

2018 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.

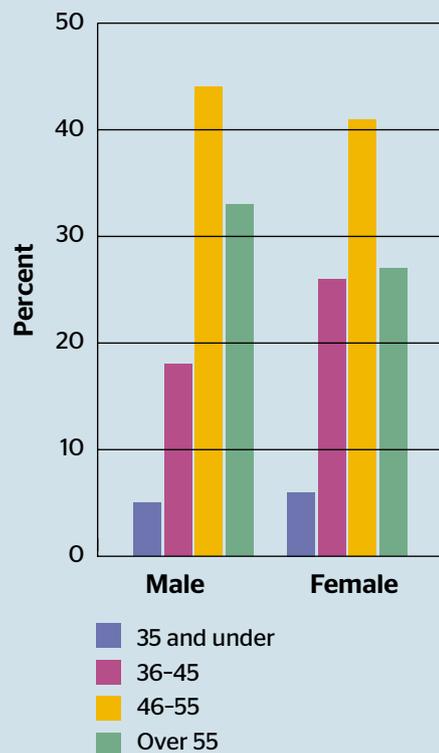
Whether you are young or old, single or with a family - income protection can give you the financial support you and your family need so that you can concentrate on your recovery, however long that may be.

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.

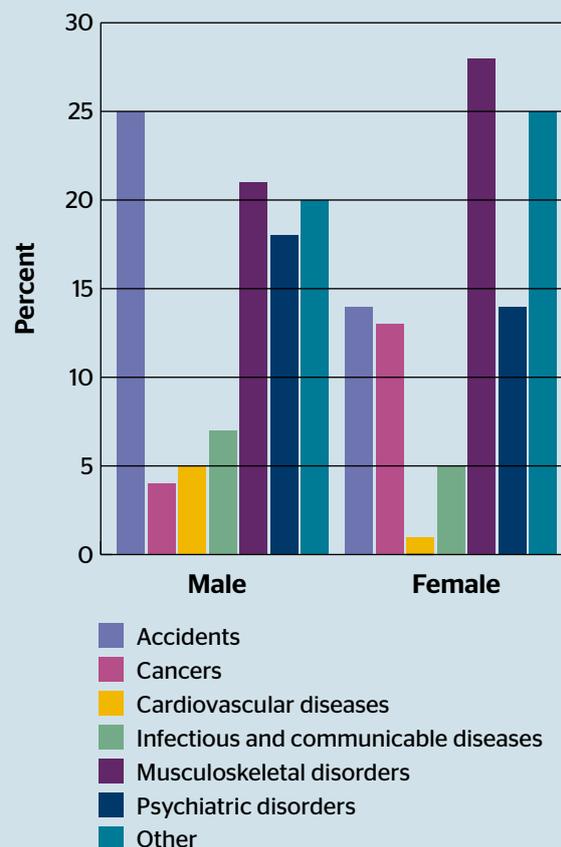
Our claims in 2018

- The total amount of benefits paid to members was **£4.8 million**
- The average age of claimants was **49**
- The length of the longest claim was **32 years**
- The length of the shortest claim was **1 day**
- The age of the youngest claimant was **27**

Claims by age and gender



Claims by illness/injury



Examples of claims paid to individual members in 2018

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 had to take a month off work due to post traumatic stress following an accident. Our income protection plan supported them for the time it took them to make a successful return to work.

A member of Dentists' Provident in their 50s fell when they were out for a run and sprained their hand attempting to break their fall. Their Dentists' Provident income protection plan supported them by helping to replace the income they lost by not being able to work.

A dentist in her 40s found a lump that was diagnosed as breast cancer. Her Dentists' Provident income protection plan supported her during the ten months she spent recovering from her illness, giving her peace of mind during the time she needed to recuperate and make a gradual return to work.

A young self employed dentist had to take nearly two months off work as a result of a heart attack. Our income protection plan gave them the financial security they needed to focus on their recuperation and gradual return to work without having to worry about their household finances.

A member of Dentists' Provident dislocated their arm playing rugby which required surgical repair. 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 2018, we paid 98.0% of new claims.

	2018
New claims received	807
New claims paid	791
New claims declined *	16

* New claims were declined because: The claimant did not meet the definition of incapacity (4). Their condition was not covered by their plan (6). The claimant did not provide all the information necessary to assess the claim (1). Other plan rules were not met (5)

Complaints about our claims handling

	2018	2017	2016	2015	2014
Claims related complaints received	5	8	8	5	3
Claims related complaints referred to the Financial Ombudsman's Service	1	0	0	0	1
Claims where the final decision by the Financial Ombudsman's Service upheld the member's complaint	0	0	0	0	1

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 Dentist' 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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