

2025 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 2025 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.

	2025
New claims paid	770
New claims declined*	12
Percentage of new claims paid	98.5%

* New claims were declined because: The claimant did not meet the definition of incapacity (8). Their condition was not covered by their plan (2). A failure to disclose important information during application/claim (0). Other plan rules were not met (2).

Our claims in 2025

In 2025, 98.5% of new claims received a payment

£4.5m

Total income protection benefits paid to members

50

Average age of claimants

£87,859

Highest total benefits paid to a member in the year

27

Age of the youngest claimant

916

Total number of claims paid

782

Total number of new claims received

Examples of claims paid in 2025

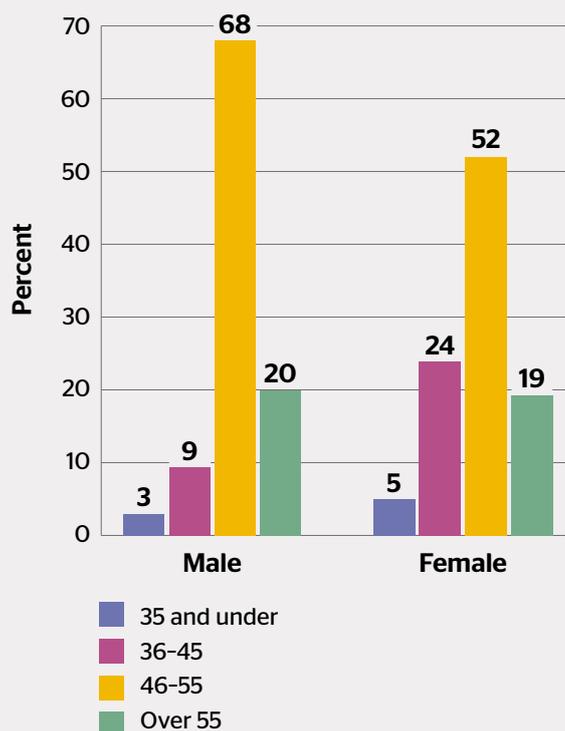
A dental professional in their early 50s was unable to work for six months due to back issues which required surgery. Our plan provided them with invaluable financial support during their recovery.

A dental professional in their early 40s dislocated their shoulder in a skiing accident. They were unable to work for six weeks and our plan supported them until they were fit to return to work.

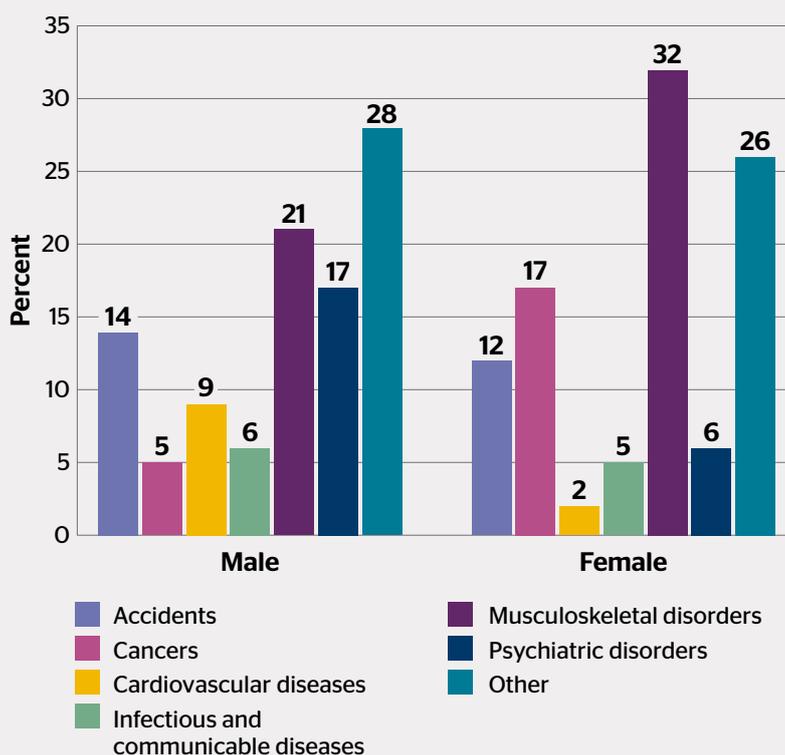
A dentist in their mid 40 was diagnosed with cancer following a routine examination. Following a course of treatment lasting eight months, they returned to work on a part time basis before resuming full time work after a further three months. Our income protection plan provided them with much needed financial security throughout this difficult time, first with our core benefits and then with our partial return to work benefits.

A dentist in their late 20s suffered from mental health issues due to family pressures and had to take nearly three months off work. Our income protection plan supported them whilst they received specialist support that enabled them to make a successful return to work.

Claims by age



Claims by incapacity



Complaints about our claims handling

	2025	2024	2023	2022	2021
Claims related complaints received	6	4	4	4	2
Claims related complaints referred to the Financial Ombudsman Service	0	2	0	0	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. Individual 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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