



SMOOTHING THE WAY

We're constantly innovating for a more
successful claims experience



Building you a better, more successful claims experience

If you're thinking about taking out life insurance, we understand you may have concerns around the likelihood of a successful payout if you ever had to make a claim. That's why we publish our claims figures every year and we're pleased to report we paid **99.1%** of all claims in 2017.

At Royal London, we think making a claim should be convenient for you. So if you're going through a challenging time, we'll do everything we can to make sure things go smoothly.

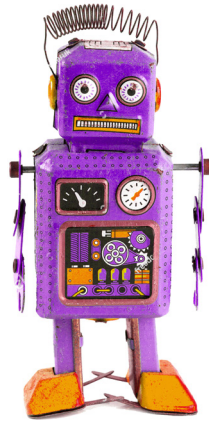
'I am so impressed with the whole service that you are providing for myself, my wife and my son. It is very rare these days for someone to get in touch and just ask 'how are you?'. You provide a great service and are all so caring, kind and concerned.'

Luigi, cardiac patient commenting on our Helping Hand service, August 2017.



99.1%¹

Total claims paid in 2017



£517m¹

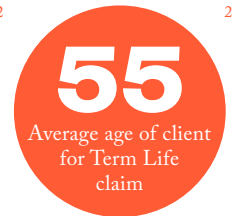
Total amount paid to customers in 2017



34,573¹

Claims paid to customers and families at a difficult time

People often think they're too young to start looking at protection. But the average age of our claimants might be younger than you expect, suggesting it's never too early to start thinking about protecting yourself, and your loved ones. And the earlier you take out a plan, the cheaper it could be.



PERSONAL SUPPORT WHENEVER YOU NEED IT.

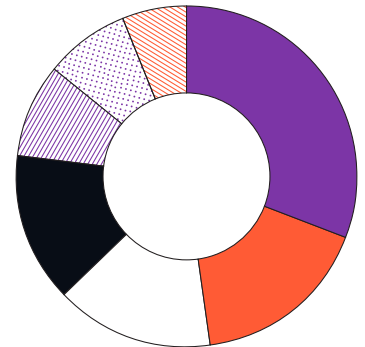
During difficult times in your life, like when you're seriously ill, you might not know where to turn to for help. Dealing with the unknown can be daunting. Our Helping Hand service gives you access to a dedicated nurse who'll provide tailored and personal support whenever you need it, for as long as you need it. Even if you don't make a claim.

Whether you need someone to talk to, or need access to specialist services, you'll always speak to the same person who can provide a personal support plan which complements NHS services and gives continuity of care.

Helping Hand is available with plans taken out through an adviser. Both you and your family (partner and children) can use it at no extra cost from the day your plan starts. It's a package of support services provided by third parties that aren't regulated by the Financial Conduct Authority. These services aren't part of Royal London's terms and conditions, so can be amended or withdrawn at any time.

Top reasons people use Helping Hand³

- Cancer - 29%
- Bereavement - 16%
- Orthopaedic - 13%
- Misc - 18%
- Mental Health - 12%
- Other - 5%
- Cardiac - 7%



Source:

1 - Royal London UK Protection business claims paid (1 January to 31 December 2017)

2 - Royal London UK Intermediary Protection business claims paid (1 January to 31 December 2017)

3 - Red Arc Royal London schemes review, May 2018



Royal London

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