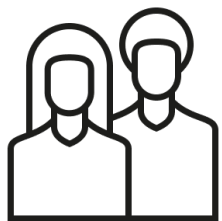


# 2025 Claims

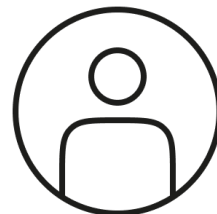
Supporting our customers and their families during life's most difficult moments is the real story behind our business.



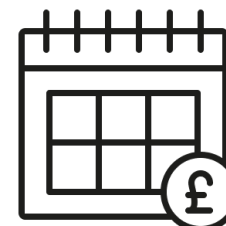
**20,621**  
claims paid



**£992m**  
paid out



**56**  
claims paid daily



**£2.7m**  
paid out daily



**£4.6bn**  
paid out over  
past 5 years

# Claims statistics by product



	Life Insurance*	Terminal Illness Cover	Critical Illness Cover	Children's Critical Illness Cover	Income Protection†
Number of claims paid	<b>13,950</b>	<b>1,283</b>	<b>4,051</b>	<b>245</b>	<b>814</b> (new and continued claims)
Claims paid	<b>97.5%</b>	<b>94.8%</b>	<b>92.9%</b>	<b>95.3%</b>	<b>85%</b> (new and continued claims)
Total paid	<b>£527m</b>	<b>£161m</b>	<b>£291m</b>	<b>£4.7m</b>	<b>£9.2m</b> (new and continued claims)
Average payout	<b>£37,788</b>	<b>£125,641</b>	<b>£71,755</b>	<b>£19,252</b>	<b>£779 per month</b>
Maximum payout	<b>£5m</b>	<b>£1.5m</b>	<b>£1.2m</b>	<b>£40,000</b>	<b>£8,000 per month</b>
Length of policy at claim	<b>1 days</b> Shortest <b>12 years</b> Average <b>92 years</b> Longest	<b>91 days</b> Shortest <b>10 years</b> Average <b>27 years</b> Longest	<b>5 days</b> Shortest <b>9 years</b> Average <b>27 years</b> Longest	<b>1 days</b> Shortest <b>5 years</b> Average <b>21 years</b> Longest	<b>2 days</b> Shortest ** <b>3 years</b> Average <b>24 years</b> Longest
Age at point of claim	<b>23 years</b> Youngest <b>71 years</b> Average <b>100 years</b> Eldest	<b>27 years</b> Youngest <b>57 years</b> Average <b>85 years</b> Eldest	<b>19 years</b> Youngest <b>49 years</b> Average <b>69 years</b> Eldest	<b>0 days</b> Youngest <b>9 years</b> Average <b>21 years</b> Eldest	<b>21 years</b> Youngest <b>42 years</b> Average <b>66 years</b> Eldest
Top 3 claims	<b>32.1%</b> Cancer <b>19.7%</b> Heart related <b>7.4%</b> Neurological	<b>93.4%</b> Cancer <b>3.8%</b> Neurological <b>1.1%</b> Respiratory	<b>64.5%</b> Cancer <b>12.3%</b> Heart related <b>9.2%</b> Neurological	<b>49%</b> Cancer <b>26.1%</b> Child funeral benefit <b>12.2%</b> Neurological	<b>38.3%</b> Musculoskeletal <b>13.9%</b> Cancer <b>11.8%</b> Anxiety/Depression

Claims paid figures have been rounded to the nearest decimal place. \*Life & Over 50's life insurance †New claims admitted in 2025 and those already being paid before Jan 2025 that continued to be paid. Figures based on finalised claims 01/01/25 - 31/12/25 inclusive. Any fraudulent claims have been removed from the data. \*\* Excludes defer period

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