

Advisers asked, we listened... again!

Have you heard about two underwriting improvements we've made at Holloway Friendly? Read on to find out more!

My Sick Pay's now available on UnderwriteMe's Protection Platform

We had feedback from advisers who use the Protection Platform, that they'd like to see us on there.




We listened, and we're pleased to confirm that we joined the platform in June.

UnderwriteMe's technology allows you to complete one application form that's consistent for all the insurers on the platform. You can then see and compare fully underwritten prices and outcomes in real time. The single application form also covers different product types, so with no extra form filling you could easily recommend one insurer for Life or Critical Illness, and Holloway Friendly for Income Protection.

We know different advisers like to use different platforms, and you can of course continue to get quotes for My Sick Pay on Iress, iPipeline, Weblin and Lifequote, as well as direct from us.



This all comes on top of the changes we've already made by improving our online application process. We've replaced our existing in-house application form with the new underwriting engine, that's transforming the insurance industry through technology by bringing Insurers, Advisers and Customers closer together.

		
FASTER	SMARTER	SIMPLER
Fewer questions and less free text.	New, intelligent questions.	Redesigned, with easier to understand questions and language.
Which means we've been able to reduce the time it takes by half.	So you'll get far more immediate decisions online, right there and then.	Keeping it simple for you and your client.

Thanks to this technology we've been able to deliver more decisions online, give a quicker and simpler experience, and easier to understand questions.

We've made it with minimal changes to our underwriting philosophy, which is generally considered to be one of the most inclusive in the industry.

We can now cover clients with Human Immunodeficiency Virus (HIV)

That's not all the changes to our underwriting. We're really pleased to share that we can now offer My Sick Pay to clients who are HIV positive.

One of our friendly Underwriters will speak with your client to understand their individual circumstances. We'll need to see copies of test results, medication and any reports your client has from their HIV specialist. Often this information is available to your client through the NHS App. Sometimes this is enough for us to be able to insure your client, or alternatively we may need to get a GP report.

The cost of their insurance will likely be between 50% and 75% higher than our normal price. Or if your client would prefer an exclusion, you can let us know.



Our Senior Underwriters are here to help you

If you have a client with HIV or any other condition, you can speak directly with one of our Underwriting team. They're here to help save you time, stress and effort with clear support, advice and information. Helping you protect more clients. You can even give them a call to challenge them on a decision if you think it's unfair! Not many insurers will say that...

You can contact them by calling **01452 934 212** Monday to Friday, 9-5. Or drop them an email at presales@holloway.co.uk