

Our claims statistics 2023

There when you need us

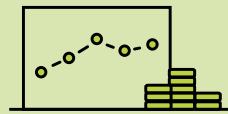
Supporting our customers and their families during life's most difficult moments is the real story behind our business. We've further improved our claims process and put more support in place.



18,696
claims paid



Over **£921m**
paid out to support individuals
and their families



Over **£4bn**
paid out in total
over the last 5 years



51
claims paid daily



Over **£2.5m**
paid daily

Our claims statistics by product



	Life Insurance*	Terminal Illness Cover	Critical Illness Cover	Children's Critical Illness Cover	Income Protection†
Number of claims paid	13,007	1,149	3,597	195	389 (new and continued claims)
Claims paid	97%	92%	93%	97%	80% (new and continued claims)
Total paid	£519m	£139m	£255m	£3.75m	£3.6m (new and continued claims)
Average payout	£39,916	£121,621	£70,978	£19,234	£669 per month
Maximum payout	£3,000,000	£1,400,000	£750,000	£33,579	£14,615 per month
Length of policy at claim	1 days Shortest 10 years Average 95 years Longest	57 days Shortest 9 years Average 23 years Longest	13 days Shortest 9 years Average 24 years Longest	162 days Shortest 4 years Average 19 years Longest	8 days Shortest 2 years Average 33 years Longest
Age at point of claim	22 years Youngest 70 years Average 101 years Eldest	26 years Youngest 56 years Average 80 years Eldest	22 years Youngest 48 years Average 69 years Eldest	4 days Youngest 8 years Average 21 years Eldest	19 years Youngest 41 years Average 62 years Eldest
Top 3 claims	32.6% Cancer 21.7% Heart related 5.9% Neurological	92.9% Cancer 2.8% Neurological 0.8% Respiratory	66.2% Cancer 12.2% Heart related 6.5% Stroke	54.4% Cancer 7.7% Child funeral benefit 5.6% Benign tumour	43.2% Musculoskeletal 17.5% Cancer 5.4% Mental Health

Claims paid figures have been rounded to the nearest decimal place. *Life & Over 50's life insurance †New claims admitted in 2023 and those already being paid before Jan 2023 that continued to be paid. Figures based on finalised claims 1/1/23 - 31/12/23 inclusive. Any fraudulent claims have been removed from the data.