

# RECORD BREAKING YEAR

**Holloway**  
Friendly



In 2021 our mission to protect our Members was as vital as ever.

As we've all experienced over the past few years, things can and do happen out of the blue and the financial safety net we provide at Holloway Friendly can make a huge difference.

We're proud to say that last year we've helped more Members than ever before! We've supported 766 Members and paid out 94% of claims!

The world's had a tough couple of years and looking forward we hope life will be a bit kinder to all of us. But whatever happens, we'll be here to continue making sure our Member's lives stay colourful.

# 2021



# IN NUMBERS

**In 2021 we supported more Members than ever before:**



We helped 766 Members and their families

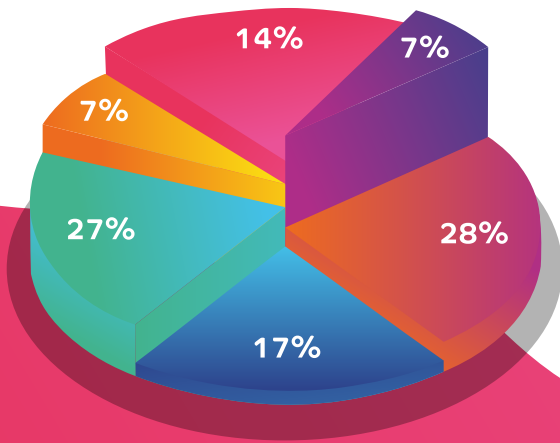
**£3.5m**

We paid over £3.5 million  
to our Members

**94%**

We paid 94% of claims

## The most common reasons for our Members needing our help were:



Surgical procedures  
7%

Joints and Tendons  
14%

Mental Health  
7%

COVID-19  
17%

Musculoskeletal  
27%

Other  
28%

- Youngest Member we supported - 21 years old
- Oldest Member we supported - 64 years old
- Average length of claims being paid - 3.25 years
- Average age of Members who needed our help - 42 years old
- Longest ongoing claim - 33 years
- Average annual claim amount - £12,000

# HOW WE SUPPORT OUR MEMBERS



Our Claims Specialists always look at how they can best support our Members' needs as widely as possible. They go beyond our terms and conditions to make sure people get the right support. We know everyone is unique and not everything is black and white.



Supported Members with return to work plans, making sure it's a sustainable and successful return for the long-term



Provided career coaching for Members who couldn't go back to their own job but could work in a new role and who needed some support to get there



Paid for members to have private treatment like physio and psychological therapy, where NHS waiting times have been long

# MORE SUPPORT OF OUR MEMBERS



We don't just support Members when they're claiming. All of our Members have access to our Member Assistance Programme 24/7/365. This offers vital support with services such as:



Online Cognitive  
Behaviour Therapy

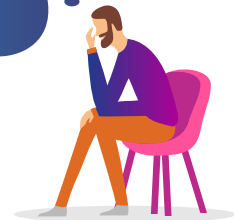
Information and advice providing practical support on a wide range of areas like finance, education and employment



Telephone counselling services



Wellbeing support, coping techniques and resilience strategies



## Care first

### Why we can't pay all claims

There's nothing we'd like more than to be able to pay 100% of the time, but sometimes there are claims we can't pay. The main reason for this is where someone's not provided really important information when they applied, and where if we had that information we wouldn't have been able to insure them for the reason they claimed. In 2021 we weren't able to pay 53 claims, which we're pleased to say is less than the year before. But to bring that number down even further in the future we're working with Advisers to help them encourage their clients to provide full and correct information when they apply. We'd otherwise have been able to pay over 99% of claims in 2021.