



# 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](#)

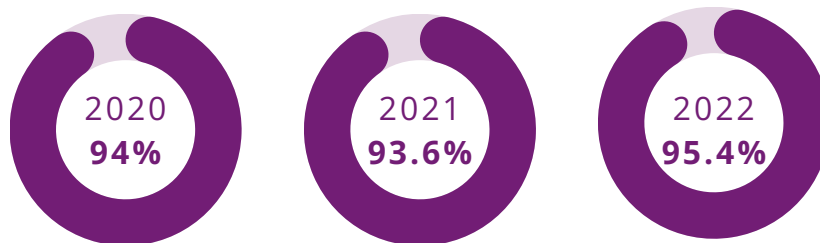
## HIGHLIGHTS

# 95.8%

of claims were paid in 2023

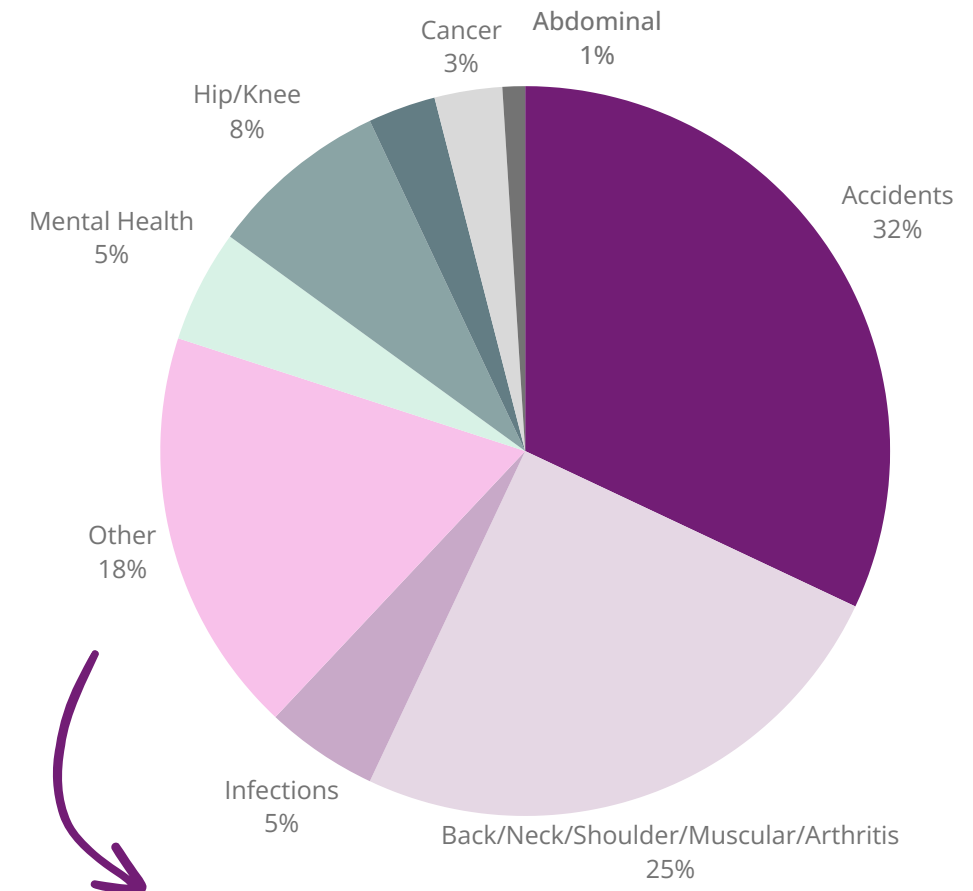
More than £9.3m was paid in benefit to Members\*

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

# 1,229

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**

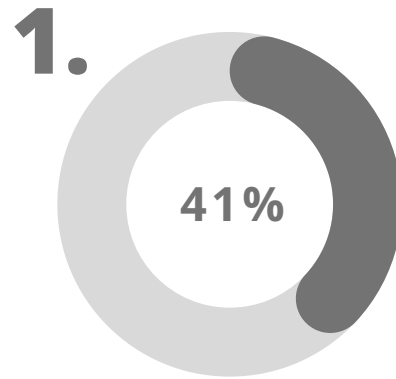
**MIS-  
REPRESENTATION**

### **How to help your clients avoid claims being rejected**

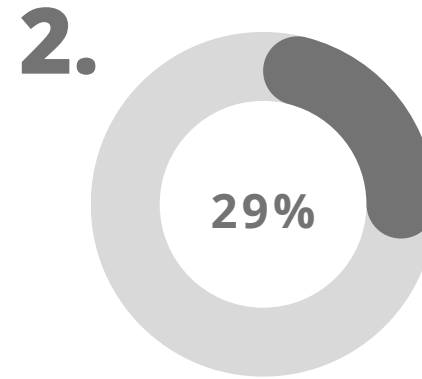
- Remind them that they will not be able to claim for certain standard and specified exclusions
- Stress the importance of disclosing full and accurate information at both application and claim
- Regularly review their cover

## TOP 3 CLAIMS FOR MEN & WOMEN

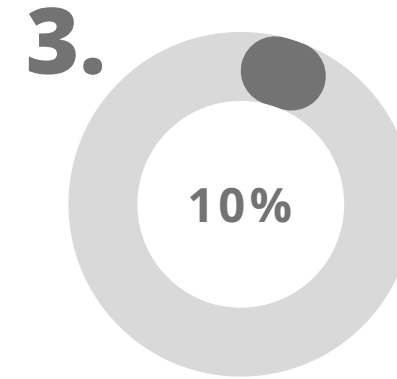
### MEN



ACCIDENTS

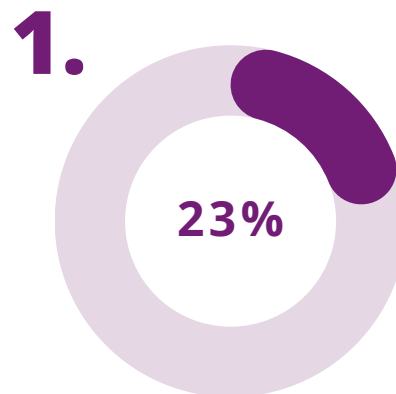


BACK/NECK/  
SHOULDER/MUSCULAR/  
ARTHRITIS



HIP/KNEE

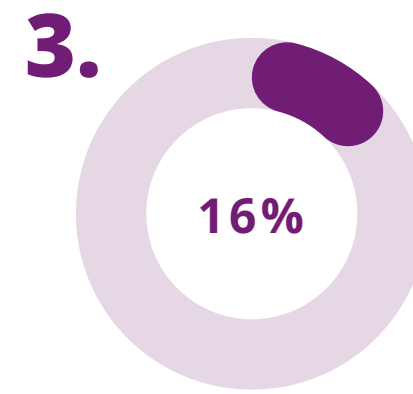
### WOMEN



BACK/NECK/  
SHOULDER/MUSCULAR/  
ARTHRITIS



ACCIDENTS



MENTAL HEALTH

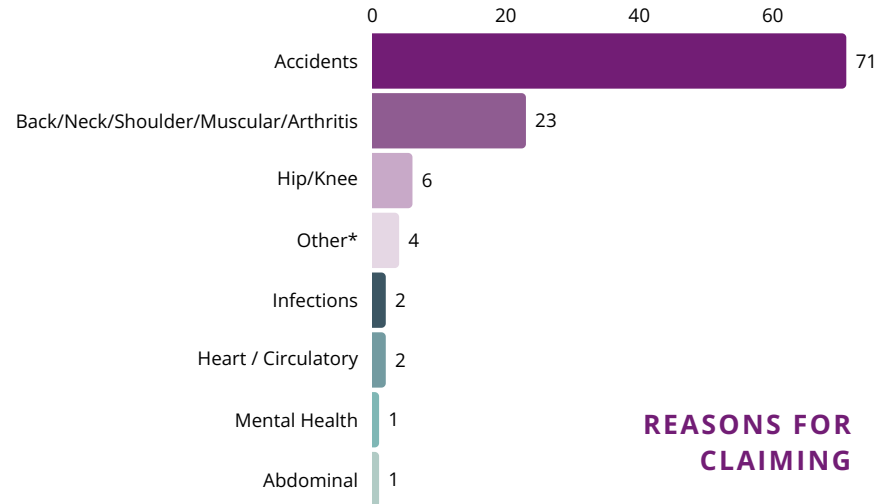




## GENERATIONAL

GEN Z  
17 - 26

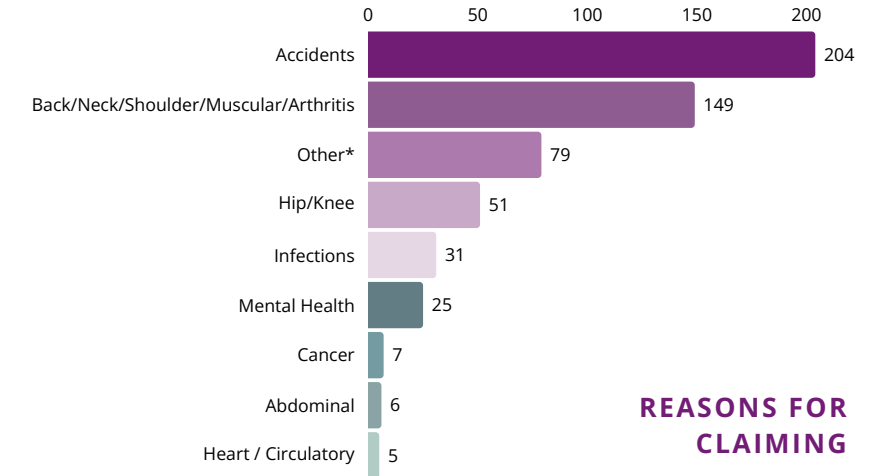
Claims  
processed:  
**9.4%**



REASONS FOR  
CLAIMING

MILLENNIAL  
27 - 41

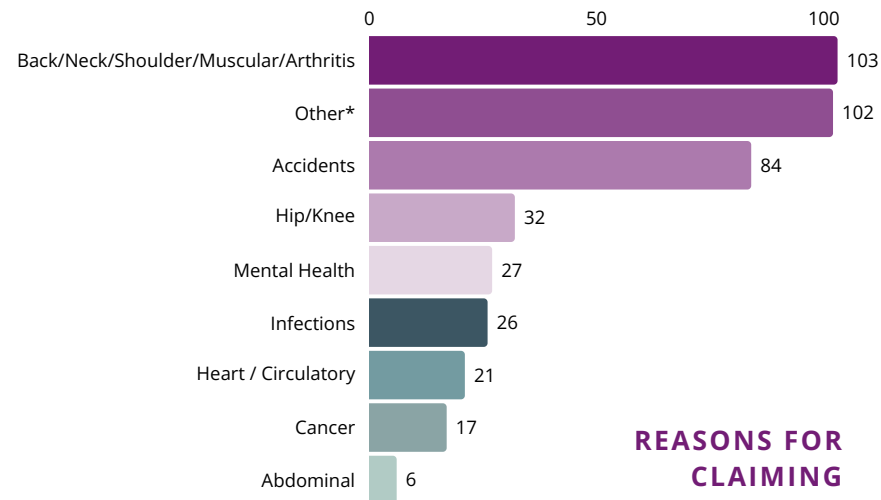
Claims  
processed:  
**47.6%**



REASONS FOR  
CLAIMING

GEN X  
42 - 58

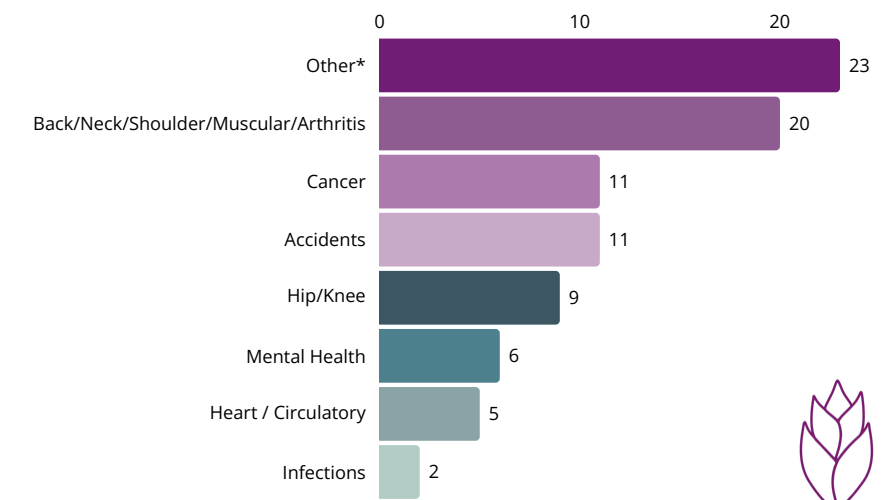
Claims  
processed:  
**35.5%**



REASONS FOR  
CLAIMING

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](mailto: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](http://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)