



Our claims statistics 2022

There when you need us





There for you when you need us most

2022 came with what felt like a lot of uncertainty, three Prime Ministers, unstable markets, rising living costs, inflation hitting a 40-year high and the lingering aftereffects of the COVID-19 pandemic on not only our home life and work life but also on the NHS. Arguably one, more or all these events have affected everyone to some degree.

Throughout the uncertainty, the importance of protection has remained strong as has our commitment to supporting you in providing good customer outcomes for your clients, with health and wellbeing support coming to the fore.

Last year we paid out over £883 million to support 17,768 customers and their families. In addition to the monetary support, our wellbeing service saw a further year-on-year increase in usage.

Our Project Smile initiative supported children going through a difficult diagnosis. For every claim relating to a child's illness paid, we send a gift to the child, to help bring a smile to their face. Gifts are chosen based on what the child likes and can be anything from Peppa Pig to a voucher for the teens.

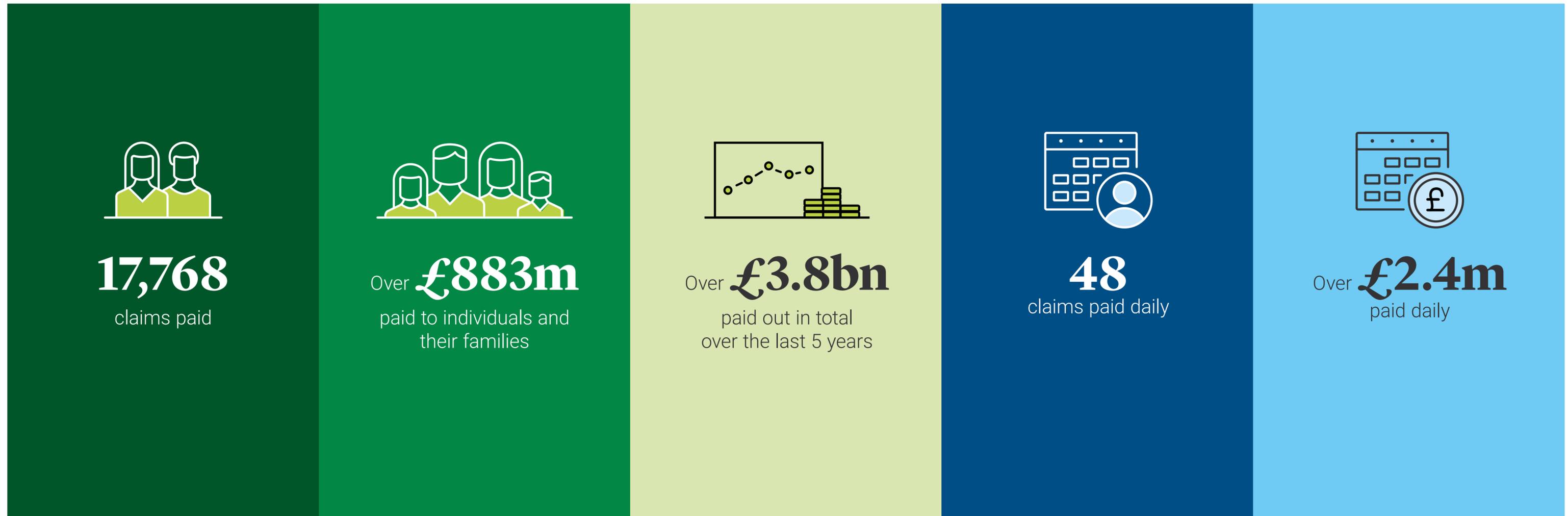
In 2022, we sent 87 gifts to children aged from under 1 year up to 19 years old. We recognise that a child's illness affects the whole family, and Project Smile gives our claims assessors a unique opportunity to make a difference beyond just dealing with the critical illness claim.

Ali Crossley
**Managing Director for Distribution,
Legal & General Retail**



Helping your clients throughout 2022

These figures reflect our commitment to supporting your clients and their families; and to being there when they need us most.



Claims statistics by product

- Life
- Terminal illness cover
- Critical illness cover
- Children's critical illness cover
- Income protection

[See detailed statistics >](#)

Life (combined with Over 50s)



12,571
number of claims paid



£509m
total paid

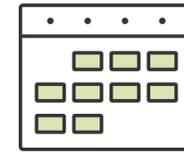


£40,526
average payout



Claimant age

youngest **23yrs**
average **69yrs**
oldest **103yrs**



Length of policy

shortest **5 days**
average **9 yrs**
longest **81 yrs**

Chris and his wife Kay had been working in the garden on a bright, sunny day when he became very ill very quickly, and sadly passed away. Their daughter, Ellie, was just 8 years old at the time. Legal & General's pay-out helped clear their mortgage, and enabled Kay to work part time so she could spend more time with Ellie.

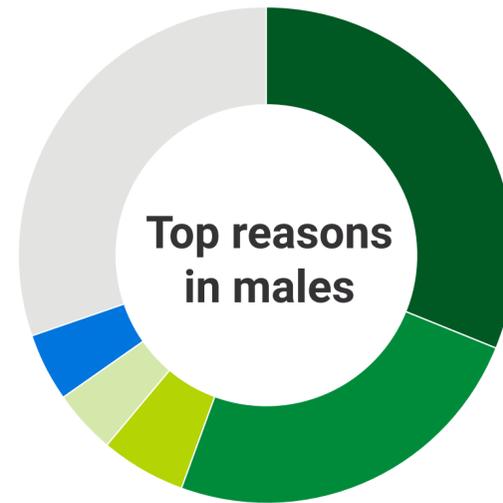
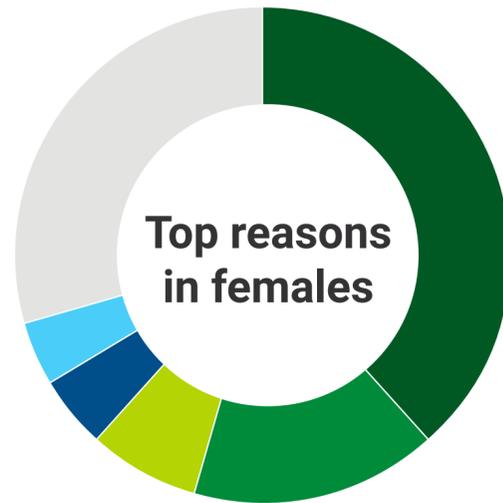
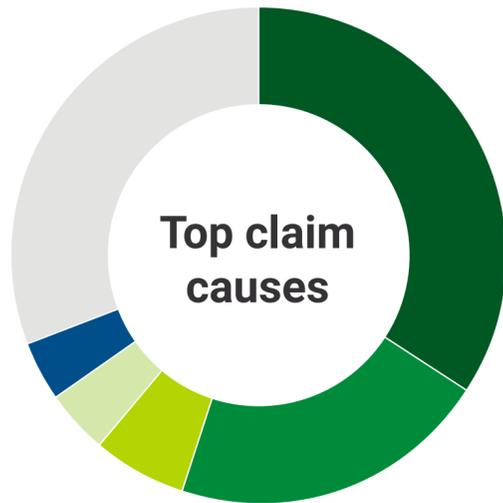


Legal & General Customer

Chris' story
Watch in full [here >](#)

Claims statistics by product

- Life**
- Terminal illness cover
- Critical illness cover
- Children's critical illness cover
- Income protection



Age	Number of accepted claims 2022
100-109	3
90-99	173
80-89	2,552
70-79	4,061
60-69	2,703
50-59	2,083
40-49	757
30-39	203
20-29	36

Policy Age	Volume accepted in 2022
Over 30 years	326
25 - 30 years	7
20 - 25 years	217
15 - 20 years	1,192
10 - 15 years	2,815
5 - 10 years	5,071
3 - 5 years	1,752
2 - 3 years	451
1 - 2 years	451
6 month - 1 year	173
under 6 months	116

Claims statistics by product

- Life
- Terminal illness cover**
- Critical illness cover
- Children's critical illness cover
- Income protection

[See detailed statistics >](#)

Terminal illness cover



1,116
number of claims paid



£141m
total paid



£126,996
average payout

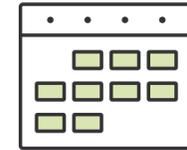


Claimant age

youngest **27yrs**

average **56yrs**

oldest **80yrs**



Length of policy

shortest **93 days**

average **9yrs**

longest **23yrs**

Pete's story

Watch in full [here >](#)

“I felt like the colour had drained from the world,” is how Pete, 39, described getting his diagnosis in 2018 of a rare form of lung cancer. He and his wife Bethan, who live with their children Ella and Charlie, had purchased their policy just 4 years earlier. Their pay-out had been a huge help, enabling access to different treatments, and affording time off work to focus on the family.

In April 2023, Pete sadly passed away.



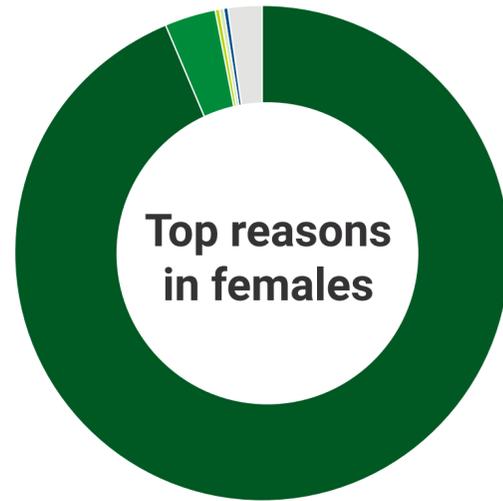
Legal & General Customer

Claims statistics by product

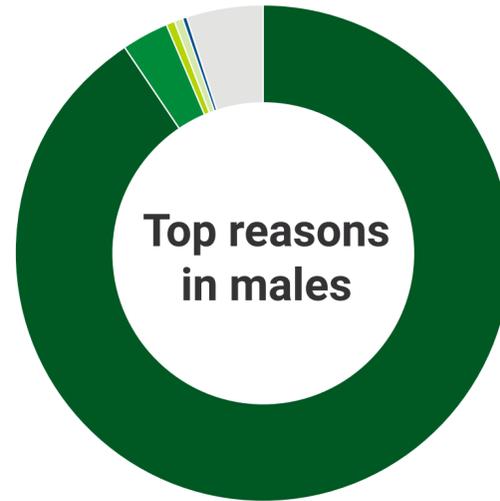
- Life
- Terminal illness cover**
- Critical illness cover
- Children's critical illness cover
- Income protection



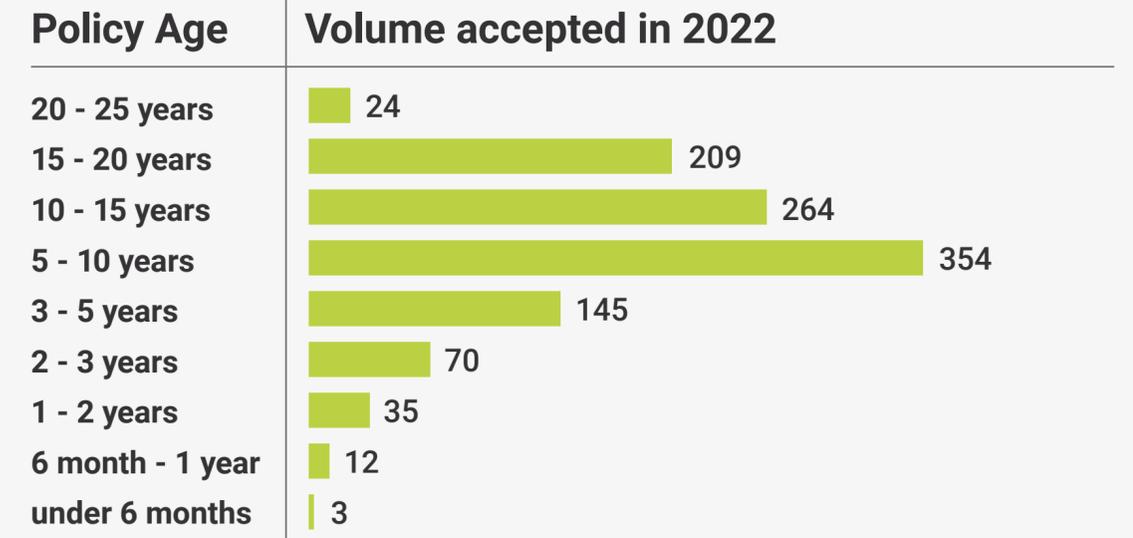
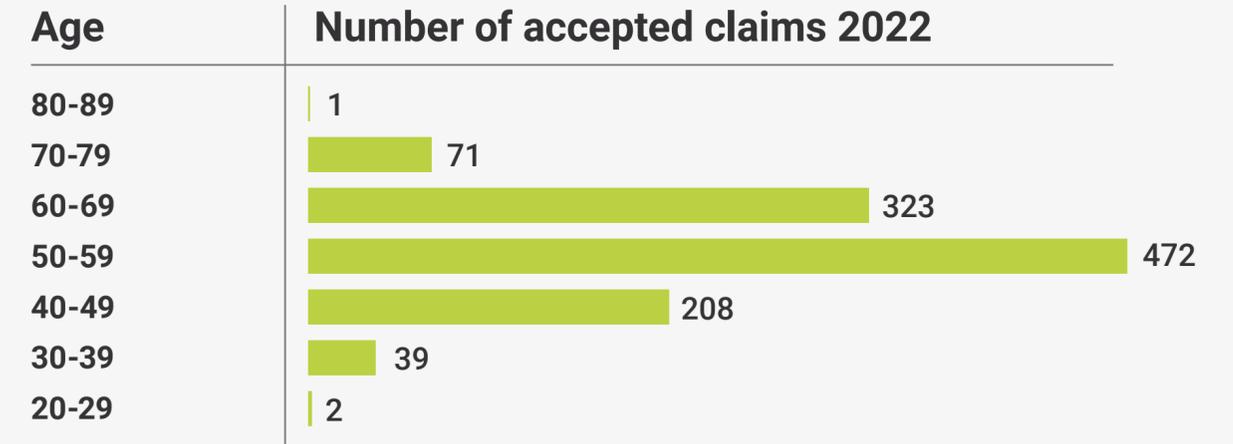
- 91.9% Cancer
- 3.1% Neurological
- 0.5% Respiratory
- 0.4% Chronic Lung Disease
- 0.2% Alzheimer's Disease
- 3.9% Other



- 93.6% Cancer
- 3.2% Neurological
- 0.5% Respiratory
- 0.2% Chronic Lung Disease
- 0.2% Alzheimer's Disease
- 2.3% Other



- 90.8% Cancer
- 3.1% Neurological
- 0.6% Respiratory
- 0.6% Chronic Lung Disease
- 0.1% Alzheimer's Disease
- 4.8% Other



Claims statistics by product

- Life
- Terminal illness cover
- Critical illness cover**
- Children's critical illness cover
- Income protection

[See detailed statistics >](#)

Critical illness cover



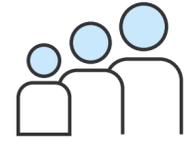
3,236
number of claims paid



£224m
total paid

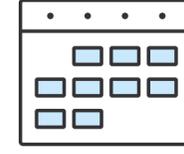


£69,421
average payout



Claimant age

youngest **23yrs**
average **48yrs**
oldest **68yrs**



Length of policy

shortest **23 days**
average **9yrs**
longest **24yrs**

Although Dave had been paying his critical illness policy premiums for 19 years he'd always thought, like many of us, that illness happens to other people. When the news came of his prostate cancer diagnosis, he found life very difficult – but the support from his wife Carol and daughter Katie-Ann helped him to keep going, while his pay out afforded him the financial freedom to focus on recovery.

Dave's story
[Watch in full here >](#)



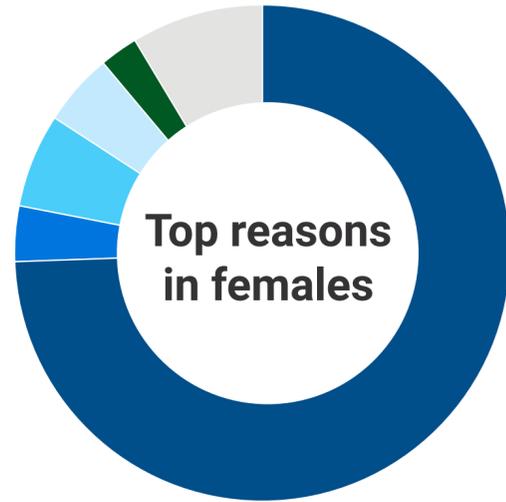
Legal & General Customer

Claims statistics by product

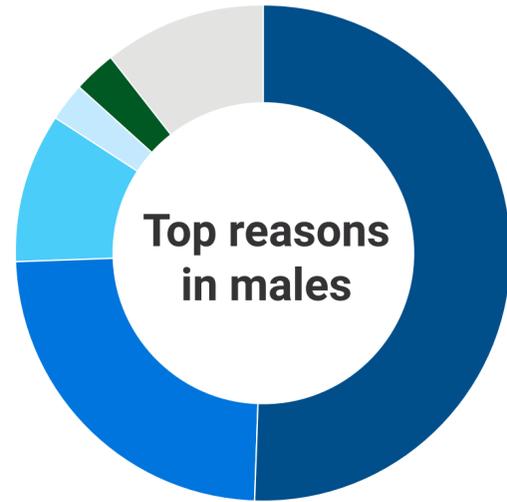
- Life
- Terminal illness cover
- Critical illness cover**
- Children's critical illness cover
- Income protection



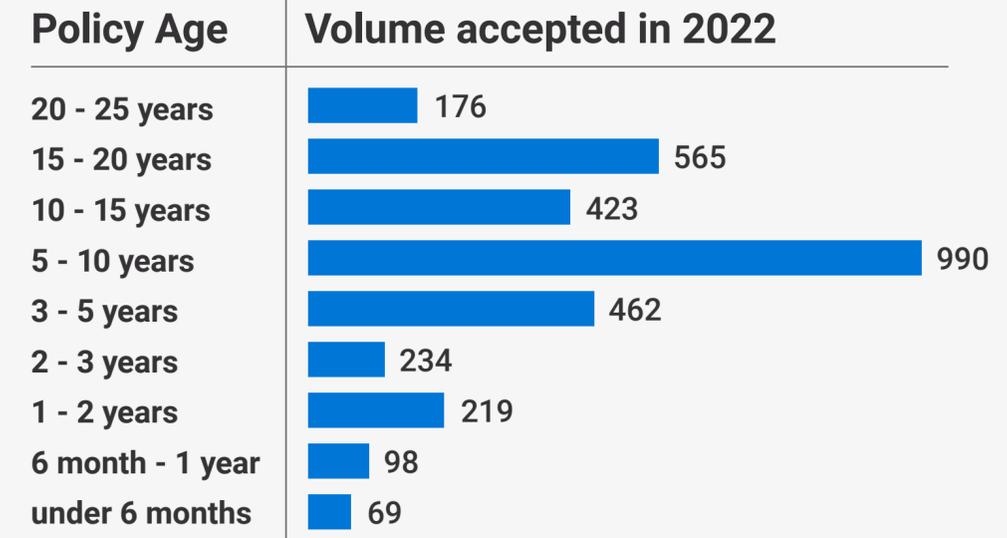
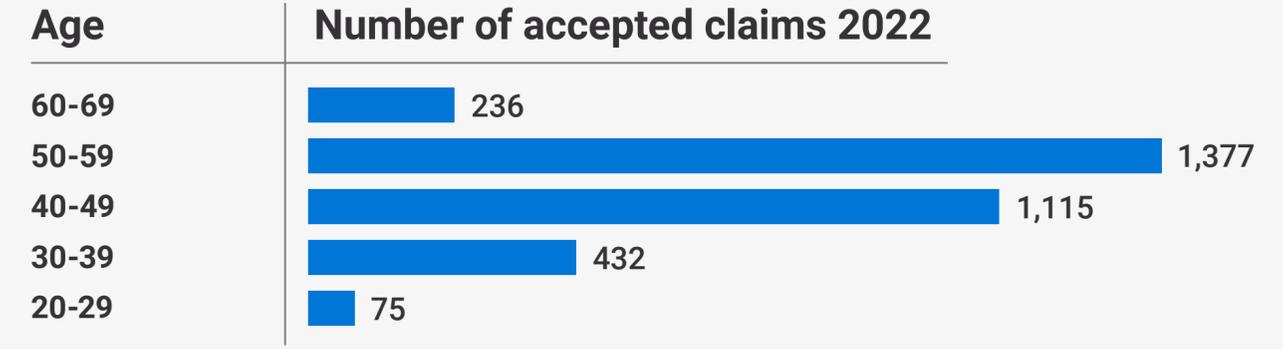
- 63.8% Cancer
- 12.7% Heart related
- 7.8% Stroke
- 3.9% Multiple Sclerosis
- 2.2% Benign Tumour
- 9.6% Other



- 74.5% Cancer
- 6.1% Stroke
- 4.9% Multiple Sclerosis
- 3.6% Heart related
- 2.5% Benign Tumour
- 8.4% Other



- 50.6% Cancer
- 23.9% Heart related
- 9.8% Stroke
- 2.6% Multiple Sclerosis
- 2.6% Parkinson's Disease (before age 65)
- 10.5% Other



Claims statistics by product

- Life
- Terminal illness cover
- Critical illness cover
- Children's critical illness cover**
- Income protection

[See detailed statistics >](#)

Children's critical illness



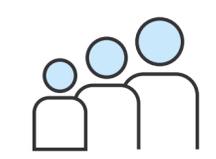
232
number of claims paid



£4m
total paid

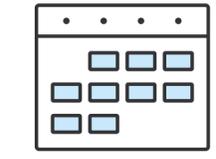


£20,236
average payout



Claimant age

youngest **0 days**
average **8yrs**
oldest **21yrs**



Length of policy

shortest **12 days**
average **4yrs**
longest **20yrs**



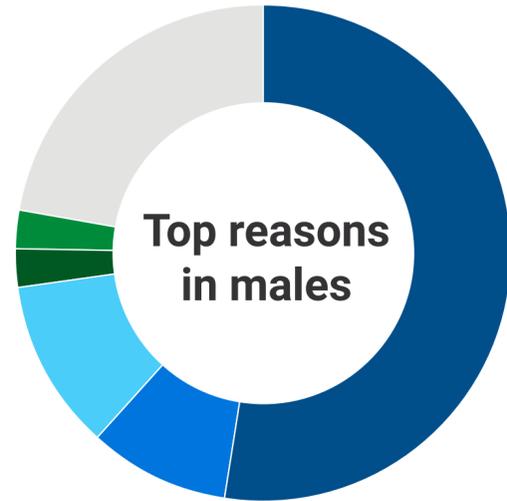
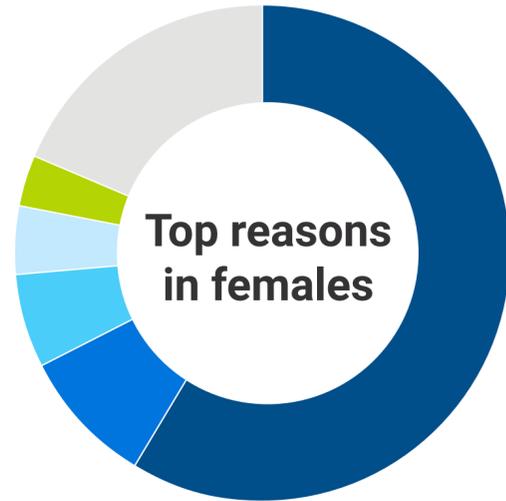
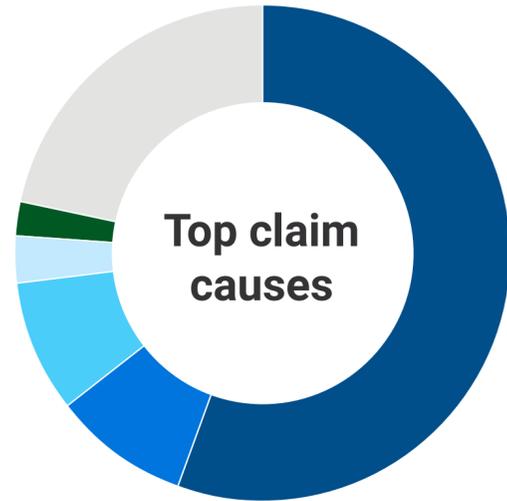
Nathan's story
[Watch in full here >](#)

When Siobhan and Lee received the unthinkable news of their 2-year-old son Nathan's leukaemia diagnosis, being able to claim on their children's critical illness policy was a weight off their shoulders. The financial support helped with a career break for Siobhan, through to funding accommodation close to the hospital where Nathan received his year-long treatment.

[Find out about Legal & General's **Project Smile** >](#)

Claims statistics by product

- Life
- Terminal illness cover
- Critical illness cover
- Children's critical illness cover**
- Income protection



Percentage	Reason	Percentage	Reason	Percentage	Reason
55.6%	Cancer	58.8%	Cancer	52.5%	Cancer
9.1%	Benign Tumour	8.8%	Benign Tumour	11%	Child Funeral Benefit
8.6%	Child Funeral Benefit	6.1%	Child Funeral Benefit	9.3%	Benign Tumour
3.0%	Major Organ Transplant	4.4%	Major Organ Transplant	2.5%	Stroke
2.2%	Stroke	3.5%	Heart Related	2.5%	Diabetes
21.5%	Other	18.4%	Other	22.2%	Other

Policy Age	Volume accepted in 2022
20 - 25 years	1
15 - 20 years	1
10 - 15 years	16
5 - 10 years	63
3 - 5 years	48
2 - 3 years	39
1 - 2 years	35
6 month - 1 year	17
under 6 months	12



Project Smile

[< Back](#)

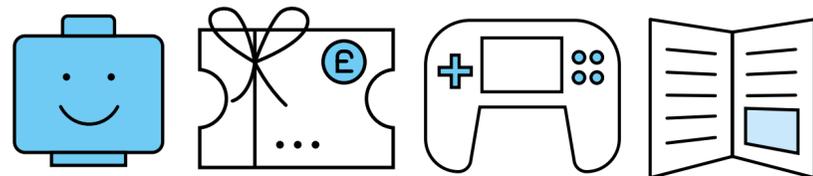
Something to smile about

Project Smile supports children going through a difficult diagnosis, and aims to help make a difference to the whole family.

A critical illness can affect anyone at any age and can turn families' lives upside down, especially if it's involving a child. We not only offer children's critical illness cover to support families, but we want to let the child know we're thinking about them during an incredibly difficult time.

Our claims assessors speak to the child's parents or guardians to find out what sort of gift they'd love, from a voucher to their choice of Lego or a Peppa Pig toy – the most popular choice for younger children.

Gift vouchers are also tailored to the children and young adults – one teenager enjoyed going out for meals, so we sent him a Nando's voucher, while another who was into fitness received a Nike voucher for a pair of trainers. All gifts to be gift wrapped with a personal message from the claims handler and are sent directly to the family's home address.



“Everybody who dealt with my claim at Legal & General were very supportive. My daughter received a gift from the team. Very thoughtful & helpful through a struggling time”



Claims statistics by product

- Life
- Terminal illness cover
- Critical illness cover
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- Income protection**

[See detailed statistics >](#)

Income protection



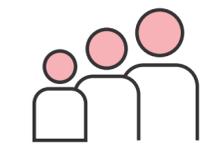
566
number of claims paid



£3m
total paid

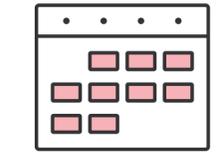


£743
average monthly payout



Claimant age

youngest **19yrs**
average **39yrs**
oldest **64yrs**



Length of policy

shortest **1 day**
average **2yrs**
longest **15yrs**

Evidence indicated that Idris's absence from work was as a result of mental health due to a dispute with his manager. He'd had some counselling through his employer, but his symptoms hadn't improved. He spoke to our Clinical Team, they worked with him to create a relapse prevention plan, reducing the likelihood of future absences. Thanks to our specialist teams, he had quick access to expert treatment and felt well enough to return to work.



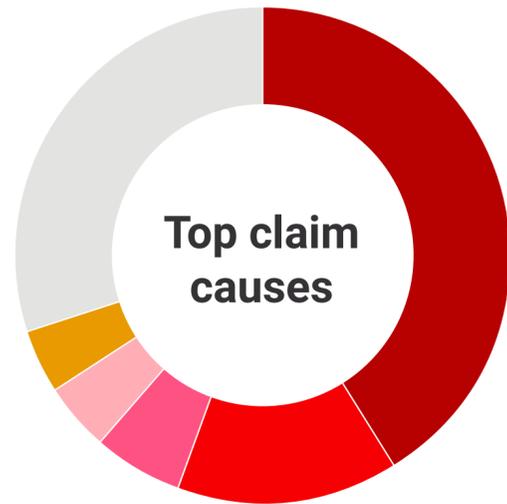
Legal & General Customer

Idris's story
[Find out more >](#)

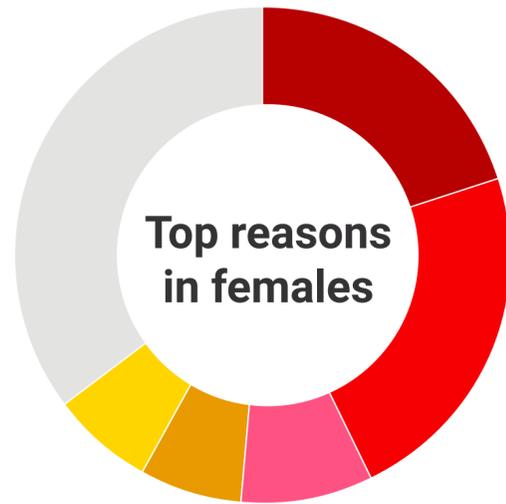
Some details have been changed to protect the customer's privacy.

Claims statistics by product

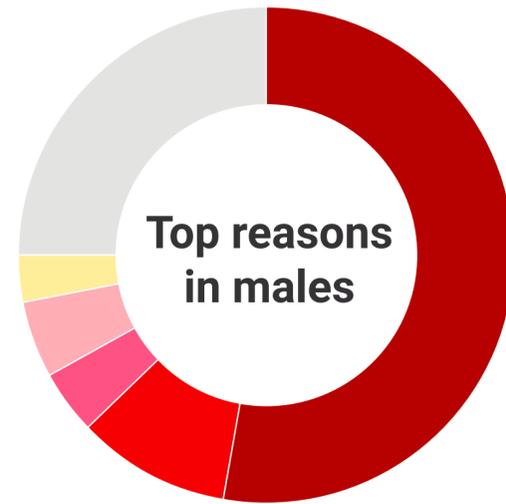
- Life
- Terminal illness cover
- Critical illness cover
- Children's critical illness cover
- Income protection**



- 41.2% Musculoskeletal
- 14.6% Cancer
- 5.8% Covid-19
- 4.4% Mental health
- 4.1% Anxiety/Depression
- 29.9% Other



- 22.9% Cancer
- 20% Musculoskeletal
- 8.6% Covid-19
- 6.7% Anxiety/Depression
- 6.7% Operation
- 35.1% Other



- 52.9% Musculoskeletal
- 10.1% Cancer
- 4.8% Mental health
- 4.2% Covid-19
- 3.2% Neurological
- 24.8% Other

Age	Number of accepted claims 2022
60-69	3
50-59	54
40-49	73
30-39	109
20-29	54
10-19	1

Policy Age	Volume accepted in 2022
15 - 20 years	1
10 - 15 years	5
5 - 10 years	26
3 - 5 years	43
2 - 3 years	34
1 - 2 years	60
6 month - 1 year	68
under 6 months	57



Recap of 2022



Helping your clients throughout 2022



Claims statistics by product



Wellbeing Support



Rehabilitation Support Service



Regional claims data



Misrepresentation: the reasons



Importance of Confirm Your Details



A claims process you can trust



Inclusive Capitalism



Wellbeing Support

Wellbeing Support gives your clients and their family access to experienced registered nurses for practical and emotional help. After their first call, they'll speak to the same nurse every time.

Provided by RedArc Assured Limited, Wellbeing Support can be used from day one of your client's policy.

They help with a huge range of situations, including (but not limited to):

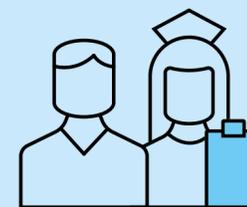
- chronic or serious physical illness
- recovery from injury or illness
- mental ill health
- bereavement.

Examples of support and help:

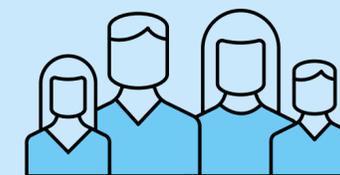
- practical and emotional support over the phone
- advice on navigating healthcare
- dietary and lifestyle guidance
- return-to-work coaching
- help to understand the diagnosis and all its implications
- a course of therapy, counselling or help at home.



Help is available from day 1 of policy



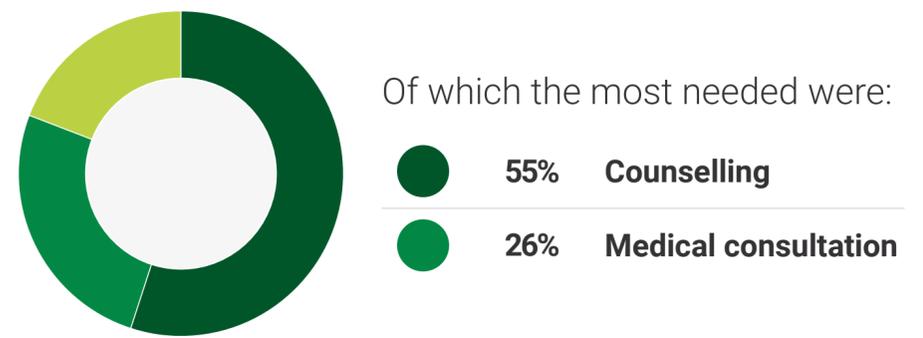
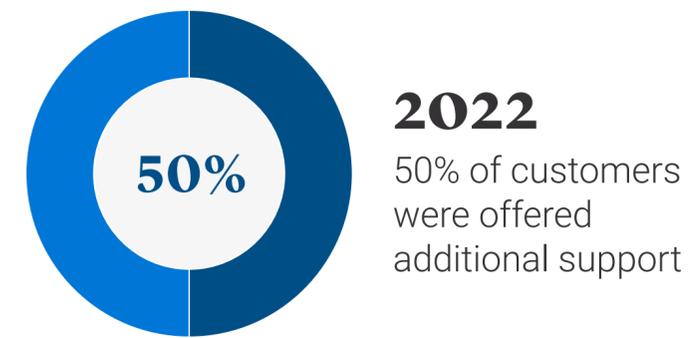
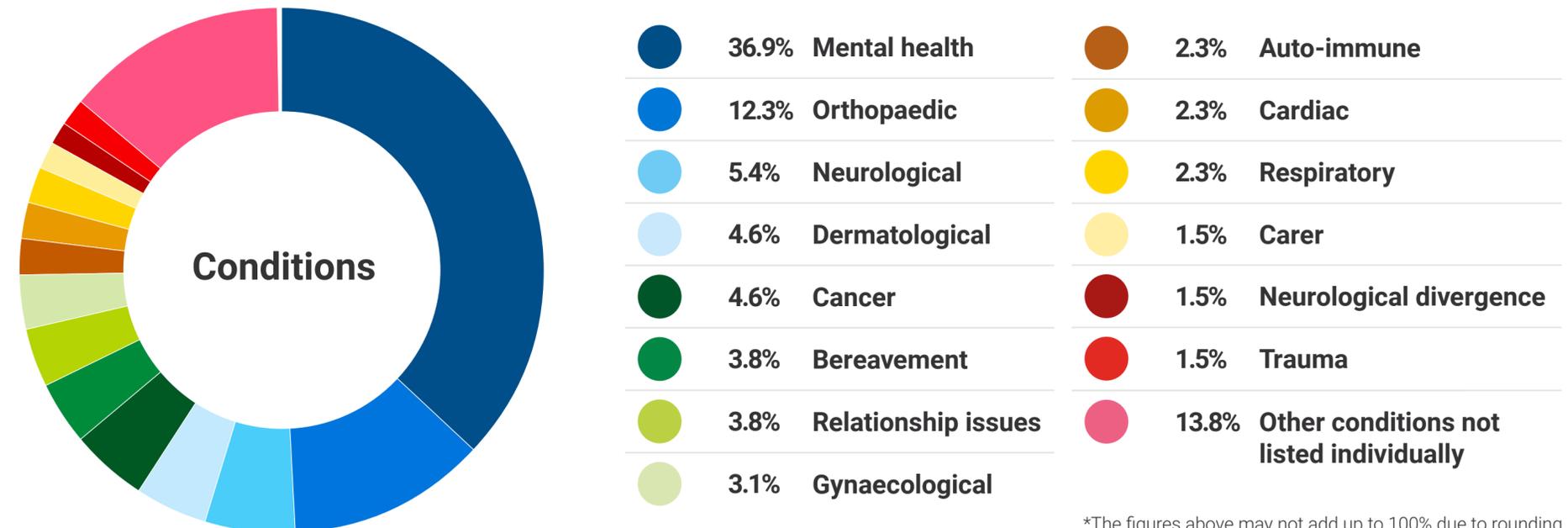
Access to experienced nurse included as standard



Available to clients and their immediate family

Wellbeing Support

Most commonly used support services in 2022



Making a difference

Emma's daughter had been struggling with anxiety for several months. She and her partner could see their daughter withdrawing into a darker place and "getting no joy from anything". They encouraged her to seek help on the NHS and it was confirmed that she was suffering from anxiety and help was needed. But the wait was several months.

She reached out to Legal & General through our policies and, within a couple of days, a member of the team contacted her and reassured that help was at hand. The nurse assessed that Emma would benefit from a combination of hypnotherapy and counselling and organised a course of hypno-counselling.

She said the change in her is unbelievable. After her last session she admitted she feels like such a different person. It scares her to think where she would be now if she was still waiting for help. RedArc addressed the root cause of her daughters problem in such an effective and empathetic way. As a family, they could not thank the service enough, it's made a huge difference.

Emma's story
Find out more >

Rehabilitation Support Service*

Our income protection goes further than a financial pay out. Our Rehabilitation Support Service can help your clients look after their health and wellbeing:

- prevent health issues becoming more serious through early intervention
- get back to work following an accident or illness, and
- retrain in a new profession if they're unable to return to their original occupation.

*Only available with income protection policies



Amy's story



Richard's story

Diagnosis

Amy was off work struggling with the after effects of previous cancer treatment. And as a new mum, she couldn't take medication for her pain.

Richard badly hurt his back at work and had to leave his job. His pain affected his quality of life and he became very depressed.

Rehabilitation

Our Clinical Team recommended Amy see her GP to discuss pain relief and anti-depressant medication. Our team kept in touch to monitor Amy's progress and offer advice.

He received advice and support from our Clinical Team to establish a routine and pain-management plan. Our team referred him for physiotherapy and cognitive behavioural therapy.

How it helped

Her personal, tailored support meant she found new ways to manage her pain. After three months she was able to pursue new career options.

A structured and phased rehabilitation meant he became physically and mentally ready to return to full time work within four weeks of his referrals.

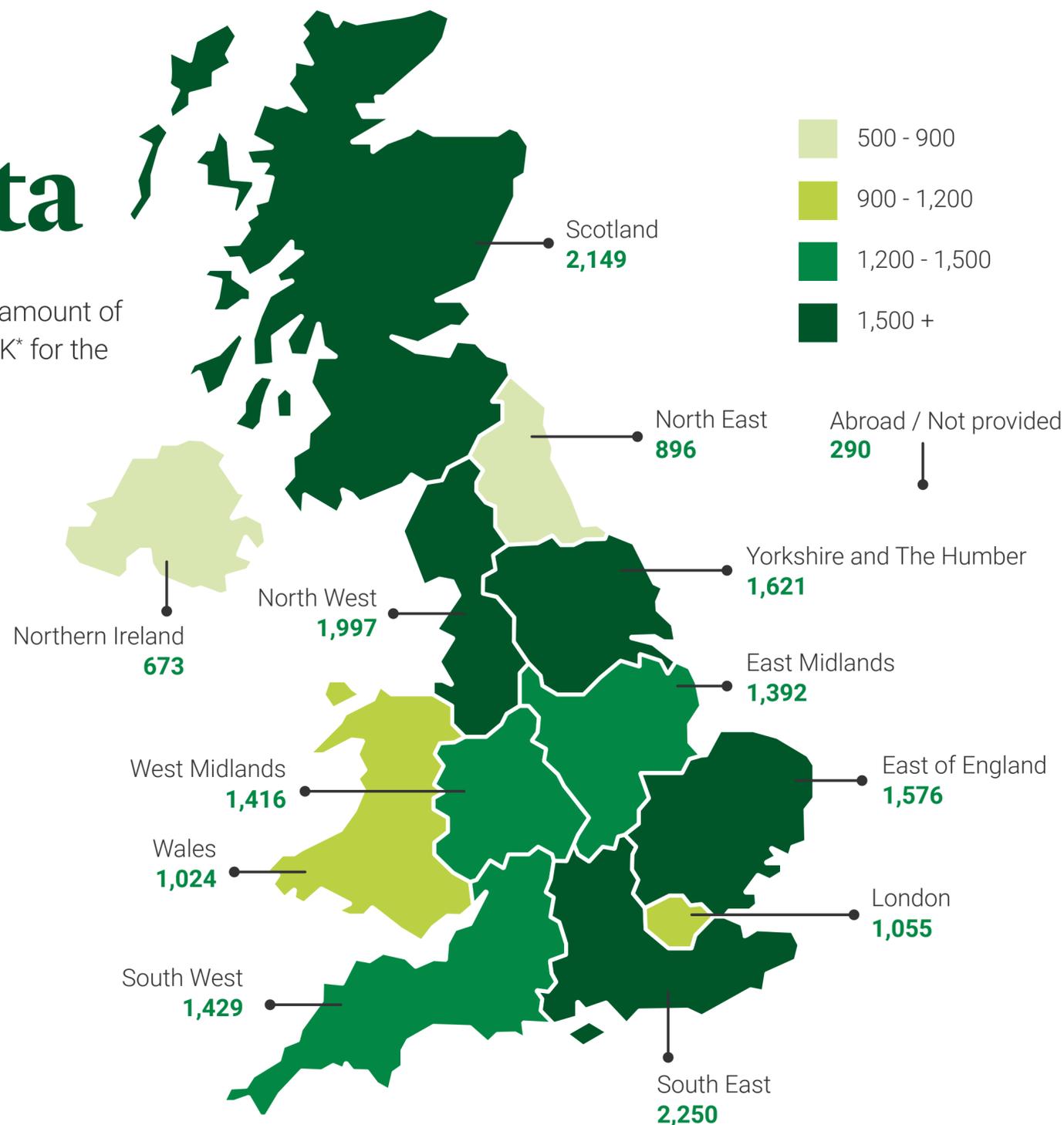
Some details have been changed to protect the customer's privacy.

[Find out more >](#)

Regional claims data

This map shows Legal & General's total amount of claims made within each region in the UK* for the following products:

- Life claims (combined with Over 50s life insurance)
- Terminal Illness Cover
- Critical Illness Cover
- Children's Critical Illness Cover
- Income Protection.



* It does not provide a true representation of total policies held in each region or a reflection of death or illness, but simply the total volume of protection claims recorded per region.



Heidi's second son Tate was just a baby when she learned she'd developed a rare and incurable form of breast cancer. When she and her husband had purchased life insurance years earlier, they hadn't realised the importance of critical illness cover. It means that today, the family has had to continue working and paying the mortgage during devastating circumstances.

Heidi's story
 Watch in full [here](#) >

Misrepresentation: the reasons

In 2022 we paid out over £883 million in protection claims. Of the small percentage not paid, over 8 in 10 were because of ‘deliberate or reckless misrepresentation’. Over 30% of misrepresentations were due to lifestyle factors that should have been in the customers knowledge, with the majority of these being linked to alcohol. In addition, nearly 40% of misrepresented claims occur in the first 2 years.

To help ensure all clients stand the best possible chance of having their claim paid, we’ve compiled common areas where clients make mistakes on the application, or things they forget to inform us about. You can help their chance of a successful claim should they need to make one, by reminding them to take extra care to provide the correct health and lifestyle information. If their circumstances change later on, that’s ok too – they just need to let you know; so that you can advise them what to do next.

Areas to focus on to get it right first time



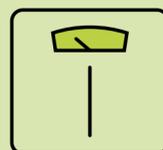
Alcohol

Details around alcohol is the most common cause of misrepresentation resulting in a claim not being paid, so your client needs to consider all parts of the alcohol questions carefully. For instance, many people who have received medical advice to reduce their alcohol consumption don’t tell us.



Smoking

It’s important your client doesn’t think this question refers to regular smoking only. They must disclose even the occasional cigarette, cigar or vape they have. If they have given up smoking, it’s also very important that they provide an accurate date of when they last smoked.



Weight

If your client is uncertain of their current weight, please ask them to weigh themselves and advise them to be as accurate as possible.



Pre-existing conditions

We need to know about any conditions your client has already been diagnosed with, and any treatment or related ongoing symptoms they have.



Symptoms not yet diagnosed

Remind your client to disclose any current symptoms, whether they’re undergoing any tests which have not yet been officially diagnosed, or if they are waiting to be seen by a specialist, to ensure they have the correct cover in place.

Importance of Confirm Your Details (CYD)

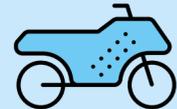
CYD can make a big difference to the success of a client's claim. That's why it's important to make sure your clients register with 'My Account' and confirm their details following their initial application. Encourage them to look out for the registration email to confirm all their information is accurate or to let us know if anything has changed. Accuracy at this stage is vital to provide you and your clients with peace of mind that the correct cover is in place.

Most frequent CYD amends within My Account



Medical Information

We need to know about changes to treatments, or new symptoms even if they're not yet diagnosed.



Leisure and work activities

For instance, these could be rock climbing, gliding or motorsports



Travel

Ask your clients to let us know past or future travel plans

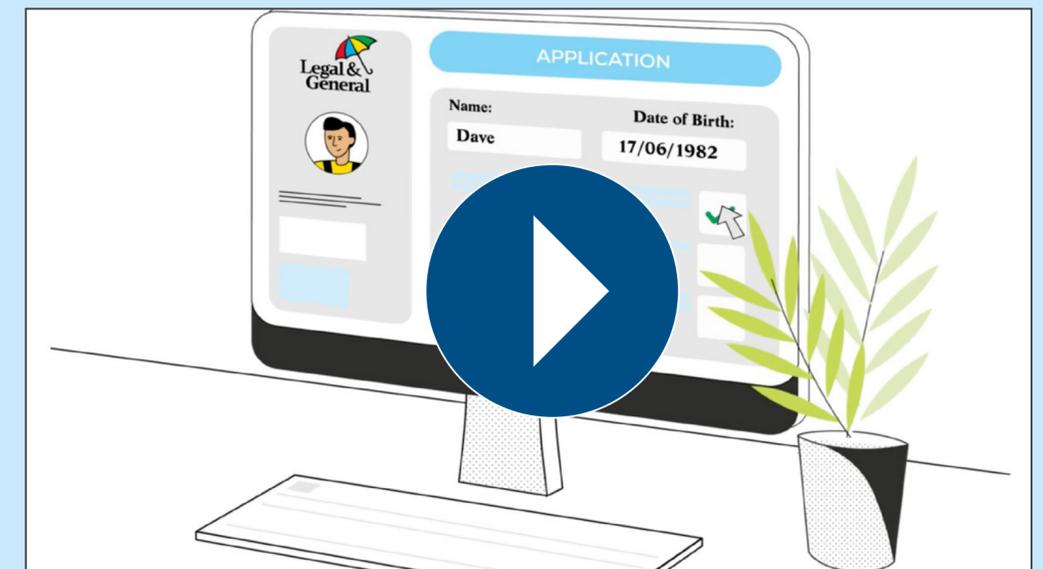


Financial

Ask your clients to let us know about any changes to their job or mortgage amount

CYD or no CYD: differences in outcomes

Watch our animation which shares an example of the importance of CYD, based on a real-life situation. It highlights the impact that incorrect information, or not sharing important information, can have on a client's claim.

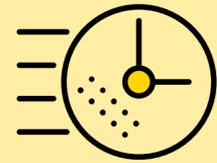


A claims process you can trust



Claims Charter and Funeral Pledge

We signed up for the Protection Distributor Group Claims Charter and Funeral Pledge, underlining our commitment to make life easier for your clients and their loved ones.



Support from Day 1

Our customers get immediate access to Wellbeing Support and Rehabilitation Support Services.



Dedicated claim assessors

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



Dedicated client experience team

Working across all areas of our Insurance Division, our team ensures that client feedback is acted upon and improvements are made.

No Claims Cut Off Period

“Over the past few years, we have seen cases where clients have applied for new policies and through the application process, our underwriting team noticed that they had existing cover in place and the potential to make a critical illness claim.

In several of these cases, we could pay-out for a valid claim and refund the premiums to the date of diagnosis. Some of which have dated back as far as seven years. Creating brighter financial futures is central to what we do and this is one way that we’re able to achieve this.”

David Banks
Director of Claims and Underwriting



Inclusive Capitalism

How Legal & General are making a difference in your area

We aim to build a better society, while improving the lives of our customers and creating value for shareholders. To do this we are investing in long-term assets that benefit everyone, from housing to renewable energy – we call it inclusive capitalism.

[Watch the film >](#)

Inclusive capitalism by numbers



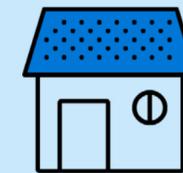
£32bn

Invested in regional economies around the UK to revive communities and deliver sustainable affordable housing, transport and digital infrastructure



£1.4bn

We've invested £1.4bn in renewable energy so far, helping to build wind farms and support other clean energy businesses



£1.5bn

Invested in UK affordable housing to date

[Read more about how we are investing in cities across the UK, including Cardiff, Newcastle, Manchester, Sunderland, Sheffield and many more... >](#)



For more information please speak to your Business Development Manager

Figures based on finalised claims 1/1/22 - 31/12/22 inclusive. Any fraudulent claims have been removed from the data.

Legal & General Assurance Society Limited. Registered in England and Wales No. 00166055.

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1896-3 05/23

