

Holloway

Friendly



BIG NEWS: WE CAN NOW INSURE CLIENTS WITH TYPE 1 DIABETES!



For more information you can speak directly with our Underwriting team on [01452 782 760](tel:01452782760) or drop them an email at presales@holloway.co.uk.



We're pleased to share that we can now offer **My Sick Pay** to people with **Type 1 diabetes** on a case-by-case basis.

Here's how it works:

If your client has Type 1 diabetes, one of our friendly Underwriters will speak with them directly to understand their individual situation.

We may be able to offer insurance if your client:

- has good control over their diabetes
- has no complications or other serious health conditions
- has a HbA1C level within a healthy range, with a full history available
- has normal blood pressure, cholesterol, BMI, and other diabetes related test results
- doesn't smoke or misuse alcohol or drugs

- is aged between **30 and 55**
- has been diagnosed for at least 2 years.

If your client is unable to provide all the information needed, we may need to contact their GP.

Impact on price and insurance:

The earliest we can start paying a claim is **13 weeks** after your client becomes too unwell to work.

If we're able to offer insurance, the cost will be adjusted based on factors such as your client's age, the duration of their condition, and how well it's managed. Typically, costs will range from 75% to 150% above our standard prices. If your client would prefer an exclusion instead, let us know - we're happy to discuss their options.

If you're an adviser with clients who might benefit from this, we're ready to support you every step of the way. Let's make income protection an option for more people.

Adviser Views - Underwriting

We recently asked advisers to share their experiences with underwriting across the industry. Here's what we learned:



- **Delays are common:** Nearly half (46%) of advisers said requests for additional information, like GP reports, frequently causes delays, with 15% stating it affects the majority of cases
- **Long wait times:** Some clients wait up to 3 months or more for decisions, with the longest wait being 13 months
- **Harder-to-insure clients:** Advisers also stated that clients with mental health conditions and clients with high BMI are the hardest to insure
- **Limited support:** 54% of advisers find that, depending on the provider or complexity of the case, it is difficult to speak directly to an Underwriter from other providers when they

need help

- **Explanations need improvement:** When asked how often underwriting decisions are clearly explained, only 23% of advisers said explanations are usually clear, and none rated them as consistently clear.

At Holloway Friendly, we're already tackling these challenges head-on:

- **Instant decisions 66% of the time:** Our world-class underwriting engine saves you and your client's valuable time.
- **Accessible underwriters:** Need to discuss a case? Our team is just a call away.
- **No automatic medical limits:** We avoid automatic GP report requests where possible, speeding up the process for straightforward cases. We'll also call your client first for information and only get a medical report as a last resort.
- **Cover for harder-to-insure clients:** From clients with Type 1 diabetes to those with high BMI or mental health conditions, we take an individual approach to underwriting, ensuring more people can get the insurance they need.

We're proud to lead the way in providing cover for harder-to-insure clients, helping you deliver exceptional service and greater financial security to more people.

For more information **get in touch** with our Underwriting team on **01452 782 760** or drop them an email at **presales@holloway.co.uk**.

All the best,

Holloway Friendly

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