

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. My team are passionate about this and about helping our members.

I'd love to invite you to watch the video linked 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.

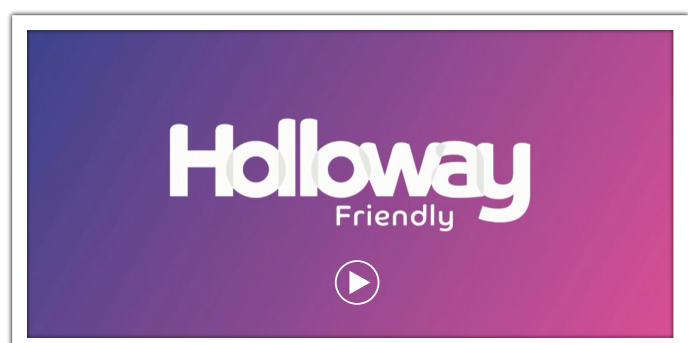
In 2023, whilst we paid out a higher value of claims than previously, we did see the claims paid rate drop slightly to just over 86%. So why is this? Well for a few months, we had a higher-than-normal number of claims where the person making the claim hadn't included significant medical information when 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

We sat down with the claims team to talk to them about what they do and the impact it has on our members. Click on the screenshot to the right to hear from Helen, Adam, Heather, Jackie, Rebecca, Sharon and Steve in their own words.



The amount we paid out in claims in 2023

£4.3

MILLION

Top 5 conditions claimed for

1

Musculoskeletal (usually bone and joint problems) 28.33%

2

Joints & tendons 13.33%

3

Hip & Knee 8.17%

4

Mental Health 6.67%

5

Surgical procedures 6.17%

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 you 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!!