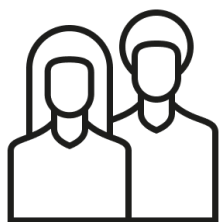


2025 Claims

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



20,621

claims paid



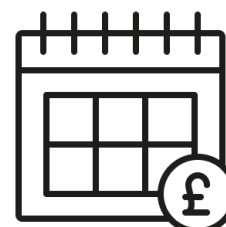
£992m

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