CLAIMS SETTLED AT SUPER SPEED

dg mutual, an income protection specialist for selfemployed professionals, has paid out 99% of claims for the fifth year running while settling claims faster than ever before.

It is the fifth year the Birmingham-based mutual society has paid out 99% of income protection claims, which is one of the highest pay-out rates in the industry. The speed of payments has improved with 67% of claims paid out within one week and 95% settled within two weeks; a 5% improvement on the previous year.

As 2012 continued to see tough economic times with the high cost of living, it has never been more vital for self-employed professionals to have income protection insurance to help stay afloat in times of illness.

The 2012 figures show that each new claim:

- Averaged 15 days' absence, proving it's not just long term conditions that can be covered
- The average age of a claimant was 46
- Seven percent of dg mutual members made a new claim in the year.

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HONE YOUR IMPLANT SKILLS IN HORNCHURCH

The Basic Implant Surgery and Prosthetic Modular Implant Programme is suitable for both experienced and recently qualified dentists. Now in its fifth year, the course is presented by Specialist Oral Surgeons, Dr Sanjay Chopra and Dr Philip Hayter, at their referral centre in Hornchurch, Essex.

The course, which runs for eight days over seven months commencing 16 April 2013, provides a complete introduction to dental implant treatment, from identifying suitable cases to immediate placement and loading. The



content is delivered using a combination of live surgery, lectures and hands-on training.

The course follows the recommendations in the GDC/ FGDP document Training standards for implant dentistry to help delegates carry out 'Level 1 - straightforward cases'. Delegates have the opportunity to place implants for their own patients, under the tutor's supervision, at additional sessions. Attendees benefit from the added dimension of an anatomy study day with Professor Vishy Mahadevan at the Royal College of Surgeons.

Further details can be found in the DENTSPLY Implants education programme online at www.courses4implants.com.

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