

THERE WHEN YOU NEED US.

At Legal & General we're passionate about giving people the support when they're at their most vulnerable. We're immensely proud of our claims payments, here's why...

£2.6 BILLION  Over **12,000** of our customers received claims payments on their life, critical illness, terminal illness and income protection policies in 2016.

That's the amount we've paid out in life, critical illness and terminal illness claims over the past 5 years.

In fact we paid out over **£606 MILLION**  in individual protection claims to our customers in 2016.

That's **£64 MILLION** more than in 2015.



LIFE CLAIMS PAID IN 2016	CRITICAL ILLNESS CLAIMS PAID IN 2016 (excluding Children's Critical Illness)	CHILDREN'S CRITICAL ILLNESS CLAIMS PAID IN 2016	TERMINAL ILLNESS CLAIMS PAID IN 2016	INCOME PROTECTION CLAIMS PAID IN 2016				
<p>8,019 = £316.5 MILLION paid to our customers and their families with £39,000 being the average payout.</p> <p>98.6% of claims paid out.</p> <p>£1.1 MILLION is the largest claim paid out in 2016.</p> <p>64 is the average age of our claimants.</p> <p>FASTER PAYOUTS to families for death claims before probate is granted.</p> <p>TOP 5 CONDITIONS CLAIMED AND PAID.</p> <ol style="list-style-type: none"> 1 Cancer – 40.6% 2 Cardiovascular – 16.4% 3 Respiratory Disease – 7.8% 4 Infectious/Viral Disease – 4.5% 5 Stroke – 4% 	<p>2,788 = £181 MILLION paid out to our customers and their families with £64,925 being the average payout.</p> <p>92.56% of claims paid out.</p> <p>£804,342 was our largest payout in 2016.</p> <p>47 is the average age of our claimants.</p> <p>TOP 5 CONDITIONS CLAIMED AND PAID.</p> <ol style="list-style-type: none"> 1 Cancer – 63.4% 2 Heart Attack – 10.2% 3 Stroke – 6.0% 4 Multiple Sclerosis – 5.2% 5 Total and permanent disability – 4.3% 	<p>97 = £1.8 MILLION paid to our customers and their families for Children's Critical Illness in 2016.</p> <p>94.2% of claims paid out.</p> <p>7 is the average age of our child claimants. Youngest age was 1 month old.</p> <p>TOP 5 CONDITIONS CLAIMED AND PAID.</p> <ol style="list-style-type: none"> 1 Cancer – 72.2% 2 Child Funeral Benefit – 7.2% 3 Benign Brain Tumour – 4.1% 4 Bacterial Meningitis – 3.1% 5 Major Organ Transplant – 2.1% <p>TOP 4 AGE GROUPS.</p> <table border="0"> <tr> <td>1 0–5 yrs – 37.1%</td> <td>3 10–14 yrs – 22.7%</td> </tr> <tr> <td>2 5–10 yrs – 24.7%</td> <td>4 15 and over – 15.5%</td> </tr> </table>	1 0–5 yrs – 37.1%	3 10–14 yrs – 22.7%	2 5–10 yrs – 24.7%	4 15 and over – 15.5%	<p>1,010 = £107 MILLION paid out to our customers and their families with £109,711 being the average payout.</p> <p>95.9% of claims paid out.</p> <p>£1.1 MILLION is the largest claim paid in 2016.</p> <p>54 is the average age of our claimants.</p> <p>TOP 5 CONDITIONS CLAIMED AND PAID.</p> <ol style="list-style-type: none"> 1 Cancer – 94.9% 2 Motor Neurone Disease – 2.5% 3 Respiratory Disorders – 1.0% 4 Cardiovascular – 0.5% 5 Neurological Disorders – 0.5% 	<p>420 = £1.2 MILLION paid to our customers and their families.</p> <p>94.4% of claims paid out.</p> <p>We often make rehabilitation payments for physiotherapy to help claimants return to work without deducting it from their claim.</p> <p>41 is the average age of our claimants.</p> <p>TOP 5 CONDITIONS CLAIMED AND PAID.</p> <ol style="list-style-type: none"> 1 Musculoskeletal – 28.1% 2 Mental Health – 20.7% 3 Cancer – 14.0% 4 Other – 9.8% 5 Neurological – 9.5%
1 0–5 yrs – 37.1%	3 10–14 yrs – 22.7%							
2 5–10 yrs – 24.7%	4 15 and over – 15.5%							

EASING YOUR CUSTOMER CLAIMS JOURNEY

"I would like to commend Legal & General for your brilliant approach to what has been the most traumatic period of our lives."

"Thank you so much for the speed, efficiency and ease which you dealt with my claim."

 Our average claims customer ease scores rated **96%** in 2016.

 Our claims handlers are trained for sensitivity, with all completing Samaritans "Conversations with vulnerable people" course.

We've over **70** specialist Samaritans-trained claims assessors.

10 specialist medical officers support our claims assessors.

FREE LIFE COVER provided at no extra charge between exchange and completion (or conclusion of missives) on our mortgage related plans.

SECOND MEDICAL OPINION for both adults and children. Add peace of mind by seeing an expert on a condition covered under the policy.

For more information please visit our adviser centre: www.legalandgeneral.com/advisercentre/protection



For adviser use only