

Income Protection Claims Statistics

Established in 1908, Dentists' Provident is the leading provider of income protection insurance to dentists in the United Kingdom and Ireland.

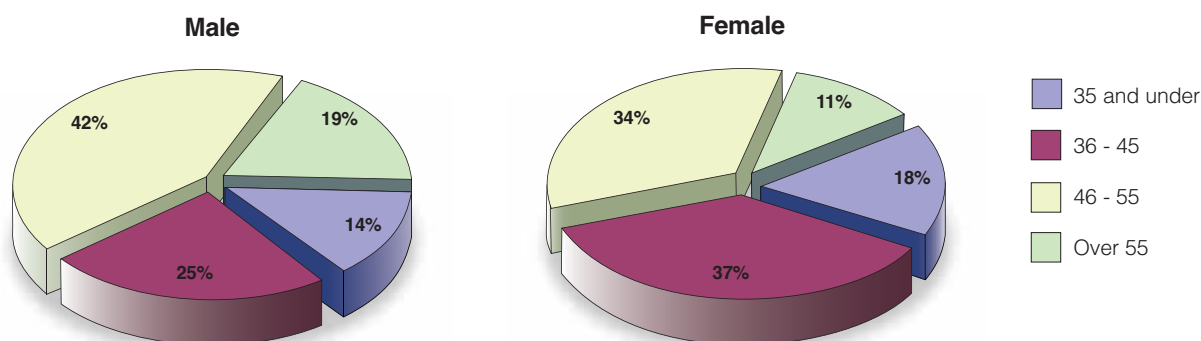
Today, we serve over 13,000 members. Our experience and extensive knowledge of the dental profession has allowed us to produce detailed information to demonstrate the value of income protection insurance.

Highlights for 2009

- Dentists' Provident paid claims totalling £3.2 million
- On average, we paid 131 claims each month
- 13% of our insured members claimed benefits
- The largest claim amounted to £62,600
- The average age of claimants was 44
- The average duration of short-term claims was just over 2 weeks
- The average payment per claim paid was £2,048

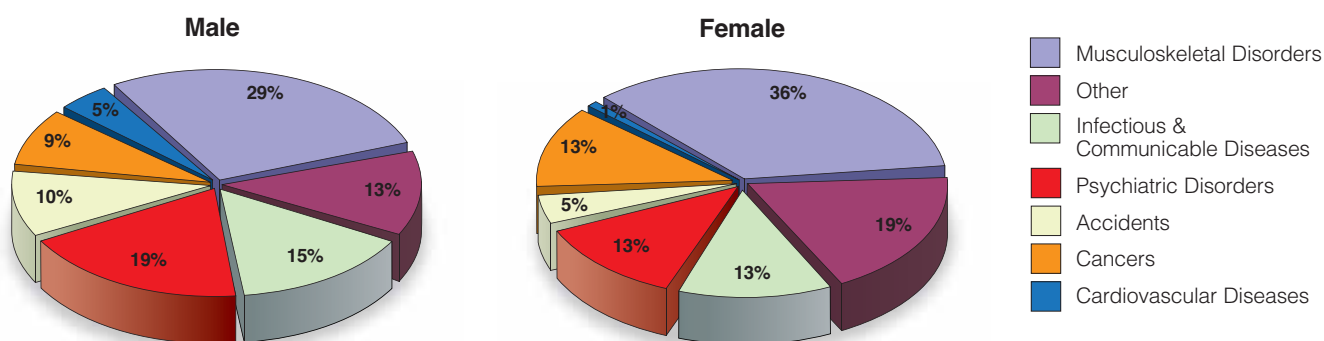
Claims by gender

The pie charts below show analysis of the 1,567 claims paid in 2009 by gender.



Claims by incapacity

The pie charts below show analysis of the claims paid in 2009 by incapacity. An overwhelming majority of the claims paid in 2009 were for conditions that wouldn't be covered by other protection products, for example critical illness cover or life assurance.



Examples of claims in 2009

Gender	Age at start of claim	Nature of incapacity	Duration of claim	Benefits paid to 31 Dec 2009
Male	58	Multiple Sclerosis	8 months	£4,500
Female	48	Swine Flu	8 days	£1,500
Male	40	Sports Injury	4 days	£800
Male	65	Prolapsed Intervertebral Disc	26 years	£46,000
Male	47	Depression	8 years	£249,600
Female	39	Influenza	3 weeks	£1,710

Our claims statistics

Dentists' Provident is different from many commercial insurers because, as a mutual organisation, we don't have any shareholders and are run solely for the benefit of our members.

Our claims philosophy is based on the principles of fairness, honesty and empathy. The statistics below are a testament to our exceptional standards of service:

	2009	2008	2007
Number of claims paid	1,567	1,693	1,507
Claims-related complaints received	4	3	1
Claims-related complaints referred to Financial Ombudsman Service (FOS)	0	1	0
Complaints upheld by FOS	0	0	0

Our claims process

We're proud of our reputation for fair and efficient claims handling and we understand the importance of a simple claims process to support our members when they need us most. To make a claim:

- Simply call our Member Services Department on +44 (0) 20 7222 2511 and request a Claim Form to be sent to you. Alternatively, login to the Members' area of the Society's website at www.dentistsprovident.co.uk and request a Claim Form by email or post, or download it to your computer
- Complete the Claim Form, making sure you enclose the Confidential Medical Certificate completed and signed by a doctor, and return the documents to us

For most short-term claims, this will be enough and you'll receive your benefit payments within the next few days.

In some cases, however, we'll need additional medical or financial information, so your claim may take a little longer to process. However, we'll always keep you informed of progress.

Further information

Further information about the products offered by Dentists' Provident is set out in the Key Features Document and Rules, both of which are available within the Document Library section of our website at www.dentistsprovident.co.uk. Alternatively, please contact your financial advisor or our Member Services Department on +44 (0) 20 7222 2511.

Help us pay claims quickly

By following these four steps, you can help ensure your claim is settled promptly and with minimum inconvenience to you:

- Please complete and return the Claim Form as soon as possible
- Please answer all the questions fully and give as much information as possible. Lack of information may result in us asking further questions and increase the chance that the assessment of your claim will be delayed
- We don't accept self-certificated claims or medical certificates completed by a member of your immediate family. Please ensure the Claim Form is accompanied by a fully completed Confidential Medical Certificate and the dates of absence are identical on both
- Once the Claim Form has been completed, go over the questions again to make sure you haven't missed anything and you've enclosed all the information / documentation we require

Dentists' Provident Society Limited

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We may monitor calls to improve our service.

Fax number: **+44 (0) 20 7222 5312**
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Full details of our contract are contained in the Memorandum and Rules. Nothing within this document constitutes an invitation, inducement or offer to subscribe for membership or additional benefits of Dentists' Provident.

This leaflet is intended for general information only and is not a consumer advertisement. It is not designed to provide financial or other advice, nor is it intended to make any recommendations regarding the suitability of the Society's contract for any particular individual.

Dentists' Provident is the trading name of Dentists' Provident Society Limited which is incorporated in the United Kingdom under the Friendly Societies Act 1992 (Registration Number 407F) and is Authorised and Regulated by the Financial Services Authority (Firm Reference Number 110015)