

# Our 2019 claims statistics

## The big numbers



We've paid out over  
**£731 million**  
to support individuals  
and their families



An extra  
**£93 million**  
more than 2018



And over 5 years that's  
**£2.9 billion**



### Life Insurance (combined with over 50s)

**10,721**

Total number of  
people helped

**97%**

Claims paid

**£392,470,640**

Total paid

**£36,608**

Average payout

**21 / 103**

Min / max age

#### Top 3 claims

- 37% Cancer
- 18% Heart related
- 5% Pneumonia/  
Bronchopneumonia



### Terminal Illness Cover

**1,066**

Total number of  
people helped

**95%**

Claims paid

**£111,835,184**

Total paid

**£104,911**

Average payout

**28 / 78**

Min / max age

#### Top 3 claims

- 94% Cancer
- 3% Motor Neurone  
Disease
- 1% Chronic Lung  
Disease



### Critical Illness Cover

**3,351**

Total number of  
people helped

**92%**

Claims paid

**£224,036,795**

Total paid

**£66,857**

Average payout

**21 / 78**

Min / max age

#### Top 3 claims

- 66% Cancer
- 12% Heart related
- 6% Stroke



### Children's Critical Illness Cover

**140**

Total number of  
people helped

**96%**

Claims paid

**£2,125,519**

Total paid

**£15,182**

Average payout

**Under 1 / 20**

Min / max age

#### Top 3 claims

- 63% Cancer
- 14% Child Funeral Benefit
- 2% Blindness
- 2% Stroke



### Income Protection

**New and continued  
claims\*:**

**483**

Total number of  
people helped

**93%**

Claims paid

**New claims  
admitted in 2019:**

**155**

Total number of  
people helped

**82%**

Claims paid

**£607**

Average monthly  
payout

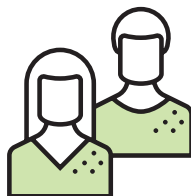
**22 / 65**

Min / max age

#### Top 3 claims

- 33% Musculoskeletal
- 17% Cancer
- 12% Mental Health

\*New claims admitted in  
2019 and those already being  
paid before Jan 2019 that  
continued to be paid.



**For more information please  
speak to your account manager**

# More than just numbers

Our claims statistics aren't just numbers – they're real people that we've helped in their time of need.

We're committed to making sure our claims process supports customers and their families through tough times. In fact, we've signed up to **The Protection Distributors Group Claims Charter** – it ensures we deliver the highest standards to our customers throughout their claims process.

So, when we say our customers are more than just numbers, we really mean it.



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## How we're going further for our customers



### Improved efficiency

To improve efficiency for claimants we support digital documentation, unless paperwork is preferred at the claimants' request.



### Personal claim handler

Claimants have a named point of contact, providing regular updates as agreed.



### Trained claims assessors

We have over 60 trained claim assessors who handle each claim with compassion and understanding.



### Rehabilitation Support Service

For valid Income Protection Benefit claims we do more than just pay claimants a monthly benefit, we also offer a specialist rehabilitation team to support and help them get back to work.



### Dedicated customer experience team

Working across all areas of our Insurance Division, they ensure that customer feedback is acted upon and improvements are made.



### Simpler claim journeys

With Term bereavement claims we gather as much information from the customers upfront, making the whole experience quicker and easier.