

**AFM Key Statistics 2022,
relating to:
year end 2021**

	number of policyholders at the end of 2021	all staff employed at 31 December 2021	Premium income in 2021				Total value of all claims and policyholder benefits paid in 2021	Assets at the end of 2021
			life and savings	general insurance	health and income protection	total premiums		
ALL members	6,501,099	1,916	443,596,220	366,293,631	344,938,764	1,154,828,615	850,625,839	13,356,440,328
Activities Industry Mutual				2,638,683		2,638,683	879,893	7,303,773
Anglo Saxon	1,393				41,000	41,000	435,000	34,100,000
Benenden Health	827,700	324			115,388,000	115,388,000	85,397,000	252,871,000
British Friendly					11,414,000	11,414,000	5,088,000	62,491,000
Bus Employees Friendly Society	3,463	3	-	-	190,007	190,007	161,778	807,054
Cirencester Friendly	43,683	88	-	-	21,711,182	21,711,182	8,038,782	165,395,062
Compass Friendly Society Limited	165	-	30,048	-	-	30,048	82,430	1,408,068
Cornish Mutual	37,767	98	-	24,330,000	-	24,330,000	11,070,000	65,564,613
Foresters Friendly Society	57,090	58	36,832,000	2,651,000	-	39,483,000	32,767,000	298,022,000
Grand United Order of Oddfellows Friendly Society	86	3	17,081	-	-	17,081	26,319	6,685,710
Healthshield Friendly Society	346,308	162	-	-	39,507,759	39,507,759	25,340,421	44,874,603
Healthy Investment	110,510	11	13,540,805	-	-	13,540,805	9,037,971	186,495,826
Holloway Friendly	26,862	84	-	-	10,746,661	10,746,661	5,357,173	84,751,445
IPB Insurance				116,218,487		116,218,487	66,554,622	1,154,557,983
Lady Grover's Hospital Fund for Officers' Families		1	-	-	148,000	148,000	72,000	2,470,000
Livery Companies				3,163,424		3,163,424	1,021,192	5,166,001
MDDUS (The Medical and Dental Defence Union of Scotland)	54,057	173	-	66,743,000		66,743,000	29,416,000	714,302,000
Medicash	356,000	100	-		34,500,000	34,500,000	23,510,000	57,010,000
Metfriendly	17,118	-	59,986,000			59,986,000	21,204,000	287,641,000
National Friendly	36,942	68	14,817,522	-	7,234,595	22,052,117	16,248,150	96,657,997
OneFamily	2,183,000	-	94,103,000	-	-	94,103,000	39,750,000	1,626,720,000
Paycare	38,690	34			6,097,000	6,097,000	4,508,000	7,682,000
PG Mutual	4,800	18	-	-	3,300,000	3,300,000	1,440,000	45,000,000
Railway Enginemen's Assurance Society Limited	4,036	5	4,266,504	-	-	4,266,504	5,041,095	37,330,595
Red Rose			1,052,803			1,052,803	1,298,624	19,005,872
Scottish Friendly Assurance	1,413,000	228	155,000,000	-	-	155,000,000	236,000,000	5,400,000,000
Sheffield Mutual Friendly Society	81,264	25	21,643,533	-	12,000	21,655,533	10,242,203	206,342,406
Shepherds Friendly Society Ltd	127,312	72	25,842,000		5,918,000	31,760,000	15,509,000	178,470,000
Sovereign Health Care	68,274	41	-	-	10,209,687	10,209,687	6,649,443	73,610,000
Tees Mutual			855,037			855,037	908,780	7,632,691
The Exeter Friendly Society Limited	108,655	-			72,200,000	72,200,000	47,600,000	268,300,000
The Medical Defence Union				116,300,000		116,300,000	93,700,000	1,149,000,000
The Oddfellows	353,298	60	14,397,000	-	-	14,397,000	24,052,000	587,268,000
The Veterinary Defence Society Limited (VDS)	7,544	89	-	15,820,037		15,820,037	6,747,153	47,094,574
Transport Friendly Society	77,148	17	1,212,887	-	1,745,718	2,958,605	2,992,000	84,306,000
UIA (Insurance) Ltd	88,196	127	-	18,429,000		18,429,000	9,412,000	56,758,000
Welsh Hospitals & Health Services Association	23,990	14			3,096,572	3,096,572	2,459,388	17,149,560
Wiltshire Friendly Society Limited	2,748	13			1,478,583	1,478,583	608,422	16,195,495

(Where data is incomplete the member has not provided a full response to our data survey.)

The following are excluded, as at the time of production they had not produced a report for their 2021 year end:

- Cmutual
- DG Mutual
- Education Mutual
- The Military Mutual

AFM members ranked for 2021

AFM members: largest 10 by premiums 2021

Scottish Friendly Assurance	£	155,000,000
The Medical Defence Union	£	116,300,000
IPB Insurance	£	116,218,487
Benenden Health	£	115,388,000
OneFamily	£	94,103,000
The Exeter Friendly Society Limited	£	72,200,000
MDDUS	£	66,743,000
Metfriendly	£	59,986,000
Healthshield Friendly Society	£	39,507,759
Foresters Friendly Society	£	39,483,000

AFM members: largest 10 by assets 2021

Scottish Friendly Assurance	£	5,400,000,000
OneFamily	£	1,626,720,000
IPB Insurance	£	1,154,557,983
The Medical Defence Union	£	1,149,000,000
MDDUS	£	714,302,000
The Oddfellows	£	587,268,000
Foresters Friendly Society	£	298,022,000
Metfriendly	£	287,641,000
The Exeter Friendly Society Limited	£	268,300,000
Benenden Healthcare	£	252,871,000

(All data is sourced from an AFM survey, July 2022, supplemented by members' accounts.)

AFM members: largest 10 by number of policyholders 2021

1st	OneFamily	2,183,000
2nd	Scottish Friendly Assurance	1,413,000
3rd	Benenden Health	827,700
4th	Medicash	356,000
5th	The Oddfellows	353,298
6th	Healthshield Friendly Society	346,308
7th	Shepherds Friendly Society Ltd	127,312
8th	Healthy Investment	110,510
9th	The Exeter Friendly Society Limited	108,655
10th	UIA (Insurance) Ltd	88,196

AFM members: largest 10 by value of claims paid 2021

1st	Scottish Friendly Assurance	£ 236,000,000
2nd	The Medical Defence Union	£ 93,700,000
3rd	Benenden Health	£ 85,397,000
4th	IPB Insurance	£ 66,554,622
5th	The Exeter Friendly Society Limited	£ 47,600,000
6th	OneFamily	£ 39,750,000
7th	Foresters Friendly Society	£ 32,767,000
8th	MDDUS	£ 29,416,000
9th	Healthshield Friendly Society	£ 25,340,421
10th	The Oddfellows	£ 24,052,000

AFM members: largest 5 by number of employees 2021

1st	Benenden Health	324
2nd	Scottish Friendly Assurance	228
3rd	MDDUS	173
4th	Healthshield Friendly Society	162
5th	UIA (Insurance) Ltd	127