

Our claims statistics 2022

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.

To find out more, read our full claims report [here](#) >

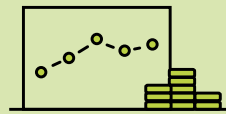


17,768

claims paid



Over **£883m**
paid out to support individuals
and their families



Over **£3.8bn**
paid out in total
over the last 5 years



48
claims paid daily



Over **£2.4m**
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	12,571	1,116	3,236	232	566 (new and continued claims)
Claims paid	96.7%	94.3%	93.4%	99.6%	82.2% (new and continued claims)
Total paid	£509m	£141m	£224m	£4m	£3m (new and continued claims)
Average payout	£40,526	£126,996	£69,421	£20,236	£743 per month
Maximum payout	£5,000,000	£2,000,000	£750,000	£30,000	£4,000 per month
Length of policy at claim	5 days Shortest 9 years Average 81 years Longest	93 days Shortest 9 years Average 23 years Longest	23 days Shortest 9 years Average 24 years Longest	12 days Shortest 4 years Average 20 years Longest	1 day Shortest 2 years Average 15 years Longest
Age at point of claim	23 years Youngest 69 years Average 103 years Eldest	27 years Youngest 56 years Average 80 years Eldest	23 years Youngest 48 years Average 68 years Eldest	0 days Youngest 8 years Average 21 years Eldest	19 years Youngest 39 years Average 64 years Eldest
Top 3 claims	34.2% Cancer 21% Heart related 6.1% Neurological	91.9% Cancer 3.1% Neurological 0.5% Respiratory	63.8% Cancer 12.7% Heart related 7.8% Stroke	55.6% Cancer 9.1% Benign tumour 8.6% Child funeral benefit	41.2% Musculoskeletal 14.6% Cancer 5.8% Covid-19

*Life & Over 50's life insurance †New claims admitted in 2022 and those already being paid before Jan 2022 that continued to be paid. Figures based on finalised claims 1/1/22 - 31/12/22 inclusive. Any fraudulent claims have been removed from the data.