

Our claims statistics 2024



There when you need us

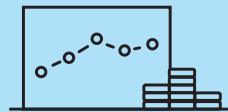
Supporting our customers and their families during life's most difficult moments is the real story behind our business. We've further improved our claims process and put more support in place.



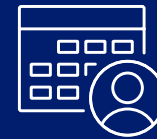
20,903
claims paid



Over **£1bn**
paid out to support
individuals
and their families



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



57
claims paid daily



Over **£2.9m**
paid daily

Claims statistics by product



	Life Insurance*	Terminal Illness Cover	Critical Illness Cover	Children's Critical Illness Cover	Income Protection†
Number of claims paid	14,067	1,309	4,202	200	797 (new and continued claims)
Claims paid	97%	93%	93%	97%	84% (new and continued claims)
Total paid	£583m	£162m	£303m	£3.8m	£7.9m (new and continued claims)
Average payout	£41,457	£124,025	£72,194	£18,912	£730 per month
Maximum payout	£5,000,000	£1,056,873	£1,198,178	£40,000	£11,666 per month
Length of policy at claim	13 days Shortest 12 years Average 74 years Longest	70 days Shortest 10 years Average 23 years Longest	5 days Shortest 9 years Average 26 years Longest	24 days Shortest 4 years Average 20 years Longest	3 days Shortest 2 years Average 34 years Longest
Age at point of claim	20 years Youngest 70 years Average 101 years Eldest	29 years Youngest 57 years Average 82 years Eldest	22 years Youngest 49 years Average 69 years Eldest	0 days Youngest 8 years Average 21 years Eldest	21 years Youngest 41 years Average 64 years Eldest
Top 3 claims	32.8% Cancer 20.7% Heart related 6.1% Neurological	92.4% Cancer 3.7% Neurological 1% Respiratory	63.4% Cancer 12.8% Heart related 7.4% Stroke	46.5% Cancer 13.5% Child funeral benefit 7.0% Diabetes	38.8% Musculoskeletal 14.1% Cancer 7.9% Anxiety/Depression

Claims paid figures have been rounded to the nearest decimal place. *Life & Over 50's life insurance †New claims admitted in 2024 and those already being paid before Jan 2024 that continued to be paid. Figures based on finalised claims 1/1/24 - 31/12/24 inclusive. Any fraudulent claims have been removed from the data.

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