduce the need for physicians' reports.

"We typically get 70–80% more information than on existing application forms," said Andrew Gething. "We've done testing against fully complete paper application forms and we find that for 7 out of 10 applications, tele-interviews disclosed information not collected on

the application. In 30% of these cases, undisclosed information is material, causing a change in the underwriting decision. But not only do we get much better data, by reducing the need for GPRs, we cut the turnaround time from 28 days down to 8."

Tele-Interviewing Provides Insurers with Improved Scalability

Tele-interviewing is a newer concept in the U.K., but its benefits are quickly being recognized by the industry. As the process proves itself and the system becomes more advanced, insurers will find themselves increasingly using automated underwriting for clean cases and relying on underwriters for more difficult cases. It will allow them to bring out high-volume products without the worries of burdening underwriters with overwhelming case loads and the associated risk management issues.

"Currently, 20 insurers in the U.K., Germany and Ireland, both large and small, take advantage of the MorganAsh offering including Norwich Union, Bank of Ireland, Friends Provident, and more," said Andrew Gething. "Future plans for growth include other European nations."

"MorganAsh has been providing exceptional value to insurers in the U.K. and Ireland by giving them access to pooled tele-interviewing resources," said Mark Friedel, Senior Vice President and Chief Operating Officer, RGA Technology Partners, Inc.

"Now, insurers have a tremendous tool to use that will allow them to get better underwriting while cutting overall underwriting expenses."

"There is no doubt that the future of underwriting lies in tele-underwriting," said Jym Barnes, President and Chief Executive Officer, RGA Technology Partners, Inc. "We have been excited about our continuing partnership with MorganAsh to meet the future head-on by helping insurers meet their goals."



"Our customers are increasing in revenue. They have reduced their costs. And their need for doctor's reports have declined at 70%."

– Andrew Gething, Managing Director of MorganAsh

MorganAsh by the Numbers

Interviews given to date	20,000
Applications per month	3,000
Application turnaround time	Avg. 8 days
Trained nurses on staff	100+
Reduced need for physician reports	70%
Contested claims	0

Partnership That Works

The MorganAsh service offering, using AURA includes:

- The scheduling and interviewing of applicants at their convenience.
- The recording of all interviews for compliance and claims evidence.
- An automatic underwriting decision on simple cases.
- The generation of a report for manual underwriting on complex cases.
- The scheduling, collection, management and display of all underwriting data.