CIRENCESTER FRIENDLY

Mental Health Underwriting Enhancements

We asked, you told us, we listened.

We understand that underwriting can sometimes feel daunting, particularly when discussing mental health. Following Adviser feedback, we've enhanced our online underwriting journey to make it simpler and more responsive for you and your clients.

We've introduced clearer, more targeted mental health questions and enhanced our underwriting rules to assess more common mental health disclosures within the application. These improvements mean, depending on your client's circumstances, more cases can receive an immediate decision, including where cover can be offered with a mental health exclusion.

By capturing the information, we need at the right point in the application, we can reduce the need for manual underwriting and requests for additional information in many cases. This provides you with greater certainty, helping to create a smoother application journey for your clients.

These changes build on our ongoing commitment to providing a responsive and efficient underwriting service, helping you support your clients to achieve better customer outcomes.