



PROTECTION ADVISERS CALL FOR COMPREHENSIVE HEALTH SCANS

New research from Harley Street diagnostic imaging centre the European Scanning Centre has found overwhelming support amongst the protection adviser community for the introduction of comprehensive medical scans as a product enhancement for High Net Worth clients who buy protection policies. The service could be offered by an insurer or directly through an adviser.

When asked **'Do you feel that a comprehensive health assessment would be a beneficial ancillary benefit for protection policyholders to help them recover from certain conditions and aid their return to work?'** 93% of respondents said 'yes'.

When asked the follow up question **'Would including a comprehensive health assessment as part of a protection package for high premium clients help your protection sales and persistency rates?'** over 70% said 'yes' with a further 10% answering 'possibly'.

Currently, the majority of health checks tend to involve a basic assessment of blood pressure, BMI and, sometimes, blood glucose and lung function tests. Some insurers offer these assessments as part of a package but if clients want to pay themselves it can cost over £600. These tests do not give patients a clear picture of their real health status, which is much more complicated than most health checks can explore. To understand what is really happening inside the body it is necessary to investigate each person fully through a series of high resolution, low radiation medical scans.

Ian Sawyer, Managing Director of Assured Futures, said: "Comprehensive health scans are something I have long thought should be offered in some form for Protection clients. This type of service could be a rider plan that is well-suited to PMI, but would also work well with Life, Critical Illness and Income Protection too. I believe that a service should ideally be monthly paid, ongoing, and where the health assessment provider diarises and books in the client for their health assessment periodically, perhaps every other year."

Mark Dennison, Principal at LightBlue UK, said: “This type of service would certainly be a very useful addition to a policy for our High Net Worth Clients. If an insurance company offered this either as a free benefit or at a discounted rate I’m sure it would help sales and retention of large cases. Bearing in mind how the technology is able to detect problems at an early stage and diagnose the root cause of chronic conditions I would have thought it would be a no-brainer for insurers as it will help identify illnesses before they become critical and enable those with ongoing conditions to find a remedy and return to work.”

Paul Jenkins, Medical Director at the European Scanning Centre, commented: “Our approach is to offer a range of the world’s best scanning technology for both preventative and diagnostic medical assessments. The quality of the technology is essential to produce the best images. For example, our Aquilion ONE CT scanner shows the inside of the heart arteries ten times more detailed than the standard NHS scanner, which are usually 32 or 64 slice machines. Screenings of asymptomatic men using these types of 640 slice CT scanners can detect potentially lethal furring up in the heart arteries in 8% of men under 50 and 18% of those over 50, which would not be detected by any other means. It is the most common cause of sudden death in men.”

“Our Standing CT Scanner (EOS Systems) has the highest spatial resolution of all CT scanners at 0.3mm and is the only one in UK independent practice. Increased spatial resolution provides increased image quality and much finer details being visualised. One of the key benefits of the Aquilion ONE is the faster scanning speed which results in shorter scanning times and therefore a significantly reduced radiation dose to the patient.

“For clients who are suffering from chronic conditions such as back pain, one of the most common reasons for an Income Protection claim, these type of checks can also verify the extent and severity of the condition. The new technology for assessing these problems is an open upright MRI scanner - Nobel prize-winning superconductor technology derived from the CERN project.”

-Ends-

Notes to Editors

Fifteen adviser firms were interviewed including LifeSearch, London & Country, Sesame Bankhall Group, Risk Assured, Plan Money and Highclere, who combined represent over 13,000 advisers.

Media enquiries

Matthew Morris, Carr Consulting & Communications
Kevin Carr, Carr Consulting & Communications

Mob: 07717 420693
Mob: 07887 838811

About the European Scanning Centre

The European Scanning Centre is the UK's leading diagnostic medical imaging centre. Based in London's world famous Harley Street, over the last 12 years the ESC has developed a reputation for providing a high quality and professional imaging service dedicated to the needs and comfort of both patients and medical practitioners. At the heart of the ESC's success lies an ethos to the very highest standards of excellence. <http://www.europeanscanning.com/>