



Exciting Underwriting Updates from Holloway Friendly

At Holloway Friendly, we're thrilled to share a series of exciting updates from our Underwriting Team, reflecting our ongoing commitment to improving the service and coverage we offer. These enhancements are all inspired by invaluable feedback from advisers.

Our Updated Underwriting Guide

Firstly, we're pleased to announce the release of our updated Underwriting Guide. This comprehensive guide is designed to provide you with a clear understanding of how our underwriting process works. Helping you navigate the complexities of medical evidence, decision-making, and specific conditions. Inside, you'll find detailed information on:

- The medical evidence we may require
- The types of decisions we might offer
- The specific information needed for each condition
- Potential options for the most common medical conditions



<https://www.holloway.co.uk/storage/UW-Guide-2023---v25---graphics-added-1.pdf>

Harder to insure clients

We're always pushing ourselves to try and insure more clients.

For example, who work at heights, or who have a higher BMI, ADHD or autism, mental health issues or who take part in hazardous pastimes.

We're now delighted to announce we've enhanced our philosophy in two more areas:



- **New: Oil Rig Workers**

Many of you have shared the challenges of securing insurance for clients working on oil rigs, a sector traditionally viewed as high-risk. At Holloway Friendly, our Underwriters took this feedback seriously, and we're proud to announce that we now offer My Sick Pay to clients in a wide range of oil rig roles, including:

- Engineer
- Floorman
- Foreman
- Mechanic & Rig Mechanic
- Rig Electrician
- Surveyor
- Valveman

- **New: Cover for Clients with HIV**

We're also excited to share that we can now offer My Sick Pay to clients who are HIV positive. Our friendly underwriters will speak directly with your client to understand their individual circumstances. We'll need to see copies of test results, medication details, and any reports your client has from their HIV specialist. Often, this information is available to your client through the NHS App, and in many cases, this is enough for us to insure your client. Alternatively, we may need to obtain a GP report.

Our 2024 Underwriting Promises

Further enhancing our service, our Underwriting Team has introduced a set of promises for 2024, inspired by our commitment to the Protection Distribution Group's (PDG) Claims Charter which sets high standards for the claims experience. Our team thought through what the equivalent might look like for underwriting, and have made the following promises:

1. We'll keep you informed about your clients application, every step of the way.
2. We'll commit to helping you with applications where you need it. That could be us collecting all your client's application information, and taking responsibility for disclosure, through a teleinterview. Or for example if there are personal or difficult conversations from the questions that you'd prefer us to pick up.
3. We'll always call an applicant to gain medical information we need, and only contact a medical professional if it's absolutely necessary.



4. If we decide to offer non-standard cover or we decline or postpone cover, we'll call your client to explain the exact reasons why.
5. We'll offer your client a choice of an exclusion or rating where possible.
6. If you're offered better terms elsewhere, tell us, we'll review ours to see if we can match them.
7. We're happy to review and potentially remove any exclusion we've applied, if your client provides us with the information we need to do this in the future.
8. If you disagree with our underwriting decision, you can call us and challenge it. We'll listen with an open mind.

My Sick Pay Now Available on UnderwriteMe's Protection Platform

We have more great news! My Sick Pay is now available on UnderwriteMe's Protection Platform. We received feedback from advisers who frequently use this platform, asking to see us included. 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 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 can easily recommend one insurer for Life or Critical Illness, and Holloway Friendly for Income Protection.

Holloway Friendly is Here to Help

At Holloway Friendly, our goal is to support you and your clients in every way possible. If there's anything else we can do for you, please don't hesitate to reach out. You can contact us at 0800 716 654, and we'll do our best to meet your needs.