



Cirencester friendly  
The income protection people

## Press Release

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January 2010

### **Cirencester friendly launches tele-interviewing service**

*New service to improve speed of application and reduce risk of non-disclosure*

[Cirencester friendly](#), the leading income protection insurance provider, has launched a tele-interviewing service to improve the application process of its flagship product '[Income Assured Plus](#)'.

The new tele-interviewing service has been launched in partnership with MorganAsh, a leading tele-interviewing provider in Europe. Applicants to Cirencester friendly may now take part in a telephone interview with a specialist nurse from MorganAsh, acting on behalf of Cirencester friendly, who will gather details about their health and medical history.

This new service means that answers to health questions on the application form may be followed up by a MorganAsh nurse, reducing the need to obtain doctor's reports in many cases, thus greatly improving the turnaround time of client applications. What is more, the enhanced information reduces the risk of subsequent claims being contested for non-disclosure.

**Paul Hudson, Chief Executive of Cirencester friendly**, said, "We are delighted to have partnered with MorganAsh to provide an improved service both to our clients and to IFAs. Tele-interviewing is fast becoming the preferred approach for companies wishing to streamline their application process because it is faster and provides a greater depth of applicant information at the first stage. This also benefits the applicant because it minimises the risk that they will be rejected for non-disclosure."

Designed to replace a proportion of lost earnings, Cirencester friendly's 'Income Assured Plus' contract offers cover from the first day of illness or accidental injury, a career break option, terminal illness protection, and a profit participation option, a feature which many well known providers in the income protection sector typically don't offer.

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### **Notes to Editors:**

[Cirencester friendly](#) was established in 1890 in Cirencester, Gloucestershire. Primarily formed for the benefit of agricultural workers based in Gloucestershire, today the Society caters for the income protection needs of over 30,000 customers from all walks of life from across the UK.

Cirencester friendly's ['Income Assured Plus'](#) contract follows the traditional 'Holloway principle' first introduced by leading industrialist and politician George Holloway in the late 19<sup>th</sup> Century. 'Holloway style' income protection insurance combines the essential elements of income replacement insurance with the opportunity to build up a cash lump sum payable at the maturity of the contract.

Cirencester friendly is a mutual organisation. It therefore has no issued share capital quoted on a stock exchange and is owned by Members, not shareholders. The friendly society is run for the benefit of its Members who have the right to participate in the running of the Society.

Cirencester friendly was named 'Best Income Protection Provider' by Investment Life & Pensions magazine (Moneyfacts) in 2008 and won the award for 'Service Beyond the Call of Duty' in 2007.

Cirencester friendly is proud to be a member of the Association of Friendly Societies (AFS).

[www.cirencester-friendly.co.uk](http://www.cirencester-friendly.co.uk)