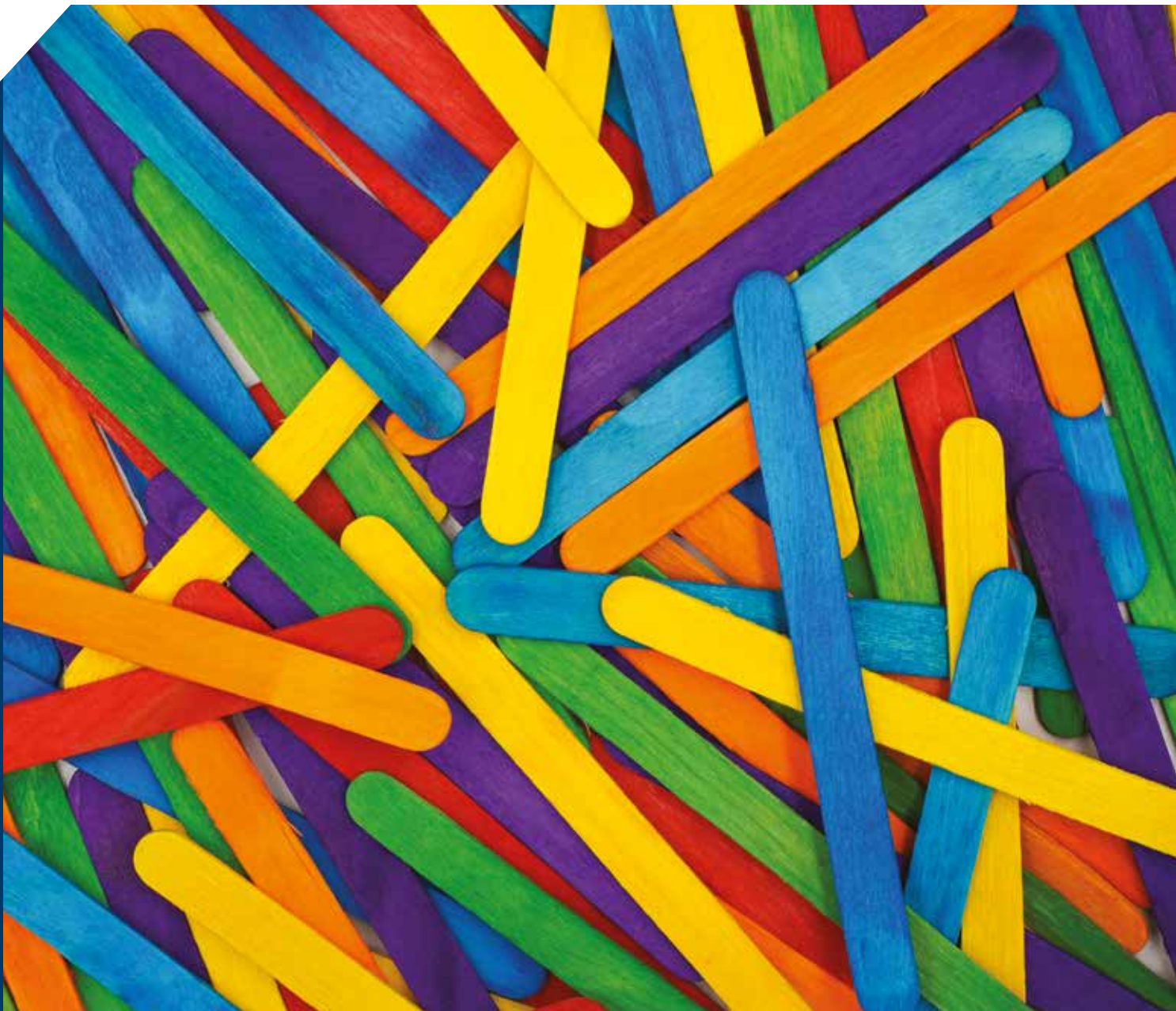


2022 claims statistics

Plan for the future. Live for today.



Dentists' Provident is a leading provider of income protection insurance to dental professionals. For more than a century we have helped our members achieve financial security during periods of illness or injury.

We are the only insurer in the UK focusing exclusively on dental professionals and are proud to be an integral part of the dental profession. We specialise in income protection and nothing else.

We are a member owned, not for profit mutual, run by dental professionals for dental professionals. Our members remain at the very heart of everything we do and, most importantly, the reason we do it. We are there when our members need us, from university and through into retirement.

Introduction

In 2022, we saw a resurgence in Covid claims. Thankfully, the vaccines and emergence of milder variants have contributed to a significant fall in the duration and severity of Covid claims. Nearly three years since the pandemic began, the dental profession has shown incredible resilience. We want to thank our members for working tirelessly within their communities, while facing ongoing worries, illness and financial challenges.

We are humbled by what our members have said over the past 12 months about the role we have played in helping alleviate some of their concerns when facing illness or injury, by being supportive, flexible and approachable.

Our 2022 claims statistics

We take enormous pride 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 it is so important to be fully transparent about our claims statistics.

Claims received and paid

We pay the vast majority of the claims that we receive. In 2022, 99.1% of new claims received a payment.

	2022
New claims received	1,679
New claims paid	1,664
New claims declined*	15

* New claims were declined because: The claimant did not meet the definition of incapacity (3). Their condition was not covered by their plan (4). Other plan rules were not met (8).

Our claims in 2022

In 2022, **99.1%** of new claims received a payment

£5.6m

Total amount of benefits paid to members

49

Average age of claimants

£62,430

Largest claim paid

1,849

Total number of claims

27

Age of the youngest claimant

Examples of claims paid in 2022

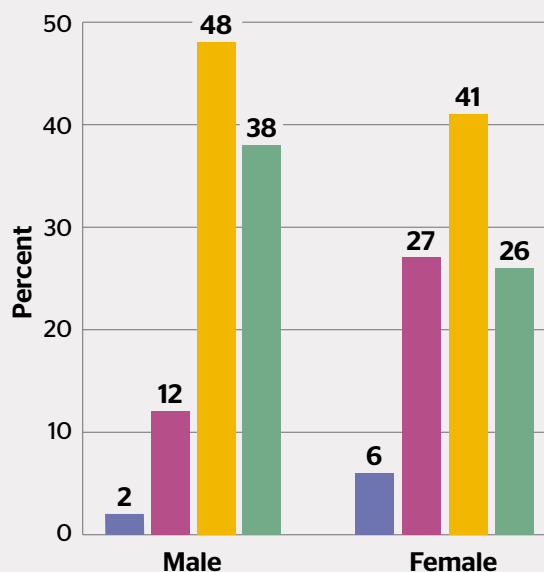
An associate in their late 20s fractured her forearm in a hiking accident and needed to take off eight weeks from work to recover. Our income protection plan supported her until she was able to fully resume her regular duties.

A member in their late 50s had to take three months off work due to cancer investigations and surgery. Our plan was an invaluable source of financial support during an incredibly difficult and stressful time.

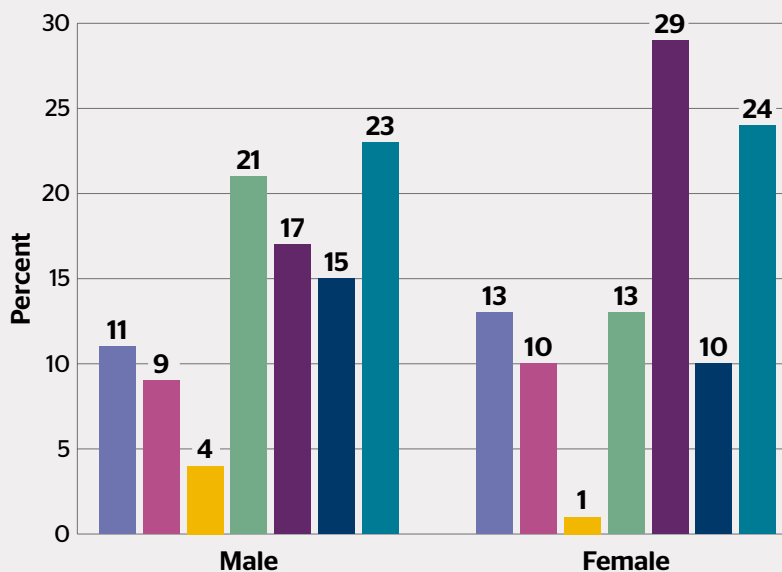
A dentist in her 40s suffered from an acute psychological episode due to work pressures. She made a gradual return to work after having to take months off work to undergo treatment. At a time of severe distress, our income protection plan took away additional worries by giving her valuable financial security when she needed it most.

A practice owner in their late 40s was diagnosed with long Covid. Our income protection plan has been an invaluable source of support to him and his family, not just during the initial illness but also throughout the slow recovery over the last year.

Claims by age



Claims by incapacity



- 35 and under
- 36-45
- 46-55
- Over 55

- Accidents
- Cancers
- Cardiovascular diseases
- Infectious and communicable diseases
- Musculoskeletal disorders
- Psychiatric disorders
- Other

Complaints about our claims handling

	2022	2021	2020	2019	2018
Claims related complaints received	4	2	8	9	5
Claims related complaints referred to the Financial Ombudsman Service	0	0	1	3	1
Claims where the final decision by the ombudsman upheld the member's complaint	0	0	0	0	0

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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