



CLAIM STATISTICS

2025

We're 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

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HIGHLIGHTS

94%

of claims were paid in 2025

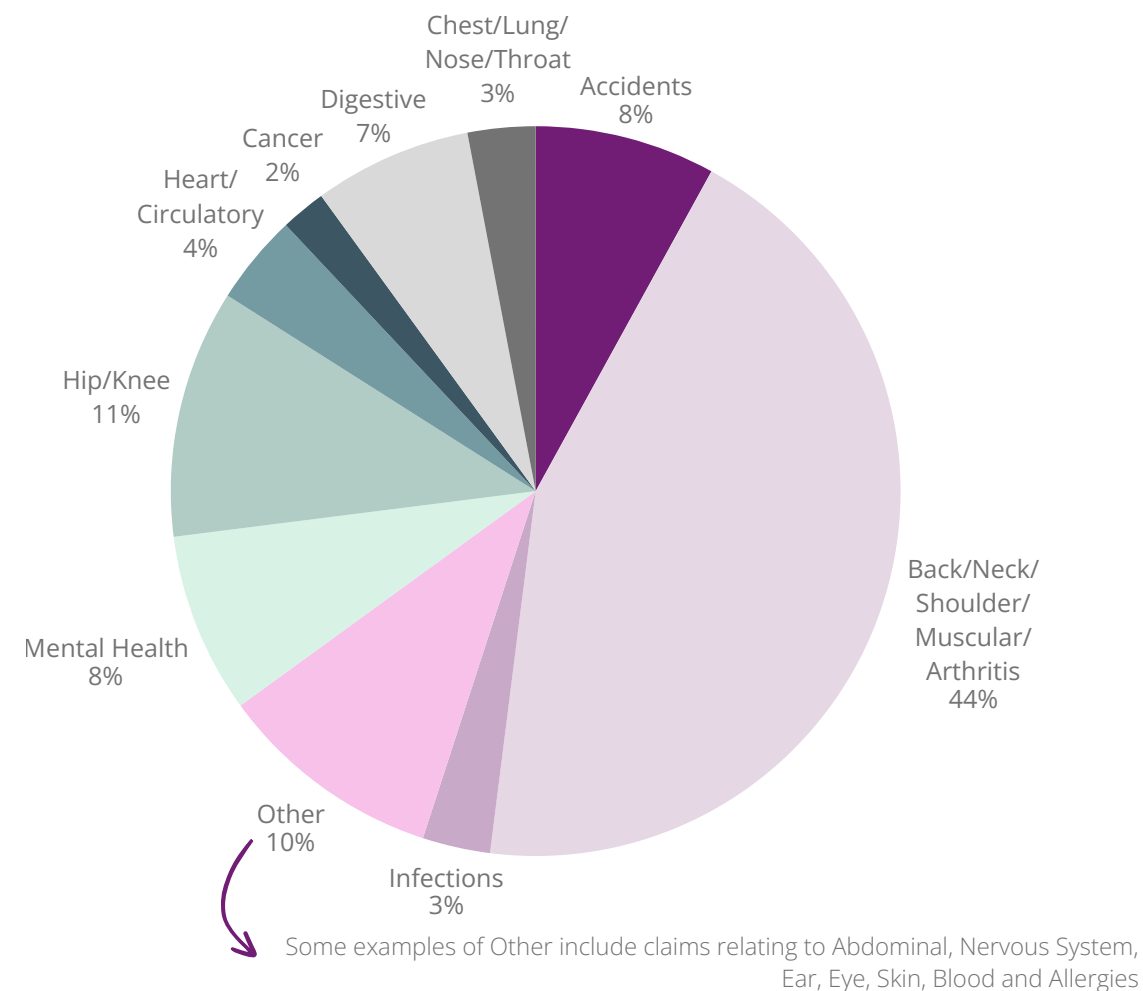
More than £10.7m was paid in benefit to Members*

We've maintained an average of 94% and above 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**
41 years old



Oldest Claimant 65 years old
Youngest Claimant
Income Assured Enhanced 27 years old
My Earnings Protected 19 years old



Longest Claim
35 years



**Highest Annual
Payment**
£54,195



**Top Claiming
Occupation**
Builder



CLAIMS BREAKDOWN

1,279

applications for income protection benefit were dealt with by the Society in 2025

24 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

1,255

claims considered

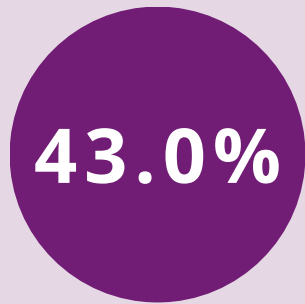
79 of these were **declined**. Please see the following page for a break down of decline reasons.

Claims by Deferred Periods

Deferred Period	% total in 2025
Day One	30.6%
1 week	31.6%
4 weeks	31.3%
8 weeks	2.4%
13 weeks	3.4%
26 weeks	0.5%
52 weeks	0.1%



REASONS FOR DECLINE



Non-Disclosure/Misrepresentation

Information that wasn't disclosed at application stage that would've resulted in different terms or no terms at all.



Continuing Income

When a Member is receiving other forms of income (such as paid work or other income protection payments from other providers) whilst they're off work, which we take into account at claim stage.

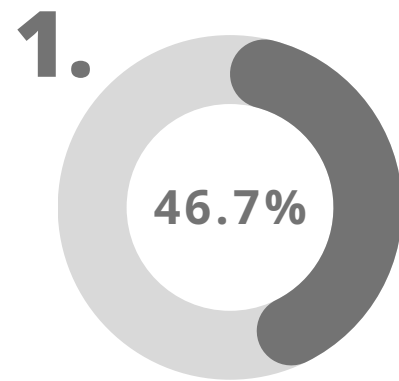
Some other examples of declined claims were due to no proof of income, unemployment and late receipt of information.

How to help your clients avoid claims being rejected

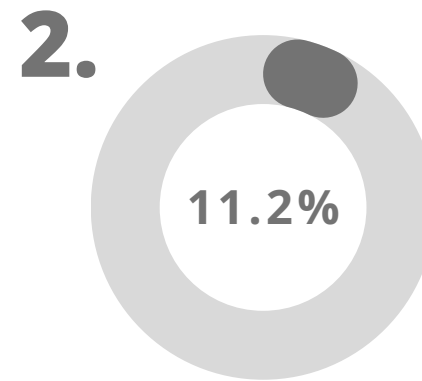
- Regularly review their cover to make sure their contract continues to meet their needs.
- Stress the importance of disclosing full and accurate information at application, amendment(s) and claim.
- Make sure your client has a copy of their application so they can review it and check all answers given are correct.
- Check their deferred period is right for their circumstances; remember our My Earnings Protected product offers split deferred periods!
- Remind them that they won't be able to claim for any exclusions that have been applied.

TOP 3 CLAIMS FOR MEN & WOMEN

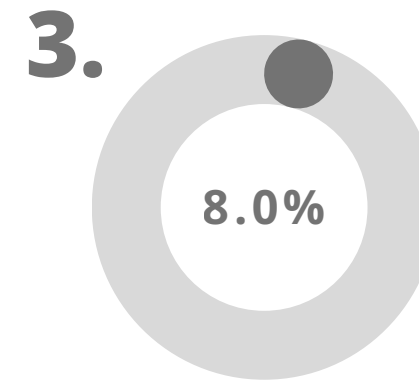
MEN



BACK/NECK/SHOULDER/
MUSCULAR/ARTHRITIS

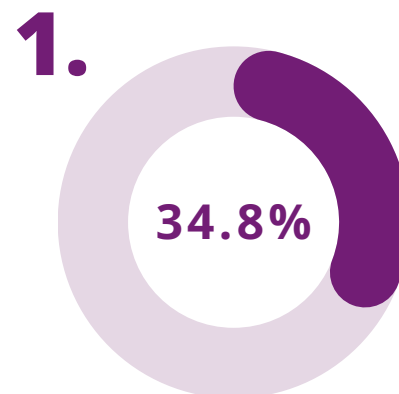


HIP/KNEE

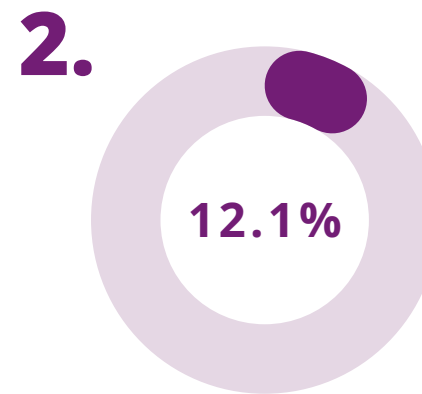


ACCIDENTS

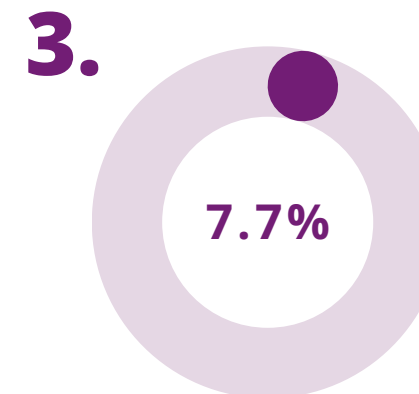
WOMEN



BACK/NECK/SHOULDER/
MUSCULAR/ARTHRITIS



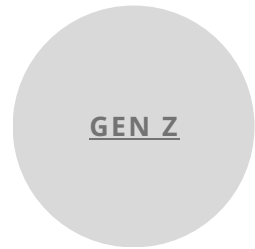
MENTAL HEALTH



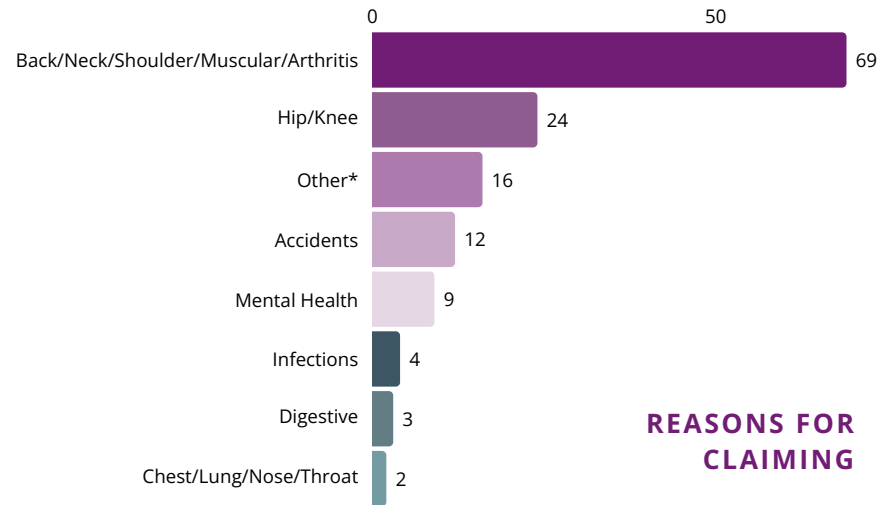
HIP/KNEE



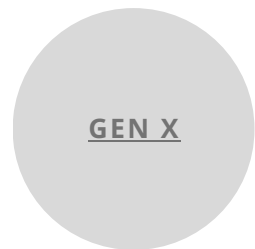
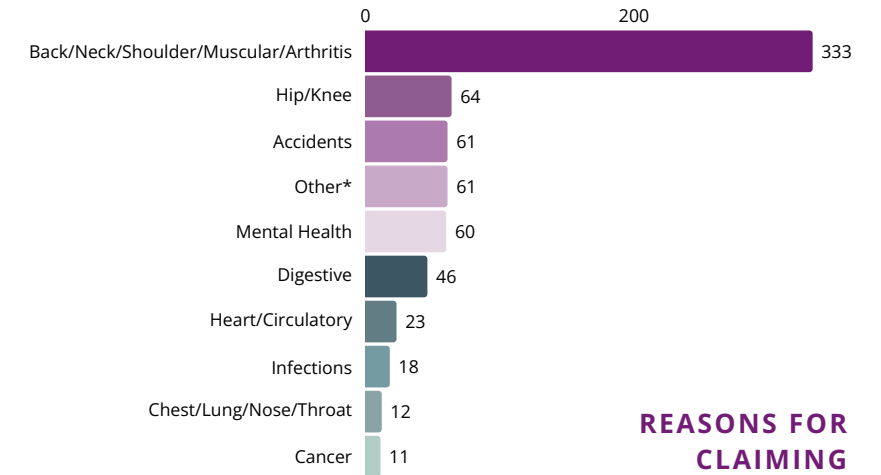
GENERATIONAL



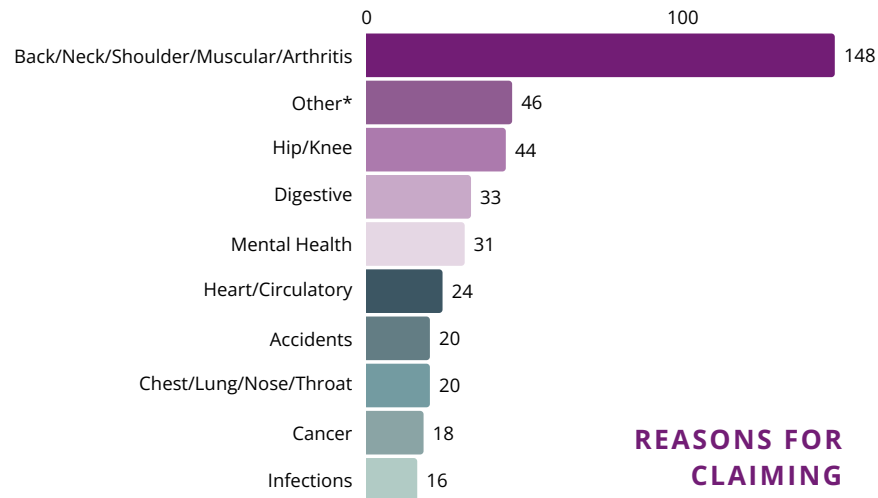
Claims processed:
10.9%



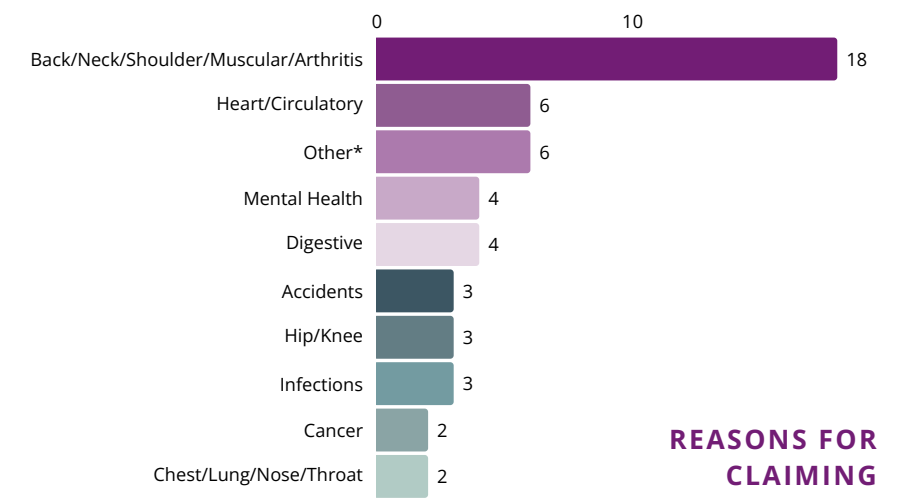
Claims processed:
53.9%



Claims processed:
31.3%



Claims processed:
4.0%



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

TOP CLAIMING OCCUPATIONS

1. BUILDER

2. HGV DRIVER

3. JOINER

4. CARPENTER

5. BRICKLAYER

6. WAREHOUSE WORKER



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

Click here to complete your form:

[CLAIM FORM](#)

Please be aware that if you don't complete step one, we'll still need to speak to you to assess your claim.

3.

THE PAPERWORK

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

1. **A medical certificate/fit note** - confirming you were unable to work due to your illness or injury (this needs to start from your first day off work).
2. **Evidence of your earnings:**
 - Employed: Your last two pay slips and most recent P60 and P11D tax form (if applicable). This allows us to determine your earnings over the last 12 months.
 - Self-employed: Your most recent submitted HMRC tax return (SA100). This will enable us to confirm your most recent taxable earnings and to calculate your benefit entitlement.
 - Company Director (no more than three other shareholders): Your last two pay slips, P60, most recent submitted HMRC tax return (SA100) and latest completed company accounts. We'll use your salary and dividends earned in the 12 months prior to being unable to work.
3. **A consent form** - don't worry, we'll cover this when we contact you.

SOMETHING TO REMEMBER!

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

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

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

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0800 587 5098

WWW.CIRENCESTER-FRIENDLY.CO.UK

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