

# 2017 claims statistics

Plan for the future. Live for today.



## Dentists' Provident was started by dentists over a hundred years ago as a membership organisation to protect each other from the financial consequences of illness or injury.

We have been part of the profession ever since, working together to support dental professionals, just like you, with our highly flexible plans which are designed to be as individual as you are.

We are still owned and run by our members who are at the heart of everything we do. We are there when you need us, from university to retirement and beyond.

### Importance of income protection

Having an accident, illness or injury is not something we normally think about however,

on top of the obvious physical and mental effects of being unwell, not being able to work could put you and your family under serious financial strain.

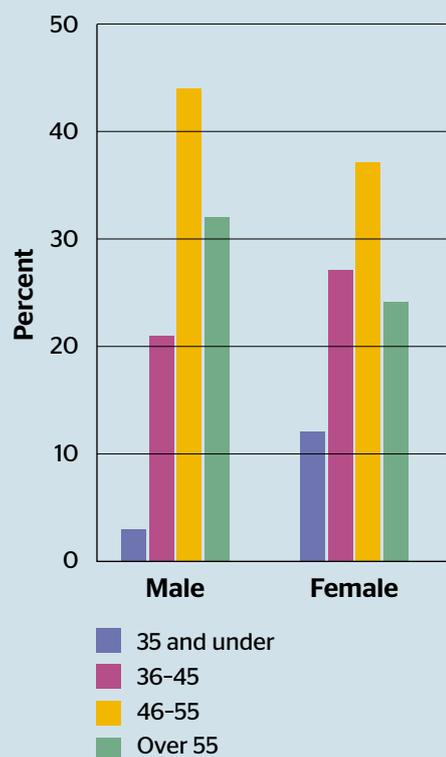
Whether you are young or old, single or with a family - income protection can give you the financial support you and your family need so that you can concentrate on your recovery, however long that may be.

We take enormous pride in our reputation for honesty, integrity, and fairness in how we conduct our day to day business. Our members have placed their trust in us to be there when it comes to making a claim and this is why our claims payment statistics are so important.

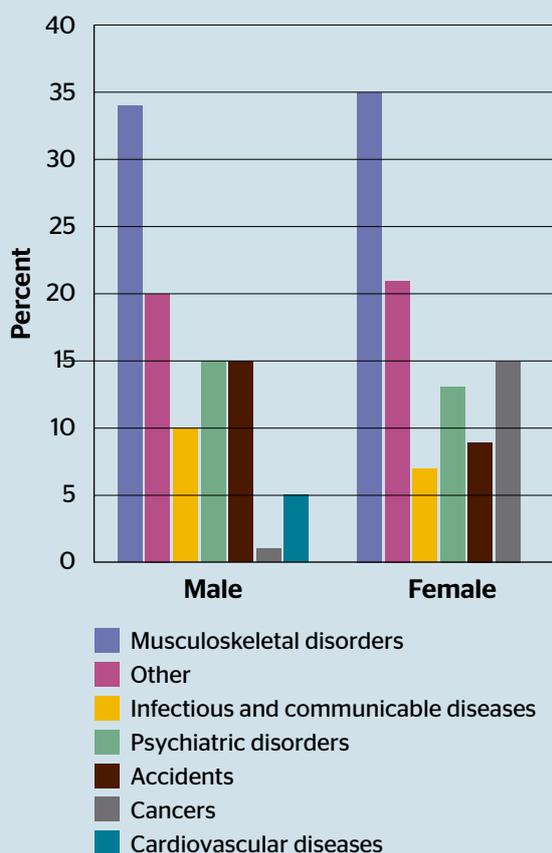
### Our claims in 2017

- The total amount of benefits paid to members was **£4.8 million**
- The average age of claimants was **48**
- The length of the longest claim was **31 years**
- The length of the shortest claim was **1 day**
- The age of the youngest claimant was **25**

### Claims by age and gender



### Claims by illness/injury



## Examples of claims paid to individual members in 2017

A young and healthy dentist in their early 30s suffered a serious illness, which has left them with severe physical disabilities. As a result they will never again be able to work as a dentist. Nobody ever expects to have a life changing event such as this, let alone so early in their lives. Having income protection cover gave our member and their family the vital breathing space they needed to cope with the changes life thrust upon them.

A member of Dentists' Provident began suffering from depression as a result of complex business issues. Our income protection plan supported them for the nearly three months it took for them to make a successful return to work.

A member of Dentists' Provident in their 30s had repeated musculoskeletal problems and as a result was unable to work for nearly a year. Our income protection plan gave them the financial security they needed to focus on their recuperation and gradual return to work without worrying about their household finances.

A dentist only in her 30s found a lump that was diagnosed as breast cancer. The Dentists' Provident income protection plan paid her during the ten months she spent recovering from her illness, giving her the peace of mind that her finances were protected during the time she needed to recuperate and make a gradual return to work.

A self-employed dentist, in their 30s, had to take a week off with an injury sustained during a routine clinical procedure. Dentists' Provident's income protection plan supported them by helping to replace the income they lost by not being able to work.

A member of Dentists' Provident broke their leg on a skiing holiday. Our income protection plan gave them the financial support they needed during the time it took them to get back to work.

## Claims received and paid

We pay the majority of the claims that we receive.  
In 2017 we paid 98.2% of new claims.

	2017
New claims received	939
New claims paid	922
New claims declined *	17

\* New claims were declined because: The claimant didn't meet the definition of incapacity (6); Their condition was not covered by their plan (7); The claimant didn't provide all of the information needed to assess their claim (0); Other plan rules weren't met (4).

## Complaints about our claims handling

	2017	2016	2015	2014	2013
The total number of claims paid	922	1,166	1,286	1,301	1,426
Claims related complaints received	8	8	5	3	5
Claims related complaints referred to the FOS	0	0	0	1	0
Complaints upheld by the FOS	0	0	0	1	0

*The FOS is the Financial Ombudsman Service*

### This booklet is for general use only

This document is intended for UK and Republic of Ireland residents only. Individuals resident outside the UK or Republic of Ireland should seek professional financial advice regarding the impact of membership of Dentists' Provident on their affairs.

Full details of our contract can be found in the Memorandum and Rules. Applications are required and non-standard terms may apply. Nothing in this document constitutes an invitation, inducement or offer to subscribe for membership or additional benefits of Dentists' Provident.

This guide is intended for general information only, it is not designed to provide financial, health or other advice, nor is it intended to make any recommendations regarding the suitability of any plans for any particular individual.

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