



# BOLDLY INNOVATIVE

## Claims Paid - 2017 Snapshot

We're making our claims service even better for your clients. And as you can see from these claim statistics, our determination continues to pay off.

But more than that, we're focused on your clients as individuals. We believe people going through a challenging time need to have a positive, reassuring claims experience.

From a single point of contact, so they only have to give information once, to a dedicated nurse to provide additional support beyond a payout. From fast track claims to save them worrying about paperwork, to Free Cover to make sure they're protected even before they pay a penny in premiums.



## 99.1%<sup>1</sup>

Total claims paid in 2017



## £517m<sup>1</sup>

Total amount paid to customers in 2017



## 34,573<sup>1</sup>

Claims paid to customers and families at a difficult time

### FREE COVER

Free Cover is temporary cover to give clients some protection before their plan starts. We paid out over £700,000 in claims in 2017 to customers who sadly had to make a claim before their plans had started.<sup>2</sup>

### FAST TRACK

If your client needs to make a claim, we can help make everything as quick and easy as possible with our fast track claims process for claims under £10,000. In 2017, we were able to pay 85% of claims in less than 3 days.<sup>1</sup>

### HELPING HAND

Helping Hand provides your clients with a tailored and personal support service. It's available to them and their family (partner and children) from the day their plan starts, not just at claim - and they don't need to pay anything extra to use it. Your client will be offered a dedicated nurse who'll provide ongoing emotional and practical support. Their nurse can also arrange additional services, such as bereavement counselling or a second medical opinion, if they think that's what your client needs.

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)

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## TERM LIFE COVER



**97.3%**<sup>1</sup>

Term Life Cover claims paid in 2017

**55**<sup>2</sup>

Average age of client at time of claim

**£142.6m**<sup>1</sup>

Paid out in Life Cover claims in 2017

## WHOLE OF LIFE



**99.9%**<sup>1</sup>

Whole of Life claims paid in 2017

**73**<sup>2</sup>

Average age of client at time of claim

**£128.1m**<sup>1</sup>

Paid out in Whole of Life claims in 2017

## CRITICAL ILLNESS COVER



**91.2%**<sup>1</sup>

Critical Illness claims paid in 2017

**48**<sup>2</sup>

Average age of client at time of claim

**£206.3m**<sup>1</sup>

Paid out in Critical Illness Cover claims in 2017

## INCOME PROTECTION



**92.1%**<sup>1</sup>

Income Protection claims paid (**includes** new claims admitted in 2017 and those already being paid before 1 January 2017 that continued to be paid in 2017)

**72.9%**<sup>1</sup>

Income Protection claims paid (**new** claims admitted in 2017)

**43**<sup>2</sup>

Average age of client at time of claim

**£3.9m**<sup>1</sup>

Paid out in Income Protection claims in 2017 (**includes** new claims admitted in 2017 and those already being paid before 1 January 2017 that continued to be paid in 2017)

**£620,000**<sup>1</sup>

Paid in Income Protection claims (**new** claims admitted in 2017)

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)

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