

**Press release**

11<sup>th</sup> July 2018

**VITALITYLIFE ROLLS OUT NEW TELE-CLAIMS SERVICE**

Claimants can now claim via specialist nurses rather than completing forms

Following a successful pilot in H2 last year, VitalityLife is now providing its new tele-claims service to all claimants.

The service, which is provided by outsourced claim specialist MorganAsh, provides policyholders who need to claim under their serious illness or income protection cover with a new process that removes the need for lengthy paperwork. It replaces the standard forms with qualified nurses who have extensive training and experience in managing claims.

**Deepak Jobanputra, Deputy CEO at VitalityLife, said:** “We’re very pleased to be able to roll this new service out to all claimants. Not only are we seeing claims being paid faster but the service is much more popular with our customers because it removes the typical complexities associated with claiming on insurance, including the paperwork. During the pilot we found that we can improve the customer experience while also reducing costs, often including the need for further medical evidence.”

This new service follows a raft of underwriting improvements from Vitality. Over the last 12 months, VitalityLife has introduced major changes and approximately seven out of 10 lives now receive an immediate decision online. In particular, VitalityLife has developed its stance on BMI (body mass index), family history (cardiovascular and diabetes) and rheumatoid arthritis by reducing loadings and the number of outcomes triggering further medical evidence. The company has also improved underwriting for a range of existing conditions, including depression and ulcerative colitis as well as for members of the Armed Forces and for people taking part in winter sports.

**Tom Conner, Director at Drewberry, commented:** “All providers should at least have a telephone-based claims process and VitalityLife should be congratulated for taking this one step further with the use of trained nurses. It’s essential the claims process helps rather than hinders our customers in what is likely to be one of the most difficult times in their lives. The claim is where we are judged as an industry.”

**MorganAsh Managing Director, Andrew Gething, said:** “Tele-claims has moved a long way from just filling out forms over the phone. It is a subtle and experienced mixture of automation from the underwriting engine and of empathy from the nurses. This allows the claimant to tell their story in their own words, while ensuring sufficient and accurate information is collected for claims and compliance purposes.”

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**Notes to editors**

The information contained in this press release is intended solely for journalists and should not be used by consumers to make financial decisions.

**Vitality – changing health and life insurance for good**

Vitality is the insurance business that helps people understand how they can improve their own personal health. Vitality makes it cheaper and easier for its members to get healthy and gives them rewards to keep them motivated, through a range of discounts and incentives.

Vitality Ambassadors Jessica Ennis-Hill, Maro Itoje, Joe Root, Ellie Simmonds and Jonny Wilkinson are role models who embody the values of Vitality. They are all using their passion for living a healthy lifestyle to motivate others to make positive changes. Taking small steps today can dramatically improve wellbeing over the long-term, regardless of your current state of health.

**VitalityLife** is one of the fastest growing life insurers in the UK. It is unique to the current UK protection market and its suite of products includes Life Cover, Income Protection Cover, Serious Illness Cover, Business Protection and other additional products. By recognising people's efforts to look after themselves, VitalityLife is able to offer a more comprehensive set of benefits than traditional insurers at a very competitive price. For more information visit [www.vitalitylife.co.uk](http://www.vitalitylife.co.uk)