

# 2023 CLAIMS REPORT



I'm Helen Jacobs, and I manage the Claims and Underwriting teams at Holloway Friendly. I'd like to welcome you to our claims report for 2023.

As a mutual, the only reason we exist is to look after our members - the people who are insured with us. Our Claims team are passionate about this and about helping our members.

I'd love to invite you to watch the video link at the bottom of this page where you can 'meet' some of the team. You'll really get a sense of who they are, what they do and what motivates them.

## 2023 was a record year for claims payouts

In 2023, we paid out more money in claims than ever before. In fact, we paid out £4.3 million to our members, which is an increase of over 20% on 2022's total.

And on average, over the last 10 years, we've paid out 94.7% of new claims.

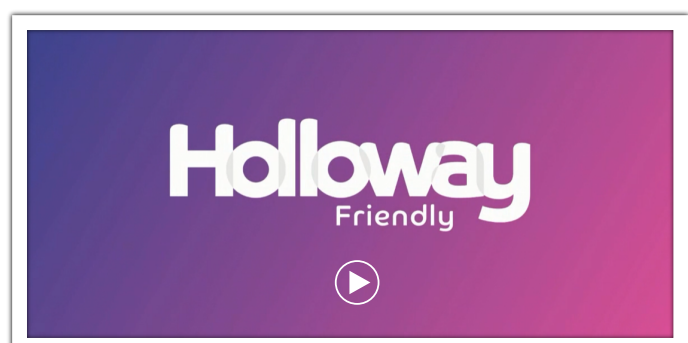
In 2023, whilst we paid out a higher value of claims than previously, we did see the claims paid rate drop slightly to just over 86%. So why is this? Well for a few months, we had a higher-than-normal number of claims where the person making the claim hadn't included significant medical information when they applied. The missing information would have affected whether we could insure them. We also received more claims than usual where the person claiming hadn't lost their income.

We've fed back to advisers where we've seen these issues, to try and prevent them happening again in the future.

It's always hugely disappointing for our team to not be able to pay a claim. So, I'm pleased to say that over the last six months (October 2023 to March 2024) we've seen the percentage of claims paid increase back up to over 93%. As always, we monitor this carefully and do everything we can to make sure our members get the best outcomes.

## Meet the Claims Team

Click on the screenshot to the right to hear from some of our claims team: Helen, Adam, Heather, Jackie, Rebecca, Sharon and Steve, and find out more about what they do and the impact they have.

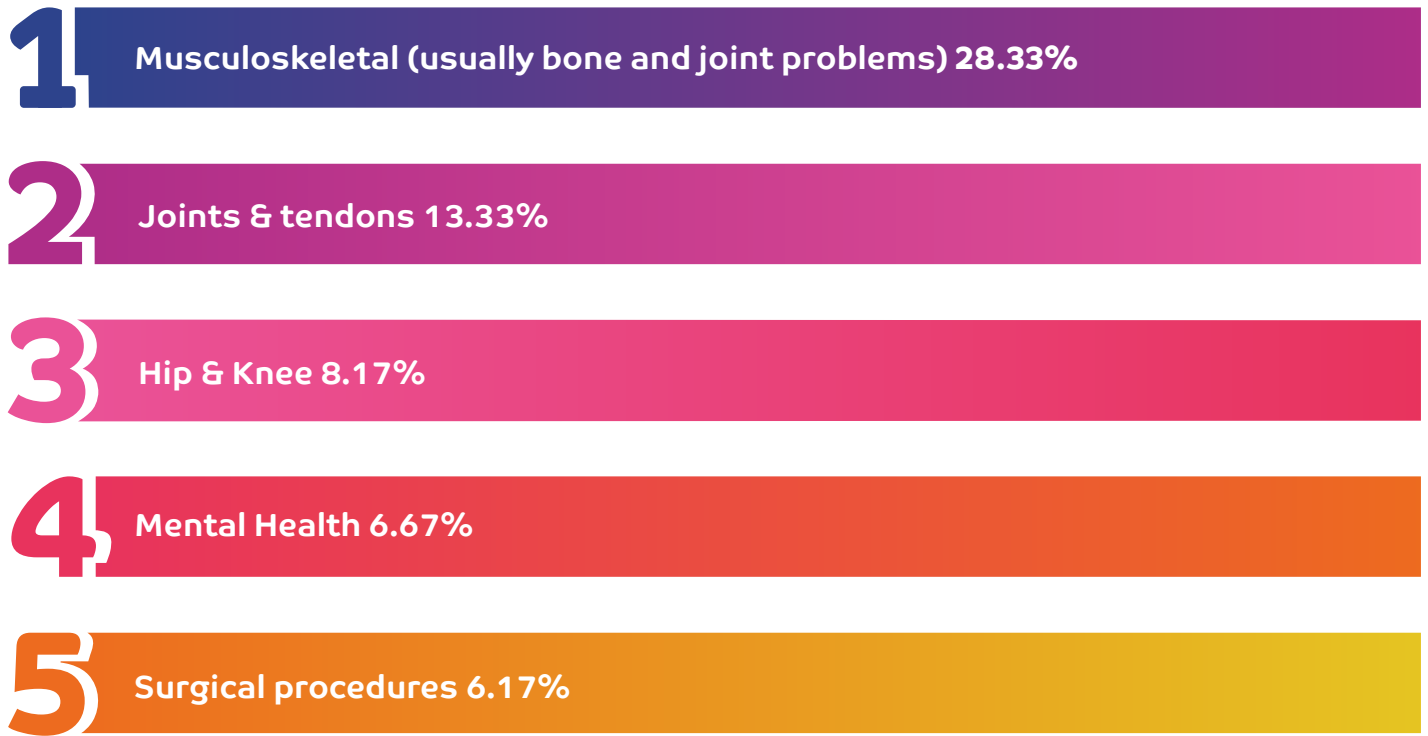


## The amount we paid out in claims in 2023

# £4.3

# MILLION

### Top 5 conditions claimed for



#### Our youngest claimant

Was a 20-year-old roofer, with hip and knee problems.

#### Our oldest claimant

Was a 60-year-old cleaner, with musculoskeletal issues.

#### The longest claim we've been paying

Is for 30 years, for someone who is unable to work because of Schizophrenia.



## All the conditions our members claimed for

Income Protection insures people against all types of illness and accident. That's easy to say, but sometimes hard to imagine. So, we've included all the illnesses and accidents we paid out for in 2023 below, to help you and your clients visualise how comprehensive the cover is.

Abdominal Pain  
Achilles Tendon  
ACL Reconstruction  
Acromioclavicular Separation  
Acute Tonsillitis, Pharyngitis and Sinusitis  
Adenoma  
Ankle Surgery  
Anxiety, Depression, Panic Attacks  
Appendicectomy  
Appendicitis  
Arthritis / Gastro issues  
Back Surgery  
Benign Brain Tumour  
Bereavement  
Bilateral Pulmonary Embolism & Pneumonia  
Bladder & Erectile Problems  
Bone Sarcoma  
Brain Injury  
Broken Collar Bone  
Broken Fibula  
Broken Foot  
Broken Hand  
Broken Leg  
Broken Pelvis  
Broken Scapula  
Broken Wrist  
Bursitis Elbow  
Cancer - Bowel  
Cancer - Breast  
Cancer - Colon  
Cancer - Endometrial  
Cancer - Glioma  
Cancer - Kidney  
Cancer - Liver  
Cancer - Lung  
Cancer - Oesophageal  
Cancer - Pancreatic  
Cancer - Prostate  
Cancer - Skin  
Cancer - Stomach  
Cancer - Testicular  
Cancer - Thyroid  
Car Accident  
Cardiovascular  
Carpal Tunnel Syndrome  
Cataract Operation  
Cellulitis  
Cerebrovascular Accident  
Chest Infection  
Chest Injury  
Cholecystectomy  
Circumcision Surgery  
Cold / Flu  
Complications After Tooth Extraction  
Concussion  
Covid 19  
Crohn's Disease  
Crush Injury to Finger  
Cut Off Finger  
Cyst Removal  
Damaged hand tendons  
Deep Vein Thrombosis  
Depression  
Digestive Disorder  
Dislocated Ankle  
Dislocated Finger & Tendon Damage  
Dislocated Hip  
Dislocated Knee  
Dislocated Wrist  
Distal Phalanx  
Dupuytren's  
Ear Infection  
Elbow Tendonitis  
Encephalitis - Inflammation of The Brain  
Endocrine Disorder & Chest Pain  
Endometriosis  
Enteritis (Inflammation of Small Intestine)  
Excision Of Bartholin's Cyst  
Eye Surgery  
Fall From Roof - Multiple Injuries  
Fibromyalgia  
Fibular Surgery  
Finger Infection  
Finger removal  
Foot Surgery  
Fractured Ankle  
Fractured Elbow  
Fractured Fibula and Ankle  
Fractured Hip  
Fractured Pelvis  
Fractured Ribs  
Gall Bladder Surgery  
Gynaecological Complications

Gynaecology - Vaginal and Uterine  
Prolapse With Rectocele & Cystocele  
Hallux Valgus Surgery  
Hand & Feet Neuropathy  
Hand Surgery  
Headaches, Dizziness, High blood  
pressure  
Heart Attack  
Heart Surgery  
Hernia Operation  
Hip Replacement  
Hodgkin's Lymphoma  
Hypertension / High Bp  
Hysterectomy  
Index Finger Syndrome  
Infected Dog Bite  
Inflammatory Arthritis  
Inflammatory Bowel Disease  
Injured Achilles  
Iron Deficiency  
Jaw Surgery  
Joint Pain  
Kidney Stone and Sepsis  
Knee Replacement  
Labyrinthitis  
Lipoma On Shoulder  
Long Covid  
Low Mood, Depression  
Lower Back Pain  
Lower Respiratory Tract Infection  
Lump In Breast (non-cancerous)  
Lump On Jaw  
Mass On Skull / Awaiting Surgery  
Menopausal Disorder  
Mental Health  
Miscarriage  
Multiple Sclerosis Symptoms  
Myocardial Infarction  
Myofascitis with Secondary Morphea  
(Skin Discolouration)  
Neck Pain  
Neck Tumour  
Neuroblastoma  
Neurological Condition  
Non-Hodgkin's Lymphoma  
Operation to rejoin finger tendon  
Osteoarthritis (Right Ankle)  
Ovarian Cysts  
Parkinson's Disease  
Penile Fracture  
Pericarditis  
Pilonidal Sinus  
Plantar Fasciitis

Pneumonia  
Post Natal Depression  
Pregnancy Problems  
Prolapsed Disc  
Prostate Biopsy  
Punctured Lung, and Ribs Plus Shoulder  
Injury  
Raised Blood Pressure & Bells Palsy  
Renal Stones  
Respiratory  
Rib Fractures  
Right Arm and Shoulder Pain  
Road Traffic Accident  
Rotator Cuff Surgery  
Ruptured Achillies  
Scaphoid  
Sciatica  
Sepsis  
Septic Arthritis  
Shoulder Dislocation  
Shoulder Surgery  
Sleep Apnoea  
Spinal Decompression Surgery and  
Discectomy  
Spinal Surgery  
Stomach Abscess  
Stomach Pain  
Stroke  
Surgery For Haemorrhoids and Skin Tags  
Tendonitis  
Tennis Elbow  
Toe Infection  
Tonsillectomy and Upper Respiratory  
Tract Infection  
Tonsillitis  
Torn Rotator Cuff & Bicep  
Torn Shoulder Ligaments  
Trapped Nerve  
Trigger Finger operation  
Urinary Problem/Back Pain  
Uterine Fibroids  
Varicose Vein Surgery  
Vasectomy  
Vertigo  
Vestibular Neuronitis  
Vestibular Schwannoma  
Viral Hepatitis  
Viral Infection  
Viral-Induced Coma  
Vision Problem  
Vomiting and Diarrhoea  
Whiplash  
Wrist Surgery

## What jobs did our claimants work in?

We often say My Sick Pay ‘covers everyone ... from accountants to zookeepers’.

We’ve included an A-Z of jobs our claimants were working in when they made their claim. Whatever your clients do, the chances are there’s a very similar job on the list they’ll be able to identify with.

Zookeepers didn’t actually make the list this year, though we did pay a claim to one in 2022!

Account Executive	Customer Service Staff
Accountant	Customs and Excise
Administration Manager	Delivery Driver
Agricultural Engineer	Dental Assistant
Airline Pilots	Dentist
Alternative Therapist/Complimentary Therapist	Designer
Anaesthetist	Digger Driver
Analyst	Doctor
Associate Producer	Dog Catcher
Auxiliary Nurse	Double Glazing fitter
Barber	Double Glazing Surveyor
Beautician	Driving Instructor
Bench Hand - Production Fitting - Metal Manufacture	Editor
Blacksmith	Education Trainer
Breakdown Recovery	Electrical Engineer
Bricklayer	Electrician
Builder	Electronics Mechanic
Building Surveyor	Engineer
Burglar Alarm Fitter	Fabricator
Business Consultant	Factory worker
Butcher	Farmer
Cabinet Maker	Farrier
Cafe Manager	Fencing Contractor
Car Salesman (Salaried)	Financial Adviser
Care Assistant	Fisherman
Carpenter	Fitness Instructor
Carpet Fitter	Fitter/Assembler
Catering Manager	Floor Layer
Chef	Floor Manager
Chiropractor	Foreman - light manual
Civil Engineer	Fork Lift Truck Driver
Cleaner	Funeral Director
Coach Driver	Furniture Remover
Company Director	Garage Repair Shop Supervisor
Computer Software Manager	Gardener
Concreter	Gas Appliance Mechanic
Confectioner	Glazier
Cook	Grinder
Copywriter	Groundworker
Couriers	Hairdresser
Court Bailiff	Handyman
	Health & Safety Officer
	Heating and Ventilating Fitter

Heavy Goods Vehicle Driver  
HGV driver  
Horticulturist  
Hotel Manager  
Housekeeper  
Housing Manager  
Independent Financial Adviser  
Industrial Trainer  
IT Technician  
Joiner (Construction)  
Kitchen Staff  
Landlord  
Landscape Gardener  
Lighting Technician  
Locksmith  
Machine Operator  
Maintenance Technician  
Marine Engineer  
Marketing Manager  
Masseuse  
Mechanic  
Motor Fleet Manager  
Nurse  
Nursery School Assistant  
Office Administrator  
Operations Manager  
Opticians Assistant  
Packer  
Painter & Decorator  
Panel Beater  
Paramedic  
Pest Control Manager  
Pharmacy Assistant  
Physiotherapist  
Picture Framer  
Pipe Fitter  
Plasterer  
Plumber  
Postman  
Printer  
Production Manager  
Project Manager  
PSV driver  
Psychotherapist  
Publican

Quality Control Inspector  
Quantity Surveyor  
Radiographer - Health  
Receptionist  
Recruitment Consultant  
Residential Care Worker  
Roofer  
Sales Assistant  
Sales Manager  
Scaffolder  
School Assistant  
Security Consultant  
Security Guard  
Sheet Metal Worker  
Shop Assistant  
Site Agent  
Social Worker  
Sorter - Laundry  
Stockroom Storeman  
Stonemason  
Tattoo Artist  
Tax Consultant  
Taxi Driver  
Teacher  
Teaching Assistant  
Technician  
Thatcher  
Tiler  
Timberman  
Tool Maker  
Transport Manager  
Tree Surgeon  
Upholsterer  
Van driver  
Vehicle Body Fitter  
Veterinarian  
Veterinary Assistant  
Warehouseman  
Welder  
Window Cleaner  
Windscreen Fitter  
Wire Winder  
Yoga Teacher  
Youth Worker

## Feedback from our claimants

We're pleased to have a Trustpilot rating of 4.5 at Holloway Friendly. We ask all members to give us feedback, good or bad, and whether we're able to pay their claim or not. Here are some examples of customer feedback the claims team have received, in our claimants' own words.

### **Income projection Insurance - WOW!**

Having to use my income protection insurance when I became ill and couldn't work obviously isn't something I ever thought I'd have to do. When I did need to utilise it the Holloway team made it so simple and genuinely wanted to help me which unlike any other insurance, I've ever come across was a massive difference to me. I highly recommend and wouldn't go anywhere else. For all my future insurance needs for this type of cover, this is where I will be coming. Thank you, all of you.

### **The Holloway Friendly team...**

The Holloway Friendly team have been great supporting me over the last few years for different health issues, always helpful and also gave me all the information I needed. Helped to arrange counselling with a lady called Jane who was also a great help. Would not be where I am now without their help and support financially and emotionally.

### **Courteous, kind and compassionate.**

All the staff at Holloway Friendly were amazing from start to finish. Each time I spoke with them, they were courteous, kind and compassionate. What could have been a stressful experience was smooth and effortless. I can't rate them highly enough!

### **This company are personal, supportive and caring**

This company are personal and trustworthy. I had immense help from my own claims contact person and she was invaluable to make the worst experience (of having a Cancer diagnosis and treatment lasting 18 months and being worried about my livelihood) bearable.

### **The staff are ever so polite**

The staff are ever so polite. They are always looking for ways to help the client rather than just thinking of the money like most insurance firms. Being with Holloway Friendly has given me peace of mind if I was to ever fall sick and out of work. But I wasn't aware that they covered mental illness as well as physical illness, which is where they have helped me the most. Thank you for everything.

### **Very helpful and supportive during a prolonged illness**

Very helpful and supportive during a prolonged and still ongoing recovery, after a serious illness, which has prevented me from working more than a few hours per week. The financial assistance provided has been exactly as agreed in the policy. Moreover, the friendly contact and communication with Heather, who has been dealing with my claim has been superb and very supportive, though a difficult time, and has been much appreciated. Thank you, Heather.

### **Fantastic claims team**

Very easy to make a claim and the staff were really helpful and supportive. Nothing was too much trouble and you got a very personal, professional service.

### **Great and hassle-free experience**

Great and hassle-free experience from the first call with the claim advisor. Whole process is very easy and person who looked after my case was very friendly and caring. Great job Holloway Friendly.

### **Exceptional Support and Care from Holloway During My Injury and Work Absence**

I am writing this review to express my utmost appreciation for the exceptional support and care I received from Holloway throughout my injury and work absence. The personal income protection insurance they provided truly proved to be a lifeline during a challenging time. When I first contacted Holloway to inform them about my injury and subsequent need for time off work, their response was prompt and compassionate. The claims process was streamlined, and their team guided me through each step, ensuring that I had all the necessary documents and understanding of the procedures involved.

What truly stood out to me was the level of care and empathy displayed by the customer service representatives at Holloway. They were genuinely concerned about my well-being and took the time to listen to my concerns and provide reassurance. Their warm and understanding approach made me feel supported and valued as a policyholder, easing the emotional stress that often accompanies an injury and time away from work. Holloway's efficiency in processing my claim was truly impressive. Within a remarkably short period, I received my first benefit payment, which greatly helped in covering my essential expenses during my absence from work. This financial support provided a sense of security and stability during a time of uncertainty, allowing me to focus on my recovery without worrying about my financial obligations.

Throughout my injury and recovery process, Holloway consistently reached out to check on my progress and offer any additional assistance I might require. Their proactive approach in providing ongoing support was highly appreciated and further reinforced their commitment to my well-being. Moreover, Holloway went above and beyond by connecting me with a network of healthcare professionals and rehabilitation services.

This additional support greatly contributed to my recovery journey, ensuring that I had access to the necessary medical care and resources needed to regain my health and eventually return to work.



In summary, I cannot speak highly enough of Holloway and the personal income protection insurance they provided. Their exceptional support, compassionate customer service, and prompt claims processing made a significant difference during my injury and time away from work. Holloway truly demonstrated their dedication to their policyholders' well-being and exceeded my expectations in every aspect. I wholeheartedly recommend Holloway to anyone seeking reliable and comprehensive income protection insurance. Their commitment to providing outstanding care and support sets them apart, and I am incredibly grateful for the peace of mind they provided during my time of need.

### **This is not the first claim I have made**

This is not the first claim I have made hence why I've stayed with this company, everything is so easy, no worries, no small print suppresses, very friendly and understanding staff, the whole process is simple which is just what you want when injured!

### **Outstanding service**

The service given to me during my being poorly has been outstanding. The lady Jackie, who deals with my case, has been so supportive and understanding in all aspects of my diagnosis treatment and aftercare. Although taking out insurance may seem a lot to be paying out each month to know I have financial support to help through my illness has made it worthwhile to not have to worry financially. Thank you so much.

### **If you're looking for income protection, look no further**

A lot of companies will ask you for a review immediately after purchasing their product. However, Holloway Friendly ask for a review after you've dealt with their customer service and I respect that. Before purchasing the income protection, I questioned myself: do I really need it? I've never been off sick in my life for longer than 2 weeks, but you never know. I had a traffic accident and couldn't work for 4 months. Holloway Friendly provided great support, I appreciate that. Thank you.

### **Holloway Friendly Team**

Holloway Friendly have been very supportive and prompt when handling my income protection insurance claim during the last four months. The team was very sympathetic and understanding about my situation and handled my claim swiftly to ensure I was covered financially, allowing me peace of mind to focus on my recovery until I was back to work.

### **Rebecca & team**

The team at Holloway Friendly and particularly Rebecca who handled my claim have been absolutely fantastic, they went above and beyond to help me through a very trying time, I can't thank them enough for all of their help!!