



CLAIM STATISTICS

2023

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?](#)

[GENERATIONAL](#)

[CLAIMS
BREAKDOWN](#)

[COVID CLAIMS](#)

[REASON FOR
DECLINES](#)

[3 STEPS TO CLAIM](#)



HIGHLIGHTS

95.8%

of claims were paid in 2023

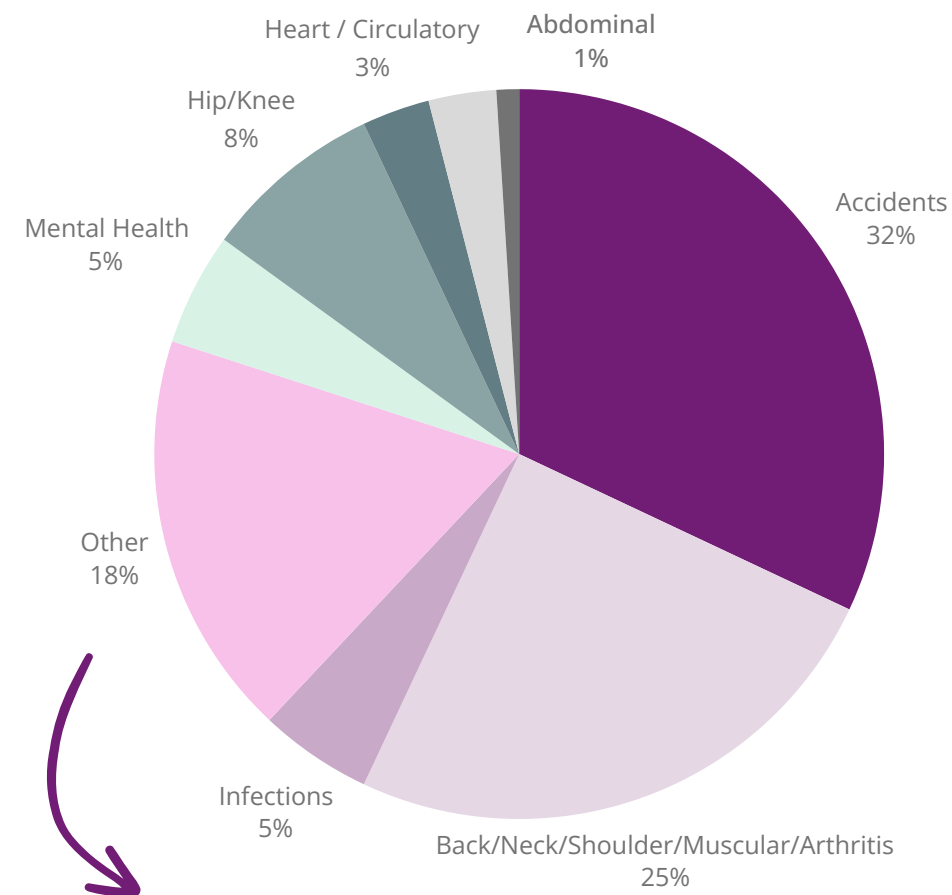
More than £9.3m was paid in benefit to Members*

We've maintained an average of 94.5% for over 10 years



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

Reasons why Members Claimed



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

DID YOU KNOW?



**Average Female
Claimant Age**
42 Years Old



**Average Male
Claimant Age**
40 Years Old



Oldest Claimant 64 Years Old
Youngest Claimant 18 Years Old



Longest Claim
33 Years



**Highest Annual
Payment**
£50,208.00



**Average Annual
Payment**
£4,885.04



CLAIMS BREAKDOWN

1,250

applications for income protection benefit were dealt with by the Society in 2023

25 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

1,225

claims considered

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

Claims by Deferred Periods

Deferred Period	% total in 2023
Day One	42.3%
1 week	30.6%
4 weeks	22.1%
8 weeks	1.8%
13 weeks	2.4%
26 weeks	0.7%
52 weeks	0.2%



REASONS FOR DECLINE

CONTINUING
INCOME

LATE
RECEIPT OF
INFORMATION

NO PROOF OF
INCOME

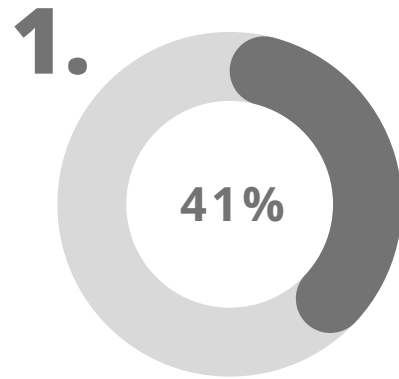
MIS-
REPRESENTATION

How to help your clients avoid claims being rejected

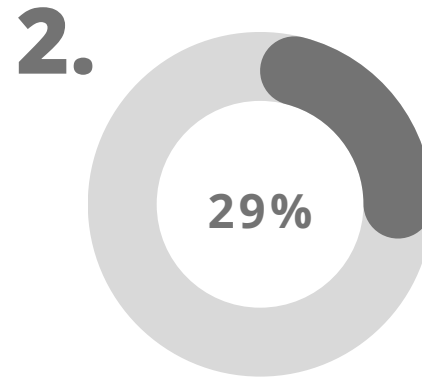
- Remind them that they will not be able to claim for certain standard and specified exclusions
- Stress the importance of disclosing full and accurate information at both application and claim
- Regularly review their cover

TOP 3 CLAIMS FOR MEN & WOMEN

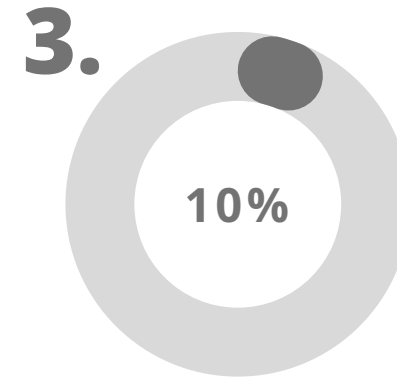
MEN



ACCIDENTS

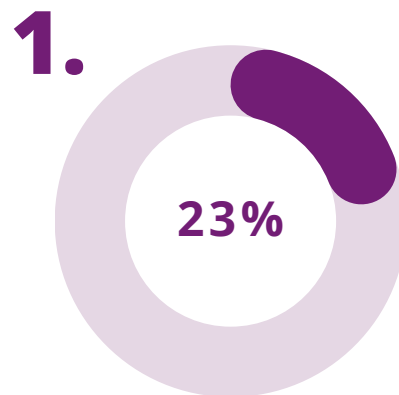


BACK/NECK/
SHOULDER/MUSCULAR/
ARTHRITIS



HIP/KNEE

WOMEN



BACK/NECK/
SHOULDER/MUSCULAR/
ARTHRITIS



ACCIDENTS



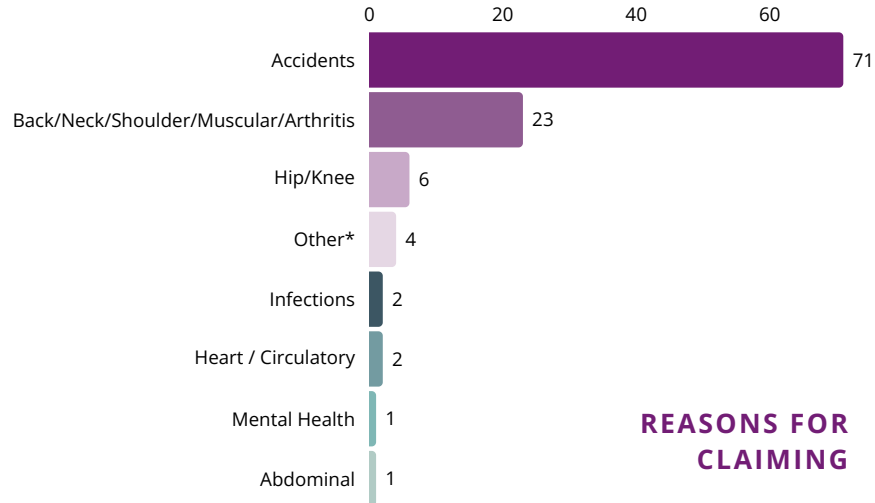
MENTAL HEALTH



GENERATIONAL

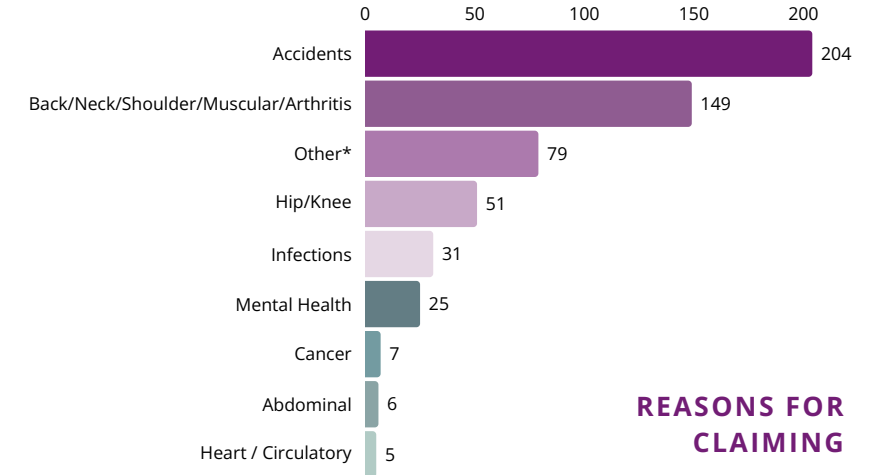
GEN Z
17 - 26

Claims processed:
9.4%



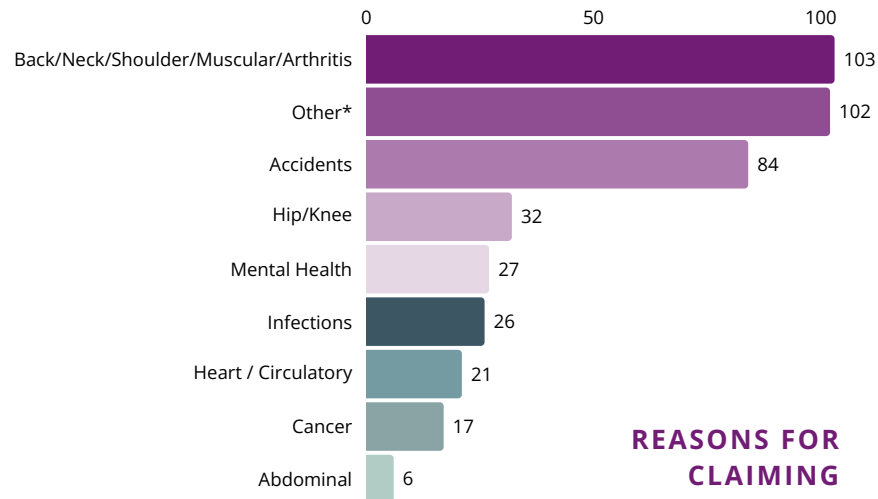
MILLENNIAL
27 - 41

Claims processed:
47.6%



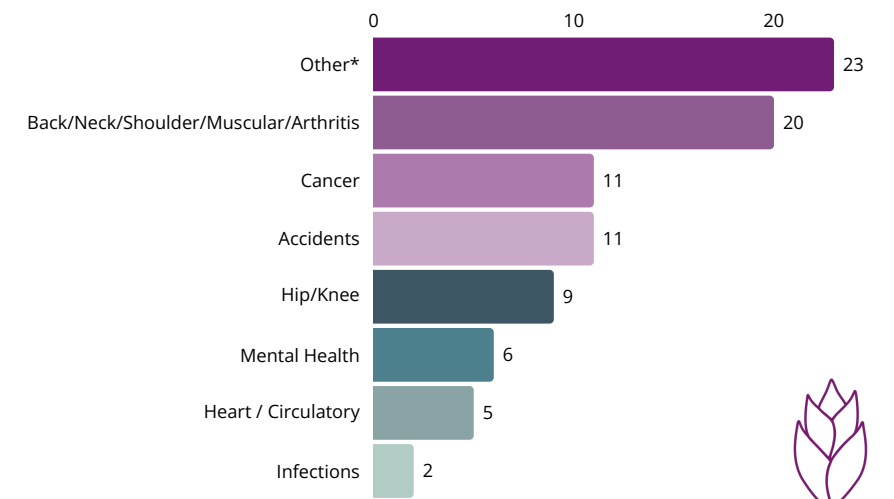
GEN X
42 - 58

Claims processed:
35.5%



BOOMERS
59 - 70

Claims processed:
7.4%



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

COVID CLAIMS 2020 - 2023

653

Number of Claims

589

Number of
Claims Paid

64

Number of
Declined Claims

Highest reason was due to Continuing Income

£618,154.89

Total sum paid on
all Claims

29.9 Days

Average
duration/period
of claim

£1,049.50

Average payment
per claim



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.




CLAIM STATISTICS

2023

0800 587 5098

WWW.CIRENCESTER-FRIENDLY.CO.UK



Cirencester Friendly is a trading name of Cirencester Friendly Society Limited.
Registered and Incorporated under the Friendly Societies Act 1992, Reg. No. 149F.
Cirencester Friendly Society Limited is Authorised by the Prudential Regulation
Authority and regulated by the Financial Conduct Authority and the Prudential
Regulation Authority under the registration number 109987. V1 (MAR 2024)