



CLAIM STATISTICS

2024

We are committed to supporting our Members when they need us most. By publishing our claims statistics, our intentions are:

- to help you as Advisers, and your clients, make an informed choice when selecting income protection cover
- to help you and your clients ensure submitted claims are valid

TOPICS TO DISCOVER

[HIGHLIGHTS](#)

[MEN & WOMEN](#)

[DID YOU KNOW?](#)

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[CLAIMS
BREAKDOWN](#)

[3 STEPS TO CLAIM](#)

[REASON FOR
DECLINES](#)



HIGHLIGHTS

95.8%

of claims were paid in 2024

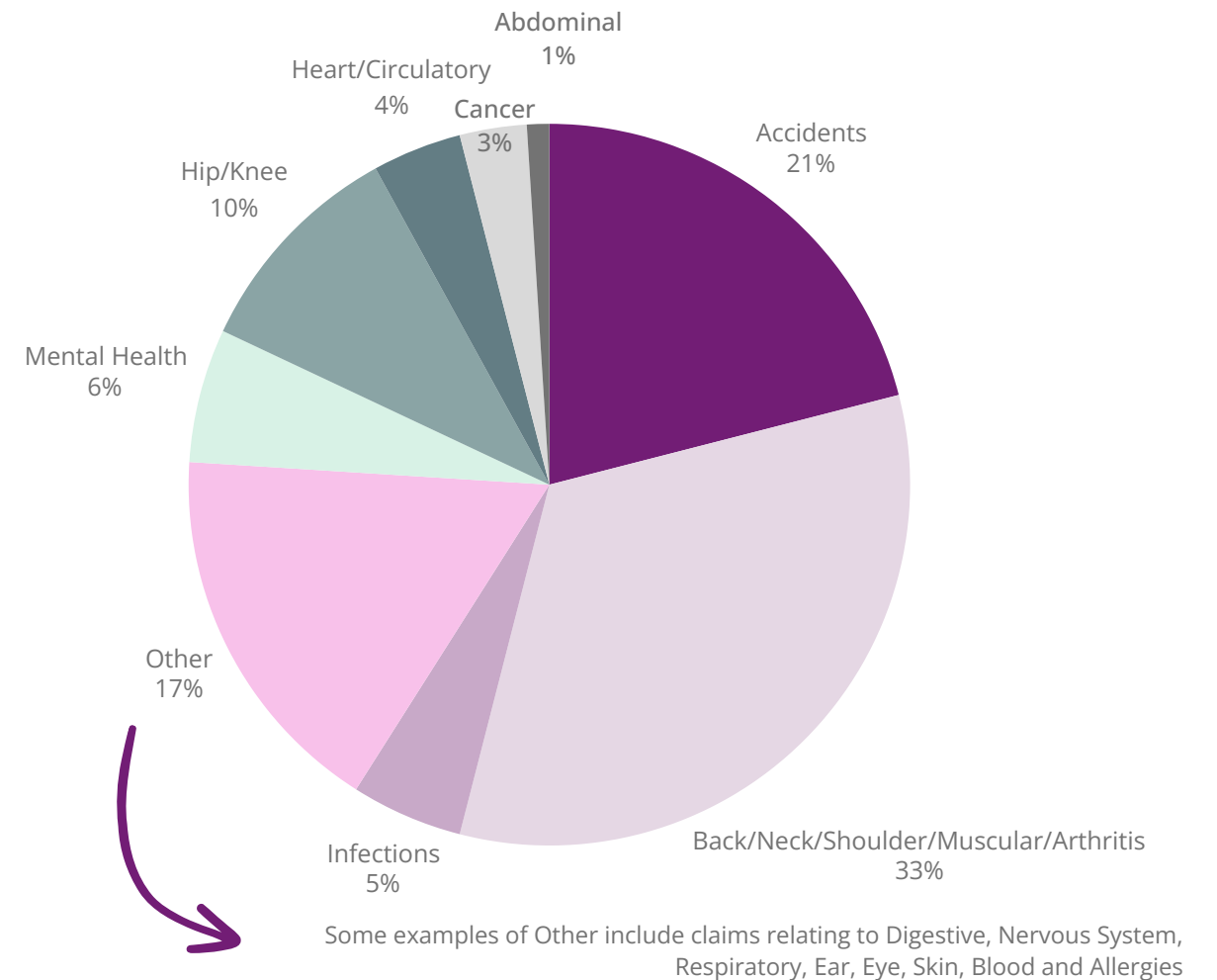
More than £10m was paid in benefit to Members*

We've maintained an average of 94.6% for over 15 years



*Including all benefit payments for income protection, My Extra Benefits, and Children's Critical Illness Support

Reasons why Members Claimed



DID YOU KNOW?



**Average Female
Claimant Age**
42 Years Old



**Average Male
Claimant Age**
40 Years Old



Oldest Claimant 65 Years Old
Youngest Claimant
Income Assured Enhanced 23 Years Old
My Earnings Protected 18 Years Old



Longest Claim
34 Years



**Highest Annual
Payment**
£53,130



**Average Annual
Payment**
£4,757



CLAIMS BREAKDOWN

1,447

applications for income protection benefit were dealt with by the Society in 2024

33 of these were **NOT** eligible for these reasons;

- the claim was for an already excluded medical condition
- the claim ended before the expiry of the deferred period

1,414

claims considered

60 of these were **declined**. Please see the following page for a break down into decline reasons.

Claims by Deferred Periods

Deferred Period	% total in 2024
Day One	38.6%
1 week	32.9%
4 weeks	23.6%
8 weeks	1.7%
13 weeks	1.7%
26 weeks	1.0%
52 weeks	0.6%



REASONS FOR DECLINE

**CONTINUING
INCOME**

**LATE
RECEIPT OF
INFORMATION**

**NO PROOF OF
INCOME**

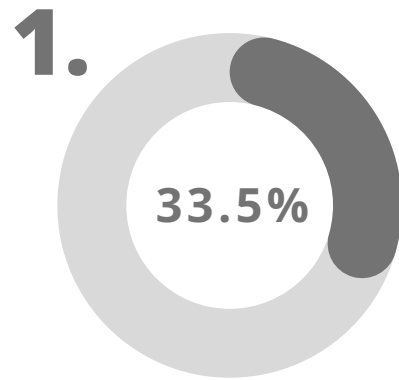
**MIS-
REPRESENTATION**

How to help your clients avoid claims being rejected

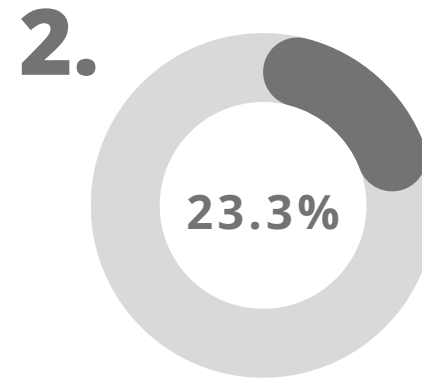
- Remind them that they will not be able to claim for certain standard and specified exclusions
- Stress the importance of disclosing full and accurate information at both application and claim
- Regularly review their cover

TOP 3 CLAIMS FOR MEN & WOMEN

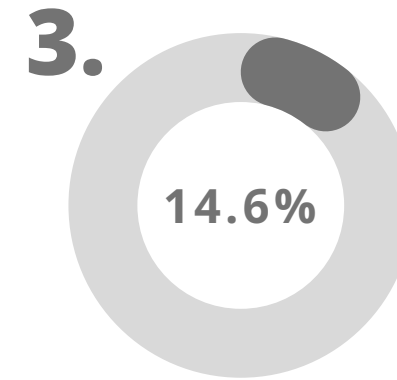
MEN



BACK/NECK/SHOULDER/
MUSCULAR/ARTHRITIS

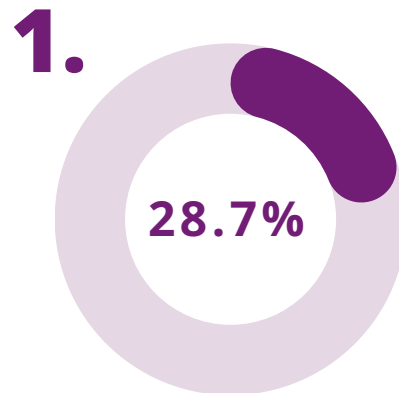


ACCIDENTS

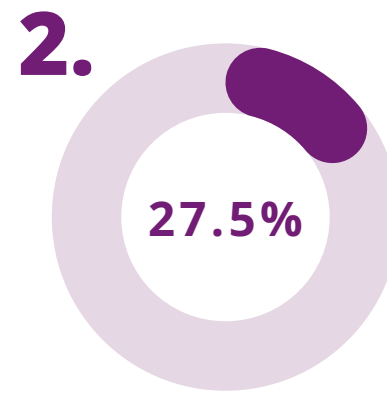


OTHER*

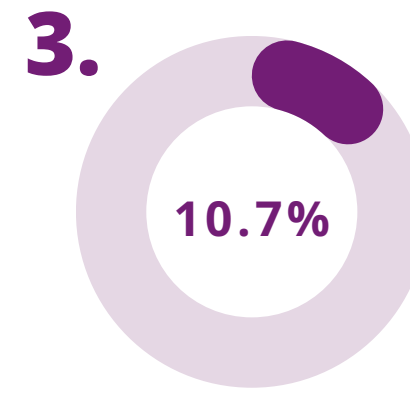
WOMEN



BACK/NECK/SHOULDER/
MUSCULAR/ARTHRITIS



OTHER*

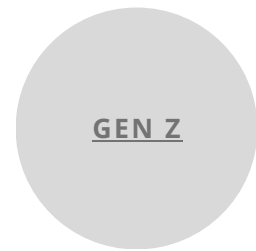


ACCIDENTS

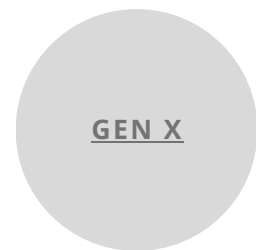
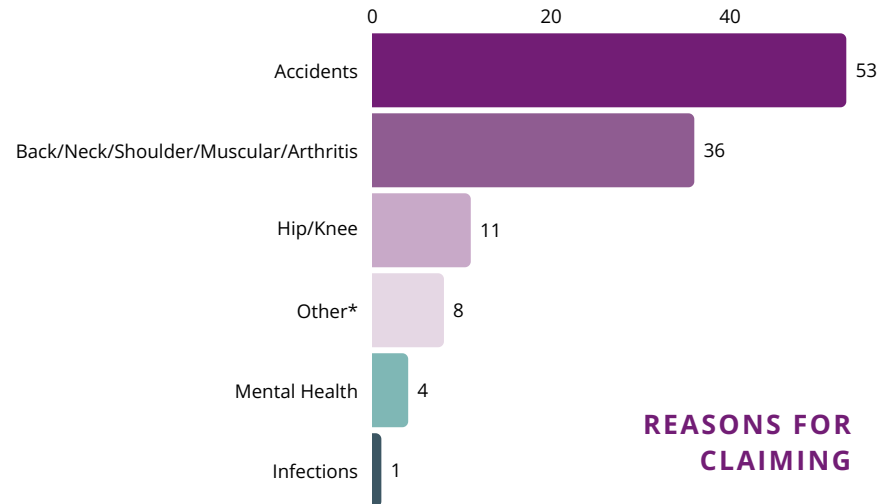


*Some examples of Other include claims relating to Digestive, Nervous System, Respiratory, Ear, Eye, Skin, Blood and Allergies

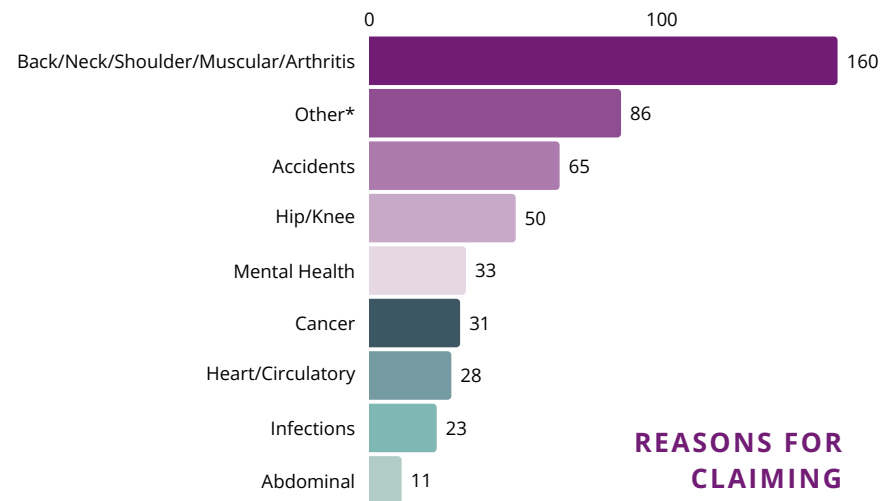
GENERATIONAL



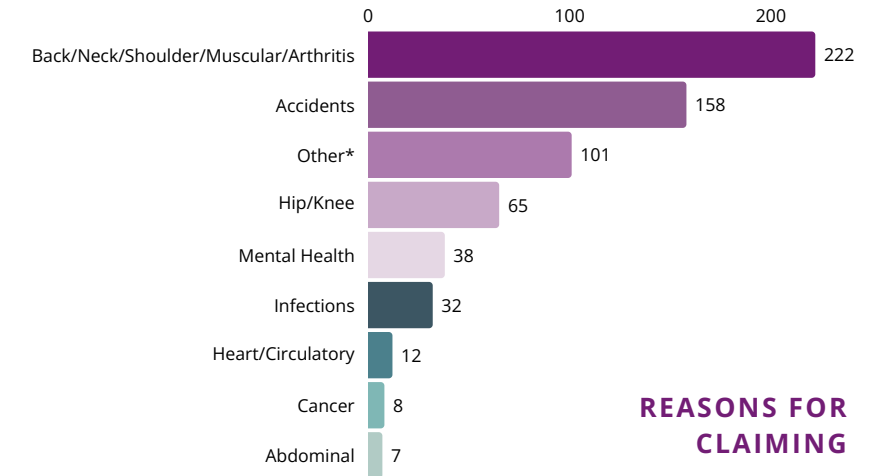
Claims
processed:
8.8%



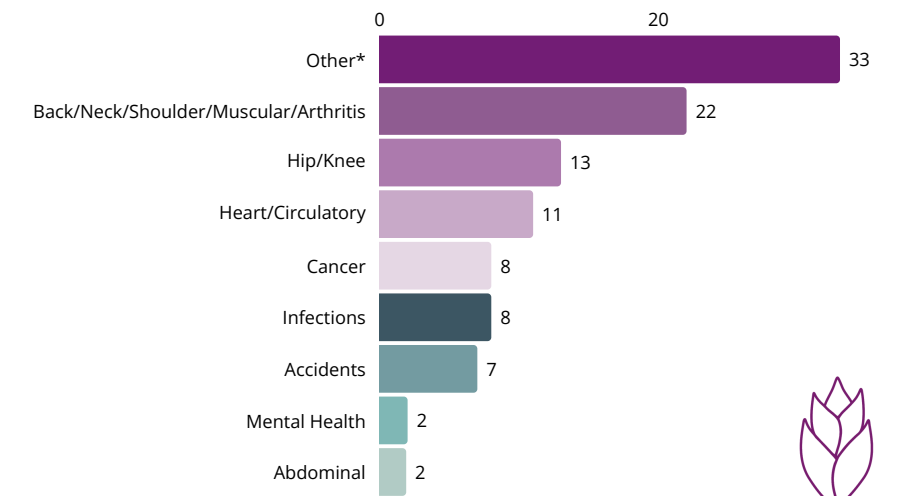
Claims
processed:
36.2%



Claims
processed:
47.5%



Claims
processed:
7.5%



*Some examples of Other include claims relating to Digestive, Nervous System, Respiratory, Ear, Eye, Skin, Blood and Allergies

THE 3 STEPS TO CLAIM FOR YOUR CLIENT

1.

LET US KNOW

Please call us on **0800 587 5098** or email us at **claims@cirencester-friendly.co.uk** to notify us of your claim. A member of our Claims Team will be happy to help.

2.

TELL US WHAT HAPPENED

After you have notified us of your claim, we will ask that you complete a claim form. Once received we'll be in touch to let you know what happens next.

[CLAIM FORM](#)

Please be aware that if you do not complete step 1, we will still need to speak to you to assess your claim.

3.

THE PAPERWORK

When asked, you will need to provide the following information to support your claim via email or post:

- **A medical certificate/fit note** - confirming you were unable to work due to your illness or incapacity (this needs to start from your first day off work)
- **Evidence of your earnings** – we'll let you know what we need when we contact you
- **A consent form** – don't worry, we'll also cover this when we contact you.

We will confirm as soon as we can if your claim is payable. In some instances, we may need further information, but we will let you know what and why.

SOMETHING TO REMEMBER!

A CLAIM TO US IS SIMPLY A SUBMITTED CLAIM FORM FROM A MEMBER.

For more information on submitting a claim please visit www.cirencester-friendly.co.uk/member/how-to-claim.



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2024

0800 587 5098

WWW.CIRENCESTER-FRIENDLY.CO.UK

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