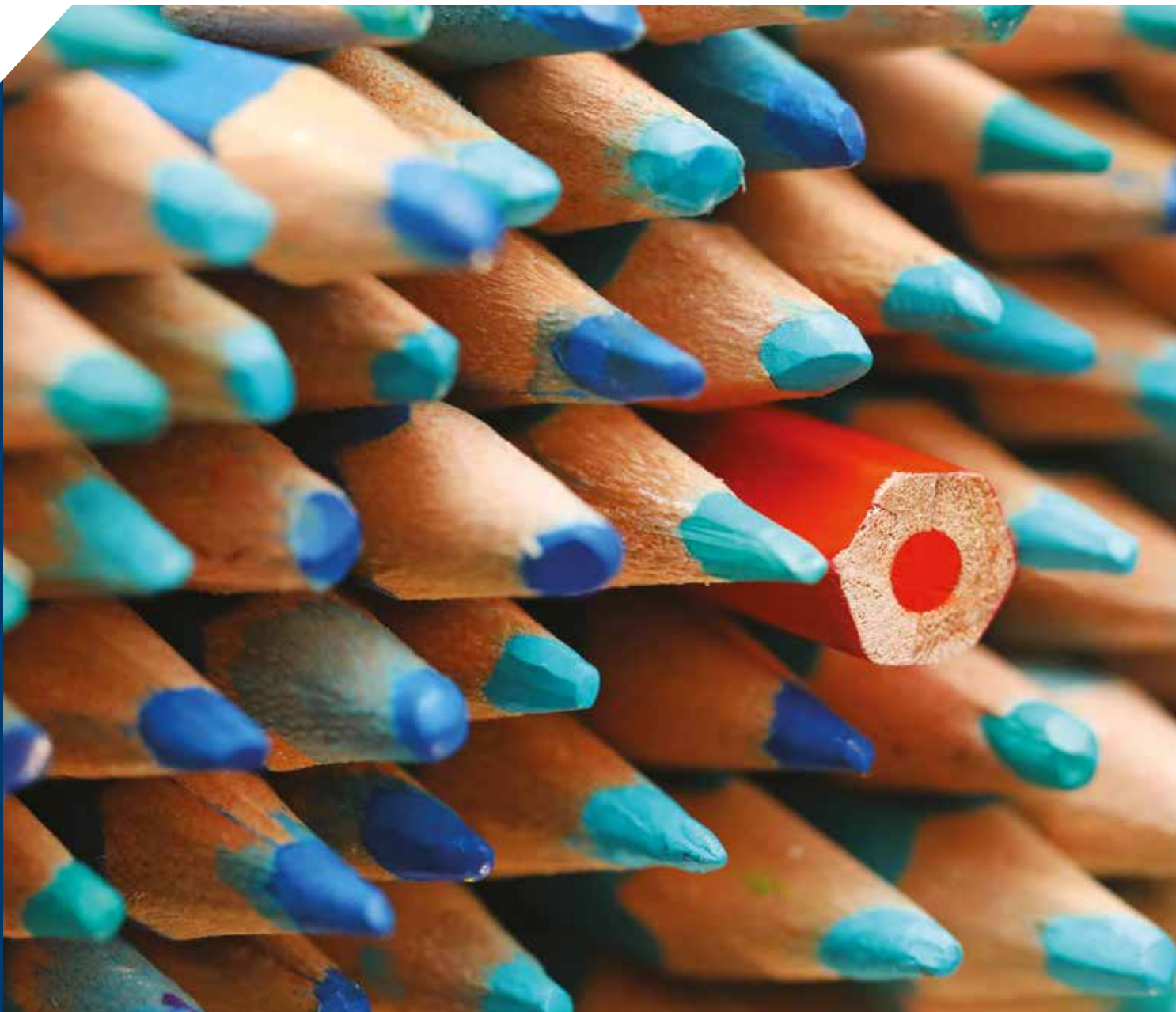


# 2021 claims statistics

Plan for the future. Live for today.



## Dentists' Provident is a leading provider of income protection insurance for dental professionals. Since 1908 our sole objective has been helping you achieve financial security during periods of illness or injury.

For more than a century we have been an integral part of the dental profession. We understand what you do. We know the responsibility on your shoulders. Most of all, we know the impact illness or injury can have on you and your family.

We are proud to be a member owned mutual focused exclusively on the dental profession. You remain at the very heart of everything we do and, most importantly, the reason we do it.

### Introduction

Since we faced the first Covid lockdown in March 2020, we have been surrounded by uncertainty. After more than two years, things have stabilised somewhat, but we know how the impact of these past few years continues to be felt by our members in their daily lives. Many are still working tirelessly to catch up, while facing more worries, illness and financial uncertainty from restrictions in the way they practice. This past year, they've shown incredible resilience despite the longevity of the impact of the ongoing pandemic.

We are humbled by what our members have also told us about how we have played a part helping them alleviate some of their concerns, by being flexible, approachable

and supportive to their individual needs, enabling them to better cope with their challenges.

### Our 2021 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 our claims statistics are so important to share with you.

### Claims received and paid

We pay the vast majority of the claims that we receive. In 2021, 98.9% of new claims received a payment.

	<b>2021</b>
New claims received	819
New claims paid	810
New claims declined*	9

\* New claims were declined because: The claimant did not meet the definition of incapacity (5). Their condition was not covered by their plan (1). The claimant did not provide all the information necessary to assess the claim (0). Other plan rules were not met (3).

## Our claims in 2021

# In 2021, 98.9% of new claims received a payment

## £5.4m

Total amount of benefits paid to members

## 48

Average age of claimants

## £80,749

Largest claim paid

## 1,190

Total number of claims

## 26

Age of the youngest claimant

## 0

Claims where the final decision by the ombudsman upheld the member's complaint

# Examples of claims paid to individual members in 2021

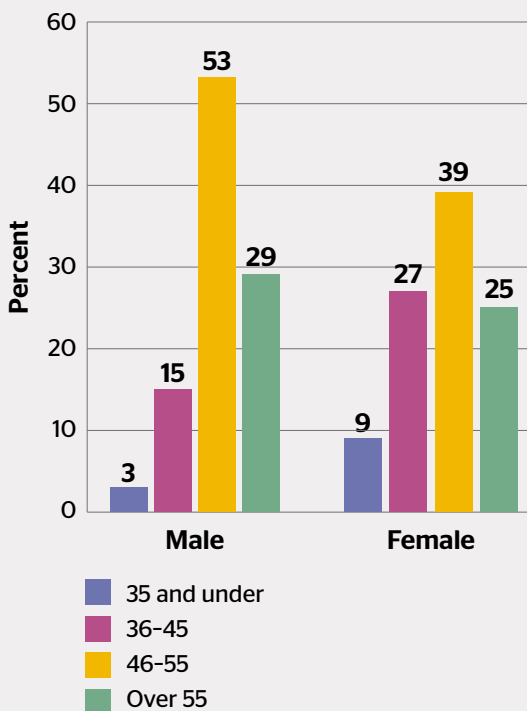
A practice owner in their early 50s was diagnosed with cancer in early 2021. Our income protection plan has been an invaluable source of support to him and his family, not just during the various investigations but also through the intensive courses of treatment, for almost the whole year.

An associate in their late 20s tested positive for COVID-19 and over the next three weeks suffered with severe symptoms. Our income protection plan supported her during the sickness, but more importantly enabled her to make a gradual return to work, until she was able to fully resume her regular duties some weeks later.

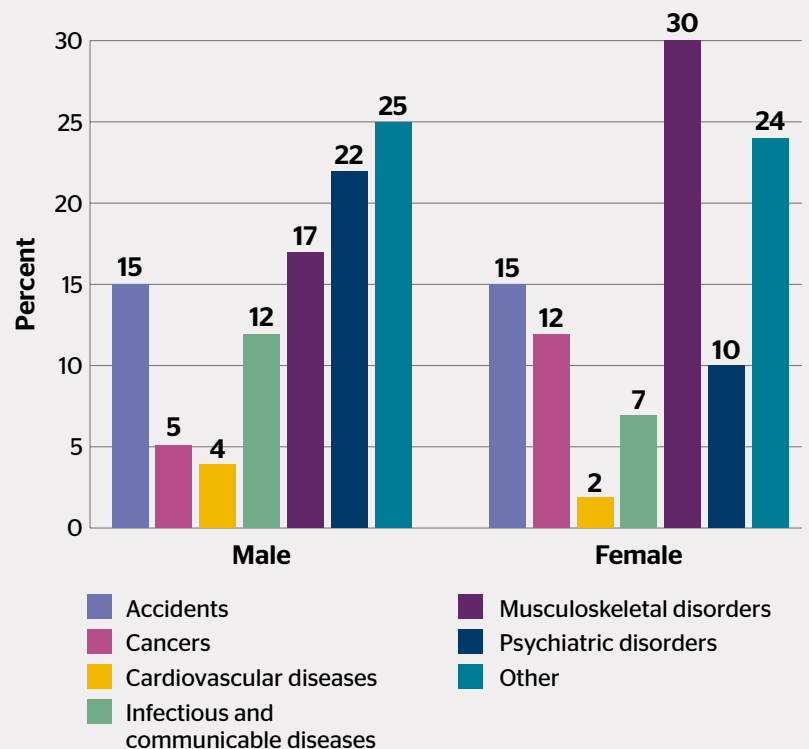
A dentist in her 40s suffered from an acute psychological episode. She had to take months off work to undergo treatment. At a time of severe distress, our income protection plan took away additional worries by giving her valuable financial security when she needed it most.

A member in their late 20s was involved in a sporting accident which forced them to take nearly two months off work. As a self-employed practitioner, they were grateful for the financial support our income protection plan gave when they needed to recuperate.

Claims by age



Claims by incapacity



## Complaints about our claims handling

	2021	2020	2019	2018	2017
Claims related complaints received	2	8	9	5	8
Claims related complaints referred to the Financial Ombudsman Service	0	1	3	1	0
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 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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