

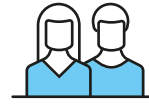
Our claims statistics 2021

There when you need us

Supporting our customers and their families during life's most difficult moments is the real story behind our business. We've further improved our claims process and put more support in place.

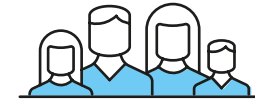
To find out more, read our full claims report [here](#).

Helping your clients through 2021



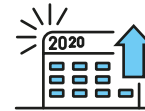
16,890

customers helped



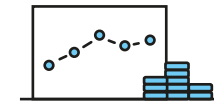
Over £797 million

in claims were paid out to support individuals and their families



£33.9 million

more than we paid in 2020



Over £3.5 billion

paid out in total over the last 5 years

Our Covid-19 related claims statistics



1,579

claims paid to support our customers and their families



Over £73 million

of valid Life Insurance* claims were paid out, where Covid-19 was an attributing factor



8 years

Average length of policy at claim



£46,769

Average payout



**35% Female
65% Male**

Gender split



31 years

Youngest claimant



67 years

Average claimant age



97 years

Eldest claimant



	Life Insurance*	Terminal Illness Cover	Critical Illness Cover	Children's Critical Illness Cover	Income Protection
Total number of people helped	12,405	944	2,890	144	417 (new and continued claims)
Claims paid	98%	96%	93%	99%	81% (new and continued claims)
Total paid	£478,650,984	£104,049,084	£209,446,943	£2,734,193	£3,059,074 (new and continued claims)
Average payout	£38,585	£110,221	£72,473	£18,987	£1,067 per month
Average length of policy at claim	8 years	9 years	8 years	4 years	2 years
Youngest claimant	23 years	27 years	24 years	1 day	22 years
Eldest claimant	107 years	79 years	68 years	21 years	69 years
Average claimant age	68 years	56 years	48 years	8 years	40 years
Gender split	40% Female 60% Male	41% Female 59% Male	52% Female 48% Male	51% Female 49% Male	57% Female 43% Male
Top 3 claims	32% Cancer 19.6% Heart related 12.7% Covid-19	93.4% Cancer 3.1% Neurological 0.6% Chronic Lung Disease 0.6% Liver Related	65.8% Cancer 13.4% Heart related 7.7% Stroke	54.2% Cancer 11.1% Benign tumour 6.9% Stroke	37% Musculoskeletal 12.5% Cancer 9.8% Covid-19

*Life & Over 50's life insurance *New claims admitted in 2021 and those already being paid before Jan 2021 that continued to be paid. Figures based on finalised claims 1/1/21 – 31/12/21 inclusive. Any fraudulent claims have been removed from the data.