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PRESS RELEASE
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STARTS

WPA¹ – The best insurer for Customer Care

Last night in London WPA, one of the UK's leading medical insurers, won The British Insurance Awards for Customer Care². WPA stood out from other insurers because:

- WPA is the only UK insurer to publish full details of its service standards³ These can be viewed at www.wpa.org.uk/quality/standards.html
- As a not-for-profit organisation our focus is on the customer and not the short term whims of 'the city' for instance WPA actually reduced premiums for customers in 2005 owing to the success of our unique Shared Responsibility plans
- WPA is a health insurer that makes promises and keeps them
 - WPA is the only insurer to guarantee to settle claims within seven working days (and pay a financial penalty to customers if we fail on this promise)
 - WPA also guarantees to renew personal policies whatever the age or claims made by the Policyholder
- WPA was voted by customers as the best health insurer for 9 years in a row (NOP annual customer survey)⁴
- WPA does not own hospitals and does not believe in restricting the choice of where and by whom you can be treated
- When our customers buy medical insurance, we encourage them to shop around. WPA is determined that Policyholders are comfortable with their purchase and confident that, when they are ill, WPA will look after them
- WPA is rated 29th in the Sunday Times 100 best company to work for

Julian Stainton, WPA's Chief Executive, commented "Winning is a credit to the team. Everything that WPA does is with the customer in mind. Our mission is to help our customers fund the very best healthcare and our guiding philosophy is to treat customers how we would like to be treated ourselves. Customers are at the centre of all that we do and we thrive on being different and more successful than other insurers"

ENDS

Contact details next page.

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Notes to Editors:

1. WPA is a not for profit Provident Association with a history of over 100 year of providing high quality, affordable medical insurance. Based in Somerset, WPA looks after around half a million people, providing cover for individuals and companies alike, and was recently voted 29th in the "100 Best Companies to Work for in 2005 by the Sunday Times. The central focus of WPA's business is to provide policyholders with exceptional service, not the pursuit of profit

WPA recently launched **ParentCare**, a plan which is the first of its type, aimed at providing a solution to a growing problem facing many people with older parents - how to organise professional short term care for your parent coming out of hospital.

2. Finalists for the Customer Care Award included Kwik-Fit Financial Services, Royal & SunAlliance (Motability) and WPA. The judges were looking for an insurer who could "clearly demonstrate an excellent level of customer care backed by clear standards and adequate monitoring of performance. In particular, the judges were looking for proof of the impact of an innovative customer care strategy on retention levels and client satisfaction".

3. WPA's Standards of Service 2004: (See table below)

4. Results of the 2004 NOP customer survey can be found at www.wpa.org.uk/about/nop.html

WPA Standards of Service: 2004	2004	2003	3 year average
Average time taken from application to issuance of policy documentation (Working days)	6.38	5.91	6.83
% of properly presented claims paid that were settled in full within the policy terms *	98.66%	98.50%	98.53%
Average length of time to settle properly presented claims (Working Days)	3.89	3.99	3.95
% of claims paid within 6 working days	99.90%	99.55%	99.32%
Average length of time for customer call to be answered by decision maker (seconds)	12.00	10.50	21.08
Average length of time to respond to customer correspondence by decision maker (Working Days)	2.49	2.69	2.65
Complaints referred to the Financial Ombudsman Service (FOS) per 100,000 lives covered	3.10	2.51	3.33
Complaints upheld by FOS	0	0	0

The figures quoted have been obtained from WPA's Quality Management System records and audited prior to publication. WPA's Quality Management System is British Standard ISO 9001:2000.

* The 1.34% not paid equates to those claims that were above a "reasonable and fair" amount. In these instances, providers are advised that their costs are above acceptable levels and policyholders are warned (where possible) during the claim process that their claim will not be met in full.

WPA is authorised and regulated by the Financial Services Authority (FSA) and is a member of the Financial Ombudsman Service (FOS).