

# PROTECTING EVERY MEMBER EVERY DAY

Commentary by  
Chris Pollard, Chief Operating Officer



The information contained within this document details the valuable support that we provided our members throughout 2019 and helps highlight the real value of income protection.

## THE BIG PICTURE

“

Every claim we receive is a member and potentially a family, turning to us for support in a moment of need. We are incredibly proud to have supported more than 1,300 of our members in 2019, who claimed under their income protection policy.

”

Total amount  
of all claims paid  
in 2019 over  
**£7.7m**

**91%**  
of claims paid in 2019



## THE DETAILS

**1,505**

new claims  
decisions made

**1,367**

claims paid to our  
members and their  
families

**138**

instances where we were  
unable to pay a claim

**60**

the average length  
of claim in weeks

**£3,920**

average  
amount paid

**34**

average age of claimants  
on our Income Protection  
Plus products

**46**

average age of claimants  
on our legacy income  
protection products

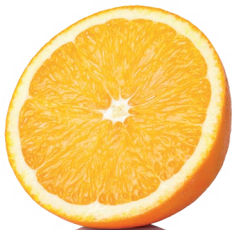
**92**

members received  
rehabilitation benefit  
payments

## FASTER DECISIONS

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The ability to issue digital claim forms to members reduces the time it takes for them to complete and return information about their claim.



**50%**

of digital claim forms are fully completed  
and returned by members within...

**48hrs**

This allows us to assess claims and request any medical information required quickly, ultimately delivering faster decisions for our members.

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[the-exeter.com](http://the-exeter.com)

## THE REASONS

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The main reasons for claiming were accidents, injuries and musculoskeletal conditions. These accounted for over 60% of all claims with mental health conditions and infections, such as coughs and colds, accounting for a further 18%.

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### Claims by illness (%)

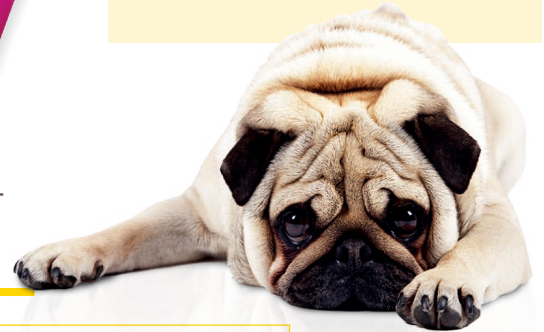
Accidents & injuries	45.7
Musculoskeletal	17.2
Infections	9.0
Mental health	8.7
Abdominal	5.7
Surgery	3.5
Cancer	2.1
Neurological	1.3
Heart/circulatory	0.9
Other	6.0
Total	100



### Claims by waiting period (%)

1 day	47.8
1 week	17.4
4 weeks	31.2
8 weeks	1.3
13 weeks	1.5
26 weeks	0.7
52 weeks	0.3
Total	100

## SADLY, WE COULDN'T PAY EVERY CLAIM



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We want to pay every income protection claim we receive, however there are times when unfortunately we are unable to do this.

The main reason for not paying a claim in 2019 was due to misrepresentation, where questions had not been answered correctly at the point of application leading to a different underwriting outcome.

138  
claims declined X



“

Not paying a claim is an outcome we would all like to avoid. It is therefore important to encourage applicants to answer all questions accurately allowing us to provide even more positive outcomes for members when they claim.

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## MORE THAN A PAYOUT

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An income protection policy from The Exeter goes much further than making a benefit payment in the event of a claim.

Every policy comes with access to **HealthWise**, our free benefits app, which helps members manage their physical and mental wellbeing, aid their recovery and where possible, help them return to work.

”

**160** **HealthWise** consultations booked by our income protection members in 2019.

Provided by  **SQUAREHEALTH**



## HEALTHWISE IN ACTION

**78**

**Remote GP consultations** for reasons including infections, musculoskeletal conditions and migraines

**2**

**Expert second medical opinions** for musculoskeletal and digestive conditions

**42**

**Physiotherapy sessions** for conditions including tennis elbow, back and neck pain

**38**

**Mental health support sessions** for conditions relating to anxiety, depression and sleep issues

**89%**

of sessions were booked via the app

**94%**

of sessions were attended by members

**92%**

of mental health consultations recommended digital support

**55%**

of physiotherapy consultations recommended digital support

**HealthWise** and all member benefits provided by The Exeter don't form part of the policy terms and may be varied or withdrawn, without notice, by us.

“

In 2019 **HealthWise** proved itself to be an invaluable addition to our income protection policies. I encourage every member to make use of the services when needed and recommend every adviser highlights the value of **HealthWise** to their clients.

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**SO DON'T FORGET...**

**#1**

**HealthWise** provides easy access to a GP on demand and prescription service, expert second medical opinions, physiotherapy consultations and mental health support.

**#2**

**HealthWise** services are free, available to members and their immediate family and are accessible from the start of their policy – not just at the point of claim.



**You matter more.**

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