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PRESS RELEASE

Dated 12 November 2006

STARTS

WPA¹ now offers adult dental cover for children

'Tooth decay in young children is a problem that can be beaten' according to Dr Dafydd Evans, consultant in paediatric dentistry at Dundee University - BBC news 24/11/05

Against a background of radical change in NHS dentistry², WPA has seen a significant growth in people taking up dental insurance throughout 2006³. WPA has responded to customer feedback to extend cover offered to children as people are finding it increasingly difficult to find an NHS dentist for themselves and, more importantly, their children².

Rod Bramston (Managing Director of WPA's individual customers) comments, "By extending the benefits to children, WPA also looked at the needs of babies and toddlers by offering extensive benefits to encourage 'proper' dental health from day 1. This is called First Steps cover which costs £12 a year for £250 worth of routine dental benefits (e.g. Check-ups) getting children confident to visit a dentist and get used to their surroundings".

ENDS

WPA is authorised and regulated by the Financial Services Authority (FSA). The FSA website may be checked at www.fsa.gov.uk/register for WPA number 202609. Publication reference – CME 051106

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Notes to Editors:

1. WPA is a not for profit Provident Association with a history of over 100 years 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.

WPA's approach is refreshingly different.

- As winners of the British Insurance Awards for Best Customer Care 2005
- As the only health insurer to publish its Standards of Service
- At WPA, claims are paid within 7 working days, otherwise we pay customers a financial penalty
- WPA have no Shareholders so aren't subject to the short-term whims of the City

Any surplus WPA makes from the business of health insurance is invested in the care of our customers.

2. Recent headlines:

(i) Daily Mail – October 10th 2006: 1600 dentists quit the NHS in protest at Labour reforms

'Almost 1 in 10 rejected Labour's reforms....'

(ii) The Times – October 19th 2006: Dental reforms fail to deliver.

'More than 55% of dentists said that the new NHS dental contract did not allow them to see more patients...dentists had reduced their levels of NHS work and more decreases were likely'

Précis from a couple of UK websites:

(i) http://www.appledore.co.uk/ptinf_5.htm - The Appledore Clinic recommends that dental visits are started at between six and twelve months.

(ii) <http://www.nhsdirect.nhs.uk/articles> - NHS Direct highlights that even small babies are exposed to sugar – the natural sugars in breast milk can cause tooth decay so it is important to look after you child's teeth as soon as they appear so that adult teeth have a healthy mouth to grow in. Healthy teeth means that a child can eat a healthy diet and aids the growth of the jaw which effects facial appearance and speech development.

3. In the last 12 months to September 2006 WPA has experienced a 26% increase in Sales.

Information - Providential benefits and price comparison

Providential as at 31 October	Providential To be launched on 12 November 2006		
	First Steps –	Level 1	Level 2
General Dental Treatment (up to £250 per year) (i)	General Dental Treatment (up to £250 per year)		General Dental Treatment (up to £250 per year)
Dental Emergencies (up to £250 per course of treatment with a maximum of £1000 per year) (i)			Dental Emergencies (up to £250 per course of treatment with a maximum of £1000 per year)
Dental injuries (up to £20,000 per year)		Dental injuries (up to £20,000 per year)	Dental injuries (up to £20,000 per year)
Defined Serious Oral Problems (up to £10,000 per year)		Defined Serious Oral Problems (up to £10,000 per year)	Defined Serious Oral Problems (up to £10,000 per year)
Notes: (i) Children under 18 not covered			
a. As of 12 November, customers can now choose their level of cover b. Shared Responsibility applied where customers contribute 25% of their treatment costs up to a maximum of £500 per year where WPA will pay all further eligible claims. c. Please see Providential handbook for more details			

Premiums

Level of Cover	Age	Monthly Premium	Annual Premium
First Steps	0-3 years	£1.11	£12.00
	4-17 years	£3.71	£39.99
	18-49 years	£5.55	£60.00
Level 1	50-69 years	£7.40	£80.00
	4-17 years	£8.34	£90.00
	18-49 years	£12.51	£135.00
Level 2	50-69 years	£15.93	£172.00