



We are delighted to announce that Shepherds Friendly paid 96.2% of Income Protection claims in 2022, which was an increase from the 95% of claims paid in 2021. Since 2018, the organisation has paid, on average, 95.3% of claims.

The top five causes for claims were as follows:

- Musculoskeletal (non-spinal) problems – 28.29%
- Spinal issues – 11.70%
- Mental Health – 10.65%
- Coronavirus – 9.24%
- Fractures – 7.09%

In addition to claims paid in 2022 our Enhanced Benefits also supported our members:

- We paid out £26,000 in death benefit (£6,000 in monthly instalments paid out to families in the unfortunate event that a member passes away during the course of their plan).
- We paid £2,500 in new child payments (£250 payment into a Shepherds Friendly Junior ISA when our members welcome a new child into their family).
- 16.2% of Income Protection members used the unlimited 24/7 Virtual GP service, powered by Doctor Care Anywhere (to the end of February 2023).

Our Head of Claims, Dan Palk, commented: “Our mutual ethos means we focus on supporting our Income Protection members when they need us the most. Income Protection is arguably the most important financial product a person can have and our focus on paying claims has meant valuable financial support at a very difficult time. These claims statistics prove the product paid out as promised when needed.”

Stuart Boseley, Financial Adviser at Best Insurance, said: “A common question customers asked is “what percentage of claims are paid out?” It becomes a comparison point and an important part of their decision-making process. It is great, as always, to see Shepherds Friendly has released its claim stats for 2022 so early in the year. It backs up their ethos and commitment to customer service, it also allows our consultants to provide a thorough and unbiased presentation of facts, which is so important and refreshing for customers in their buying process.”

For more information on Shepherds Friendly Income Protection and how we can help you protect your clients, find out more on our [product page](#)