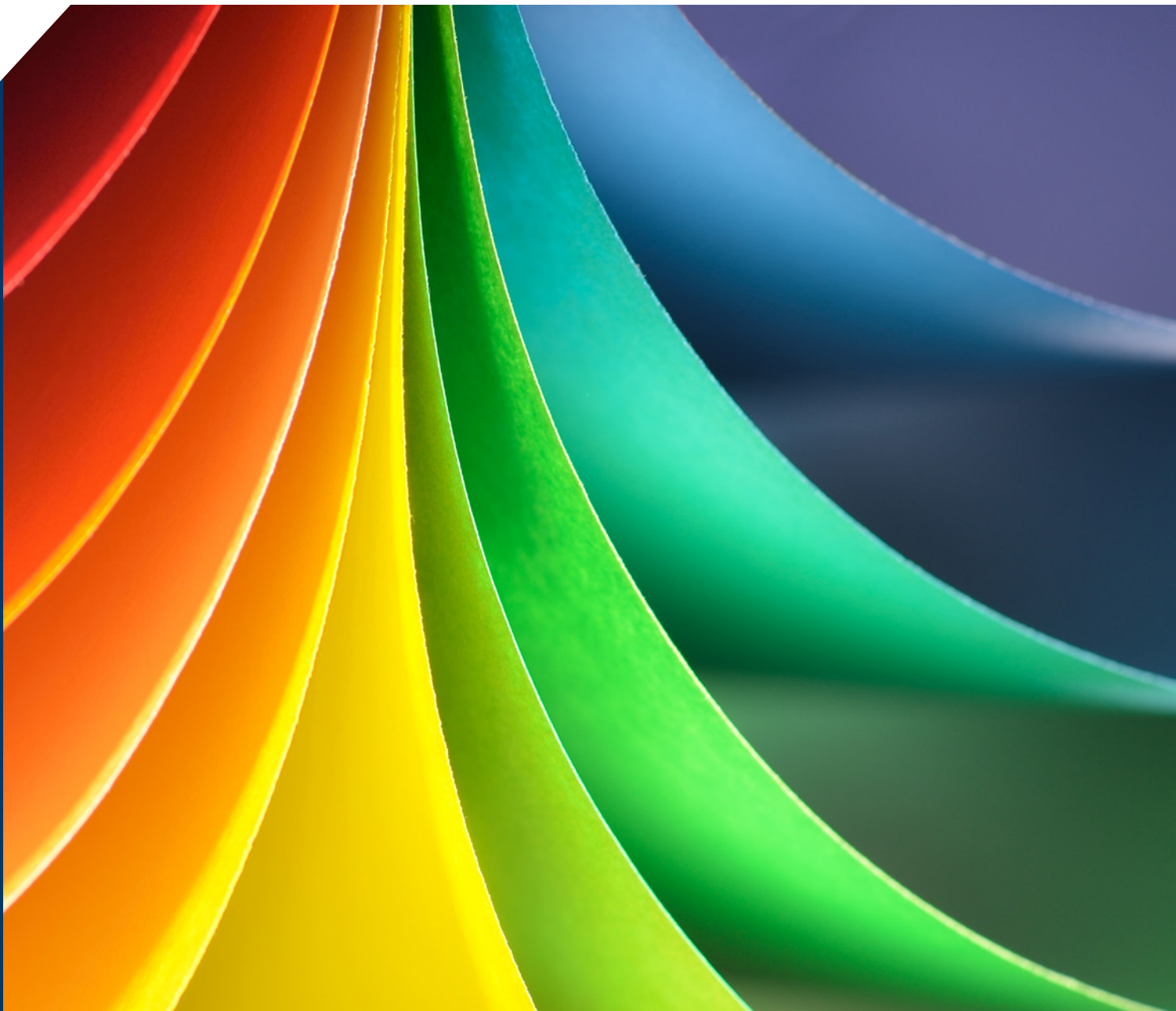


2024 claims statistics

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.

Our 2024 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 they need us most 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.

	2024
New claims paid	852
New claims declined*	22
Percentage of new claims paid	97.5%

* New claims were declined because: The claimant did not meet the definition of incapacity (13). Their condition was not covered by their plan (3). A failure to disclose important information during application/claim (0). Other plan rules were not met (6).

Our claims in 2024

In 2024, **97.5%** of new claims received a payment

£4.9m

Total income protection benefits paid to members

49

Average age of claimants

£87,880

Highest total benefits paid to a member in the year

27

Age of the youngest claimant

995

Total number of claims paid

874

Total number of new claims received

Examples of claims paid in 2024

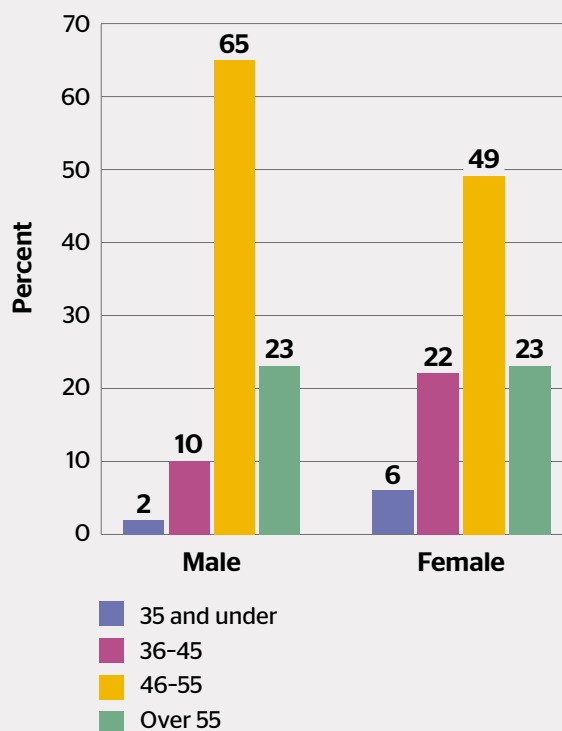
An associate in their late 20s suffered cardiac issues that prevented them from being able to work for nearly six months. Our income protection plan supported them during this time and having engaged well with treatment, they were able to make a complete return to work.

An employed dentist in their 40s was unable to work as a result of work-related mental health issues. Our income protection plan supported them whilst they accessed the help they needed to be able to return to work.

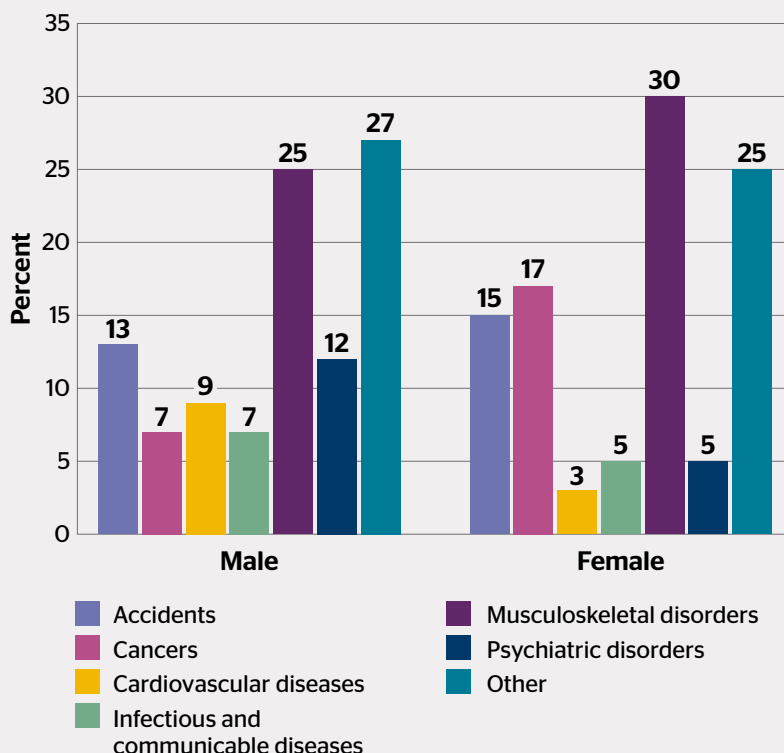
An associate in their 20s suffered a fracture as a result of a cycling accident, and was unable to work for three months. Our income protection plan supported them during the initial recovery and throughout their rehabilitation period until they were able to resume their full-time responsibilities.

An associate dentist in their 30s could not work for three weeks after experiencing mental health issues due to ongoing health problems. With our assistance, they were able to source the help they needed to recover and return to work.

Claims by age



Claims by incapacity



Complaints about our claims handling

	2024	2023	2022	2021	2020
Claims related complaints received	4	4	4	2	8
Claims related complaints referred to the Financial Ombudsman Service	2	0	0	0	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 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.

Dentists' Provident

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 Dentists' Provident

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 has its registered office at 20-21 Red Lion Court, London, EC4A 3EB. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom (Firm Reference Number 110015) and regulated in the Republic of Ireland by the Central Bank of Ireland for conduct of business rules (Firm Reference Number C33946).