

News release

30 December 2008

NORWICH UNION HEALTHCARE INTRODUCES “ONCE ONLY UNDERWRITING” FOR GROUP INCOME PROTECTION CUSTOMERS

Norwich Union Healthcare today announced Once Only Underwriting its new medical underwriting approach for new and existing Group Income Protection customers.

Available from 1 January 2009 to all unit-rated schemes where a member's benefits exceed the Free Cover Limit, Once Only Underwriting means that in the majority of cases where a member has been underwritten, any additional benefit increases (up to the policy maximum benefit) will not be subject to further underwriting.

A new extended medical declaration has been developed to capture information related to work, health and lifestyle, in conjunction with medical history, reducing the need for further discretionary medical information and providing quicker underwriting decisions.

Andy Stephenson, Group Risk National Sales Manager said:

“Once Only Underwriting creates a more streamlined process, reducing time and cost whilst maintaining sound underwriting principles. The vast majority of customers now have the assurance that once they've been underwritten, benefit can be increased (up to the policy maximum benefit limit) without the need for further medical underwriting.

This enhancement is a prime example of Norwich Union Healthcare's commitment to simplifying Group Income Protection administration, and providing quality Group Risk products.”

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For further information, please contact:

Amber Chable, PR and Marketing Communications Manager

02380 359383 / Chablea@norwich-union.co.uk

Notes to Editors

About Norwich Union Healthcare

Norwich Union Healthcare was founded in 1990 as the healthcare arm of Norwich Union and now provides a range of private medical insurance, income protection, occupational health and group life products and services that cover over 2,400,000 lives. It is one of the largest providers of income protection and private medical insurance in the UK.

Norwich Union Occupational Health, a sister company of Norwich Union Healthcare, provides occupational health solutions and services to a wide range of industry sectors. By utilising their large fleet of purpose built mobile clinics and approved medical centres, staffed by a team of experienced occupational physicians and nursing staff, the services are designed to meet the individual needs of clients.

Norwich Union Healthcare is authorised and regulated by the Financial Services Authority and is a member of the Association of British Insurers and the Financial Ombudsman Service.