

# CLAIMS REPORT 2025

Supporting our members when they need us most!

## 2025 at a glance:

**619**

claims  
admitted

**£6.33M**

paid out (23.4%  
increase from 2024)

**94%**

of claim decisions  
made within 30 days

## Youngest claimant:

19 year old mechanic with  
a broken collar bone

## Oldest claimant:

64 year fabricator with an  
eye disorder

## Longest ongoing claim:

32 years (schizophrenia – unchanged  
from 2024)

## Amount paid in:

**2023:**

£4,270,407

**2024:**

£5,136,464

## Top 5 Conditions Our Members Claimed For:

**01** | Musculoskeletal issues: **32.1%**

**04** | Surgical procedures: **5.1%**

**02** | Mental health conditions: **11.4%**

**05** | Cancer: **4%**

**03** | Accident/injury: **6.2%**



Compared to 2024, the percentage of claims for **musculoskeletal issues** has **increased slightly**, continuing to be the most common reason members need support.

Accident/Injury claims moved into the top 5 of conditions our members claimed for.

These trends highlight the importance of cover that addresses both physical and mental health needs.

## Why Some Claims Were Declined

While our priority is to pay valid claims, we sometimes find we need to reject claims for reasons such as:

-  Non-disclosure: Application missing key information when applying.
-  Policy conditions not met: The claim didn't meet our definition of essential duties in your client's job.

[Click the image below](#) to see our PDF on avoiding common claim pitfalls.














# AVOIDING NON-DISCLOSURE

## Who Claimed? A Look at Our Members' Jobs

Our members come from all walks of life. In 2025, claims came from people who build houses, manages patient care, paint, and everything in between. **It just goes to show, illness and injury don't take into consideration their job title before appearing!** Everyone deserves the reassurance of knowing they're covered.

We like to say we cover everyone from accountants to zookeepers (though we didn't have any zookeepers last year – maybe we will in 2026!). Here's a taste of the variety of roles our claimants worked in:

- |   |   |   |  |
|---|---|---|--|
|  Builder        |  Carpenter |  Painter   |  Bricklayer |
|  Factory worker |  Nurse     |  Decorator |  HGV driver |
|  Warehouseman   |  Plumber   |  Packer    |  |

## Claims Trends & Insights

- **Claims Paid Rate:** In 2025 we paid 85% of claims, whilst this is at a slightly lower rate than we want it to be, we have to be sure we are paying the right claims. The primary reason for declined claims was an increase in non-disclosure of medical issues at application stage.
- Musculoskeletal claims remain the most common, covering everything from back strains to joint injuries.
- To help we're working closely with advisers to improve application accuracy and reduce declined claims.

Many members are surprised by how everyday activities can lead to injuries or health issues. Just sitting at a desk for too long or doing simple household chores can sometimes result in a claim. It's a useful reminder that income protection isn't just for major accidents.

## How Advisers Can Help

Advisers play a key role in ensuring members get the most from their cover.

Here's how you can help us pay even more valid claims:

- 📄 Share our non-disclosure PDF to explain the importance of being honest when applying.
- 🗣️ Encourage clients to think about how unexpected time off work could affect their income.
- 👁️ Double-check application details to avoid delays and reduce future claim issues.

We're here to support you in helping your clients get the most from their cover.

