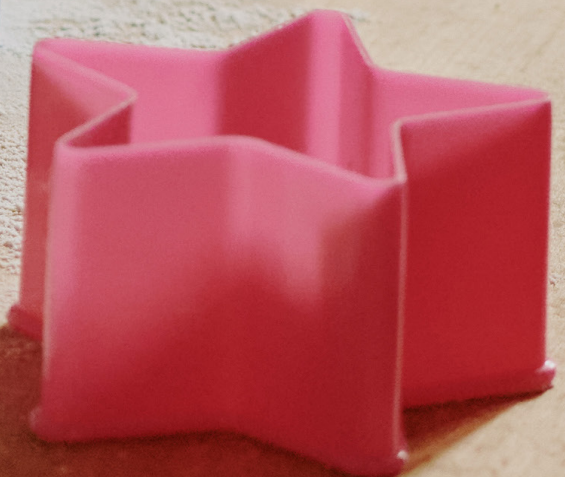
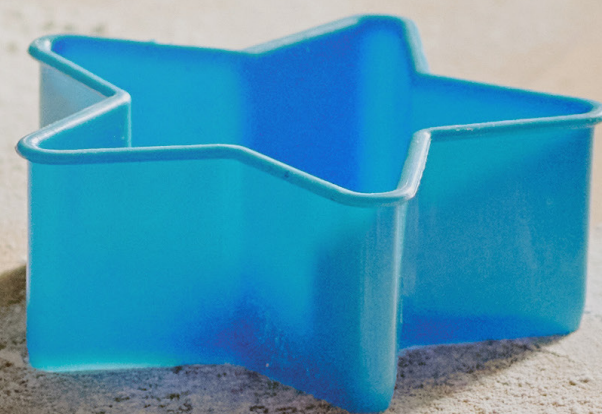




# Your client is more than just a number

Our 2025 claims statistics



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## Compassionate support when clients need it most



Our role goes beyond delivering a claims decision - we support customers through some of their most challenging moments. We're committed to making the claims experience as clear, fair and easy as possible, treating every customer with compassion.

- Craig Paterson, Chief Underwriter at Royal London



In 2025, we paid **98.4%** of all protection claims, amounting to more than **£821 million**, helping **62,412** customers, families and businesses.

The true value of protection is revealed at the moment a client needs to claim. We understand that the right support during times of vulnerability can make a real difference. That's why our focus goes beyond simply paying claims.

During 2025, we continued to strengthen the way we support clients when they need us most — improving journeys, simplifying processes and helping more people make successful claims.

Source: Royal London Protection business claims paid (1 January to 31 December 2025)



## Our 2025 claims record

In moments of uncertainty, clients rely on financial protection for reassurance. In 2025, we were proud to support many of your clients, helping provide financial relief.

# 98.4%

Protection claims paid in 2025

# £821m

Paid to our customers

# 62,412

Claims paid to customers,  
families and businesses

# Over £258m

Paid in Term Life claims

# Over £9m

Paid in Income  
Protection claims\*

# Over £197m

Paid in Critical Illness claims

# Over £68m

Paid in Terminal Illness claims

# Over £5m

Paid in Total Permanent  
Disability (TPD) claims

# Over £282m

Paid in Whole of Life claims

Source: Royal London Protection business claims paid (1 January to 31 December 2025)

\*Includes existing income protection claims that we continued to pay in 2025.

# 21.4%

of customers who have had  
to claim in 2025, claimed  
within the first 5 years of  
their plan starting.



■ Males: 57%  
■ Females: 43%

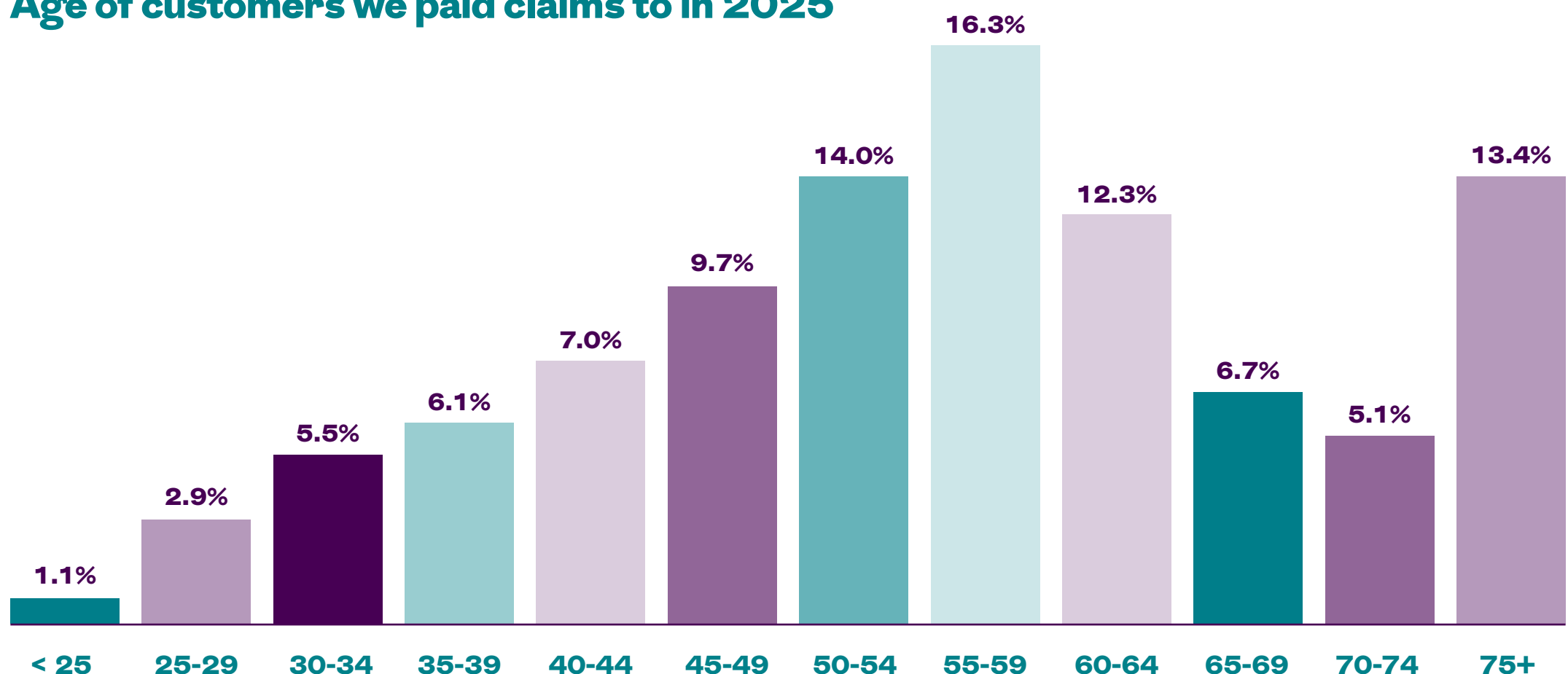
# £9m

Our largest claim payment  
to a customer in 2025

The oldest claimant was  
**102 years old.**

The youngest customer we  
paid a claim for (excluding  
Children's Critical Illness)  
was **19 years old.**

## Age of customers we paid claims to in 2025



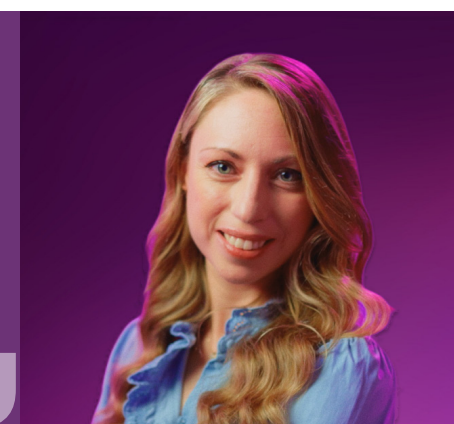
Source: Royal London UK intermediary protection business claims paid (1 January to 31 December 2025). Excludes Children's Critical Illness.  
Includes existing Income Protection claims we continued to pay in 2025.

## Delivering a consistent claims experience



**Paying claims is at the heart of the promise we make to our customers. That's why we're continually investing in our proposition to help us pay as many valid claims as possible - quickly, consistently and with care - so we can be there for our customers when they need us most**

- Fi Wynn, Head of Propositions at Royal London



When a client makes a claim, the way the process feels can matter just as much as the outcome. Clear communication, consistent decision-making and the right support at the right time all play a part.

During 2025, we focused on strengthening the claims experience by simplifying how claims are handled behind the scenes and supporting a more joined-up approach across our teams. This work was recognised with a Protection Review Innovation Award.

By bringing together dedicated teams across servicing, underwriting and operations, we focused on changes that help claims progress smoothly and consistently, particularly during challenging moments for clients.

We also introduced improvements to how we deal with Client Review Forms, when customers tell us about changes to their original application form answers. Our slicker more digital journey ensures we respond quicker and customers can have more confidence they're covered and their plan will pay out if they need to claim.

While the customer journey itself remains familiar, these improvements help create a more consistent experience from application through to claim – supporting good customer outcomes and clarity around how we support clients when it matters most.



## Your advice - making a real difference

A comprehensive protection plan helps your clients feel supported every step of the way, not just when they make a claim. It's a great way to demonstrate the value of a protection plan and your advice.

All our advised protection plans include Helping Hand, connecting your clients with a dedicated RedArc nurse who offers tailored support when your clients make a claim.

But this support isn't just available at the point of making a claim - it's there from the day your clients' plans start to provide support, whichever stage in life they're at. And it doesn't cost them anything extra to use.

Use of Helping Hand support service amongst Royal London customers continued to grow, with GP appointments increasing by 21% in 2025. Access to RedArc nurse support also rose by 12%, helping 1,093 customers and their families with practical and emotional support.



Customers also have access to a range of services to support their health goals, including:



**24/7 access to virtual GP consultations** – Health Hero lets clients access online consultations with NHS-practicing doctors. Handy if they're finding it difficult to speak to their own GP.



**Online physiotherapy** – Created by physiotherapists, TrackActive Me is an app that can help clients assess musculoskeletal problems such as muscle, joint or spinal pain, and offer physiotherapy advice and exercises.



**Mental wellbeing** – Clients can access Thrive, an NHS-approved app to help prevent, detect and self-manage mental health conditions.

Source: Royal London Helping Hand statistics, June 2026 and RedArc reporting, June 2026



Helping Hand is a package of support services and each service is provided by third parties that aren't regulated by either the Financial Conduct Authority or the Prudential Regulation Authority. These services aren't part of our terms and conditions and don't form part of your client's insurance contract with us, so can be amended or withdrawn at any time. This means that your client or their family's access to these services could be amended or withdrawn by us in the future.

## Overview of our Critical Illness claims in 2025

A serious illness can be life-changing for a client and their family. At times like these, trusted advice and reliable financial protection are more important than ever.

We aim to provide compassionate support alongside financial protection, helping your clients focus on their health and wellbeing when they need it most.

# 89.3%

Critical Illness claims paid in 2025

# 2,959

Claims paid to customers and their families

# Over £197m

Paid in Critical Illness claims

Source: Royal London Protection business claims paid (1 January to 31 December 2025)



■ Males: 53%  
■ Females: 47%

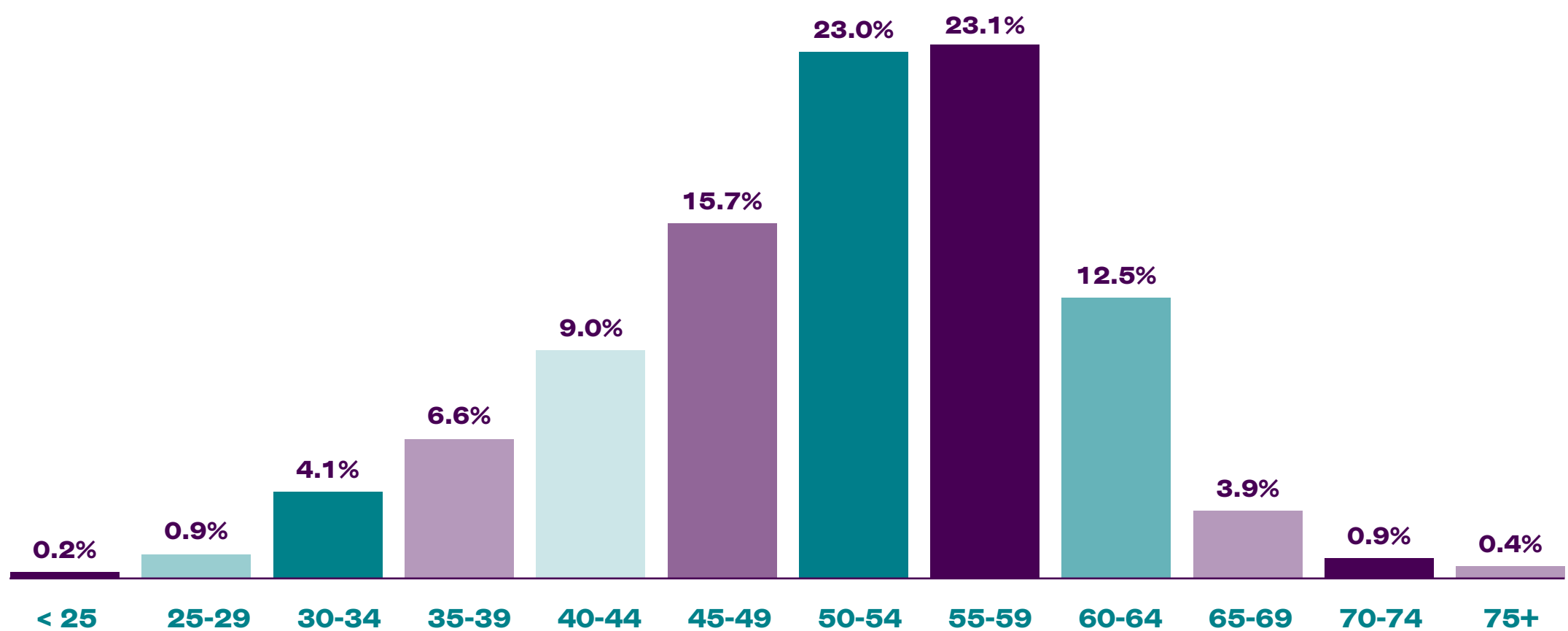
# 81 years

the age of the oldest Critical Illness claimant

# 21 years

the age of the youngest Critical Illness claimant

## Age of Critical Illness customers we paid claims to in 2025



Source: Royal London UK intermediary protection business claims paid (excluding Children's Critical Illness) (1 January to 31 December 2025)

## Overview of our **Critical Illness claims in 2025**

### Most common Critical Illness conditions we paid claims for in 2025

Cancer, heart attack, stroke and multiple sclerosis continue to be our top four reasons for Critical Illness claims, accounting for 84% of all claims paid.

Condition	% of Critical Illness claims	Total amount paid out in claims	Average age of claimant (years)
Cancer	64.3%	£125m	51
Heart attack	9.3%	£17m	54
Stroke	7.8%	£12.9m	51
Multiple sclerosis	2.6%	£4.4m	44
Heart valve replacement or repair	2.0%	£4m	53
Benign brain tumour	1.7%	£3m	47
Coronary artery bypass graft	1.6%	£2.9m	59
Parkinson's disease	1.2%	£2.3m	58
Pregnancy complications	1.2%	£0.2m	35
Carcinoma in situ of the breast	0.9%	£0.3m	48
Motor neurone disease	0.6%	£1.4m	48
Cardiomyopathy	0.6%	£0.8m	47
Major organ transplant	0.6%	£1m	51
Aorta graft surgery	0.5%	£0.7m	49

Source: Royal London UK intermediary protection business claims paid (excluding Children's Critical Illness) (1 January to 31 December 2025)



#### From policy to payout: the story behind the numbers

This customer took out Critical Illness cover in their early 20s, choosing to put protection in place early in their working life. Nearly ten years later, they began to feel unwell and were referred for neurological tests. They were diagnosed with multiple sclerosis — a life-changing condition that can bring significant personal and financial challenges.

They submitted a Critical Illness claim to Royal London and received a lump sum payment within the same month. This provided them with the additional support that they needed after receiving this life-changing diagnosis.

## Overview of our Critical Illness claims in 2025

### Critical Illness - cancer claims in 2025

According to Cancer Research UK, around 1,100 people are diagnosed with cancer in the UK every day - one person every 80 seconds.\*

In 2025, 64.3% of our Critical Illness claims related to cancer, demonstrating the impact this disease is having on the lives of our customers.

**Over £125m**

Paid to customers diagnosed with cancer

**53%**

of females who claimed for cancer were diagnosed with breast cancer

**46%**

of males who claimed for cancer were diagnosed with either prostate cancer (33%) or bowel/colo-rectal cancer (13%)

### Top 10 cancers we paid claims for in 2025

Type of cancer	% of Critical Illness claims	Total amount paid out in claims	Average age of claimant (years)
Breast	30.1%	£34.6m	50
Prostate	14.5%	£21.4m	57
Bowel/Colo-rectal	10.7%	£15.7m	51
Skin	6.1%	£7.7m	49
Kidney	3.0%	£2.9m	53
Leukaemia	3.0%	£4.5m	51
Lymphoma	3.0%	£2.9m	47
Lung	2.6%	£2.8m	55
Thyroid	2.4%	£3m	47
Blood	2.3%	£3.5m	48

\*Source: Cancer Research UK, [news.cancerresearchuk.org/2026/04/23/cancer-in-the-uk-2026-cases-exceed-400000-for-the-first-time/](https://news.cancerresearchuk.org/2026/04/23/cancer-in-the-uk-2026-cases-exceed-400000-for-the-first-time/), accessed May 2026

Source: Royal London UK intermediary protection business claims paid (excluding Children's Critical Illness) (1 January to 31 December 2025)

## Overview of our **Critical Illness claims in 2025**

### Children's Critical Illness claims in 2025

No one wants to think about a child getting seriously ill or passing away, but sadly it happens more often than you may expect. In 2025, we were able to support 177 families by paying out over £3.4 million in Children's Critical Illness claims.

The table below shows the most common reasons we paid a Children's Critical Illness claim:

Condition	% of Critical Illness claims	Total amount paid out in claims
Cancer	33.9%	£1.2m
Death of a child	12.4%	£170,000
Diabetes mellitus type 1	9.6%	£317,000
Brain tumour	7.3%	£296,000
Stroke	7.3%	£183,000
Intensive care	4.5%	£195,000
Structural heart surgery	4.5%	£191,000
Deafness	2.3%	£110,000
Heart valve replacement or repair	2.3%	£67,000

Source: Royal London UK intermediary protection business Children's Critical Illness claims paid (1 January to 31 December 2025)



#### From policy to payout: the story behind the numbers

One of our customers took out a protection plan to support their growing family. Their partner's pregnancy progressed as expected, with no concerns and normal scan results.

Sadly, complications arose during the birth, and their child was admitted to intensive care, suffering a stroke at an incredibly young age. A devastating experience for any family.

**The customer made a Critical Illness claim, and we paid out a sum assured. This financial support helped ease immediate pressures at a profoundly difficult time, allowing the customer to focus on what mattered most — caring for their child.**

## Overview of our **Critical Illness claims in 2025**

### Additional conditions

We recognise how difficult it can be to face a serious health condition. That's why our Critical Illness covers an additional 32 conditions - giving your clients more chances to claim and offering vital financial support when it matters most.

Over **£944k**

in claims for additional conditions in 2025

**88**

Claims paid to customers and their families

**£10,737**

The average claim payout for additional conditions

Over **£403k**

We paid in claims for early stage cancers

**17**

Early case cancers covered by our Critical Illness Cover

**8**

Pregnancy complications covered by our Enhanced Children's Critical Illness Cover

**£170k**

We paid to support mothers and families who experienced serious pregnancy complications

Source: Royal London UK intermediary protection business claims paid (1 January to 31 December 2025)

### Understanding the claims we couldn't pay

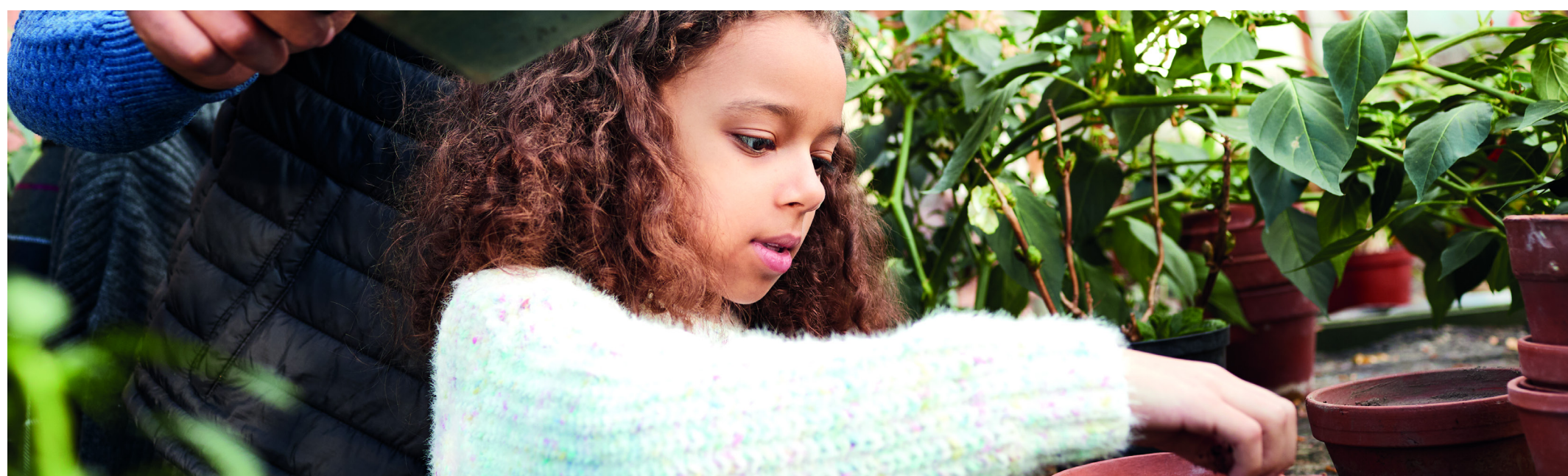
We want to pay as many claims as we can to help your clients when they need it most. But unfortunately, in 2025 we were unable to pay some critical illness claims for the following reasons:

**6.4%** due to the customer's condition not meeting the definition for the condition we cover.

**4.0%** due to misrepresentation (incorrect or incomplete information provided during the application process, which would have impacted our underwriting decision).

**0.4%** due to other reasons, including underwriting exclusions that had been applied to the plans from the start.

Source: Royal London Protection business claims paid (1 January to 31 December 2025)



## Overview of our **Income Protection claims in 2025**

Illness or injury that prevents a client from working can have a significant impact. Our Income Protection helps provide financial reassurance, helping your clients focus on recovery rather than financial concerns.

**£9.6m**

paid in Income Protection claims in 2025

**1,308**

customers helped in 2025 who were unable to work

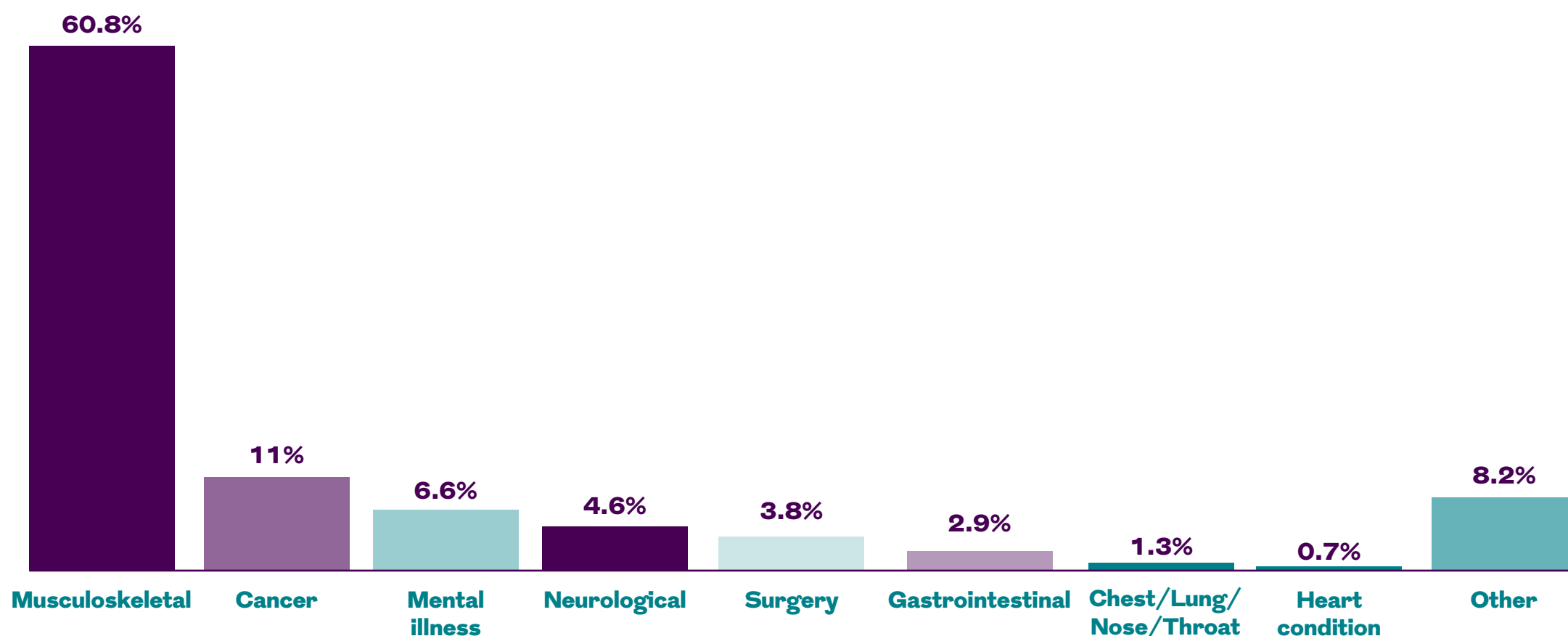
**85.2%**

Income Protection claims paid in 2025

Source: Royal London Protection business Income Protection claims paid (including existing claims we continued to pay in 2025) (1 January to 31 December 2025)



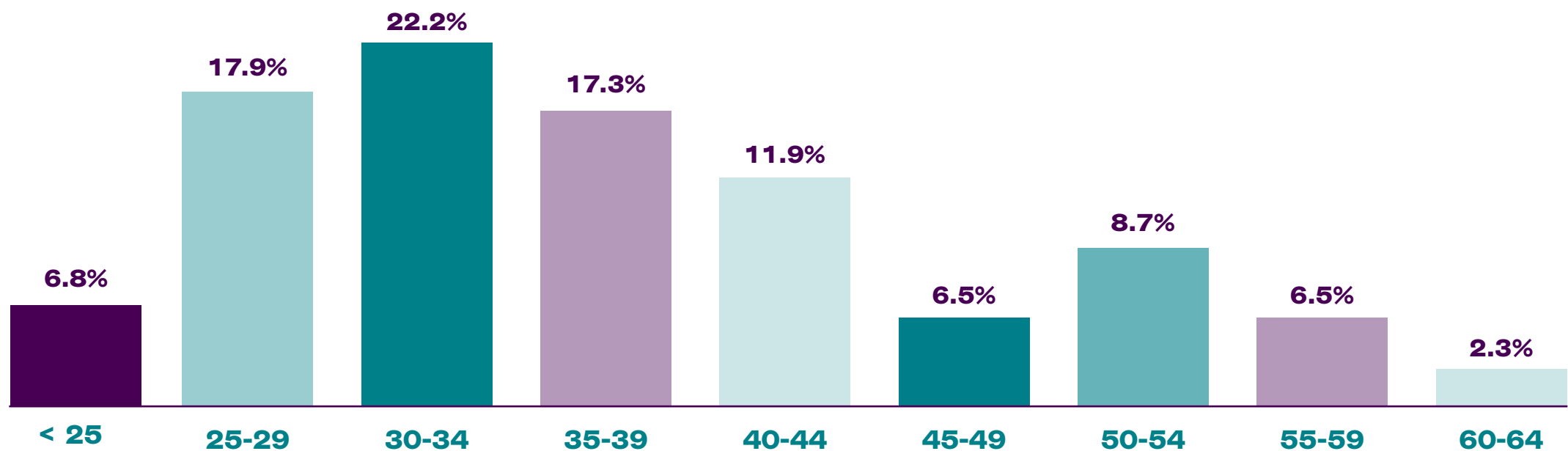
## Conditions we paid Income Protection claims for in 2025



Source: Royal London UK intermediary protection business Income Protection claims paid (including existing claims we continued to pay in 2025) (1 January to 31 December 2025)

## Overview of our Income Protection claims in 2025

### Age of Income Protection customers we paid claims to in 2025



### Fracture cover – supporting your clients' recovery

Broken bones can prevent clients from working for weeks or even months, especially where mobility is impacted. To help protect against this risk, our Income Protection includes fracture cover as standard, with no standard exclusions for specific amateur sports or hobbies.

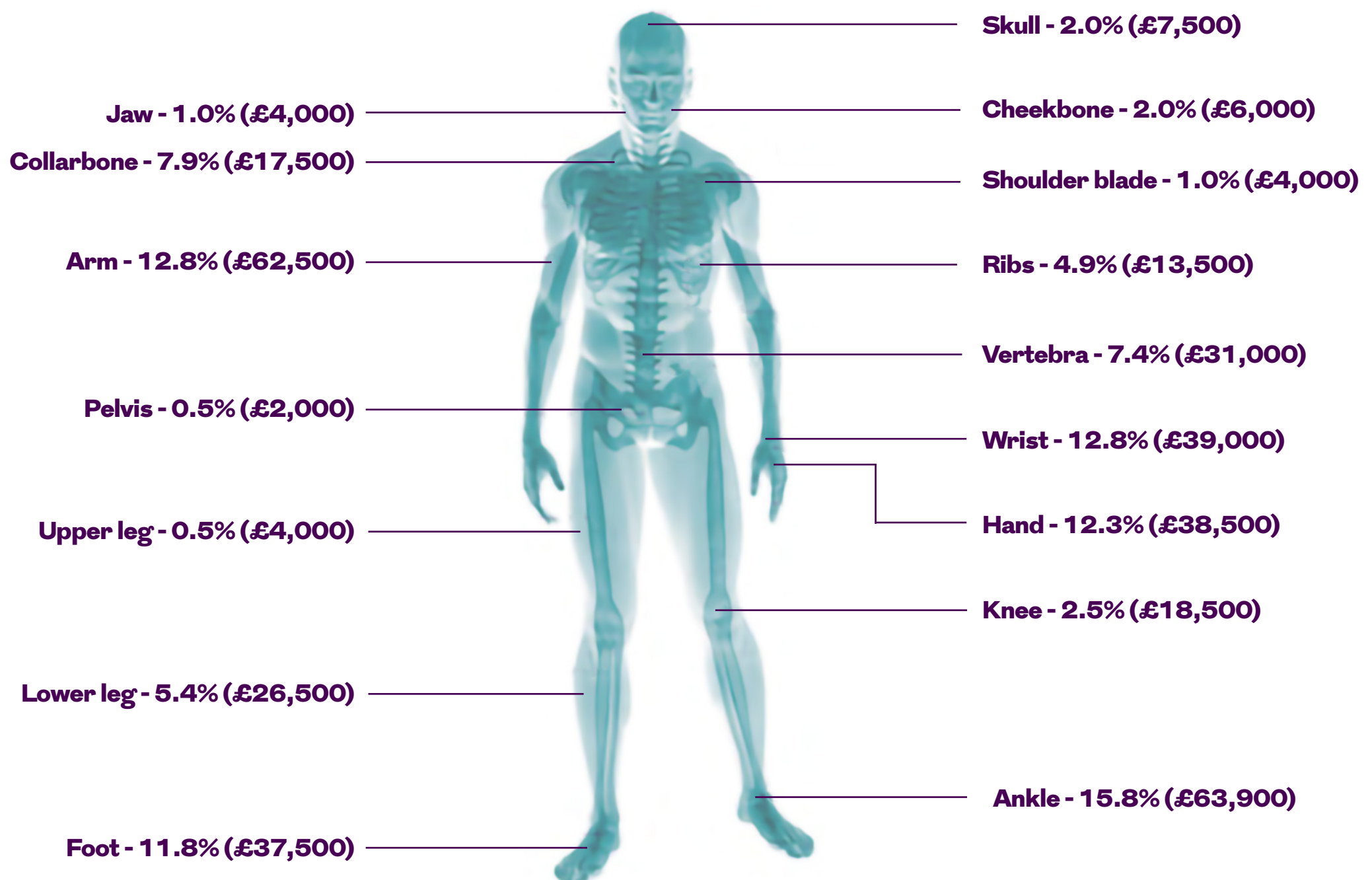
# 203

customers with broken bones helped in 2025

# £375k

paid in fracture cover alone in 2025

The diagram below shows the claims we paid in 2025 under our fracture cover.



Source: Royal London UK intermediary protection business fracture cover claims paid (1 January to 31 December 2025)

## Overview of our **Income Protection claims in 2025**



### From policy to payout: the story behind the numbers

Taking an Income Protection plan early in their working life proved to be a wise and proactive choice for one of our customers - a self-employed tradesperson.

Later that same year, they suffered an injury at work. The injury needed surgery and physiotherapy, leaving them unable to work temporarily and requiring time to recover.

Thanks to having Income Protection in place, they were able to make a claim and received a payment from us. This payout helped provide financial relief, allowing them to focus on their recovery, cover living expenses, and keep up with their daily life without financial pressure.

### Understanding the claims we couldn't pay

We want to pay as many claims as we can, to support your clients during challenging times. But unfortunately, in 2025 we were unable to pay some Income Protection claims for the following reasons:

**10.3%** due to misrepresentation (incorrect or incomplete information provided during the application process, which would've impacted our underwriting decision).

**2.9%** due to the customer not meeting the definition of incapacity that applies to their plan.

**1.7%** due to other reasons, including underwriting exclusions that had been applied to the plans from the start.

Source: Royal London Protection business claims paid (including existing Income Protection claims that we continued to pay in 2025) (1 January to 31 December 2025)



## Overview of our Term Life claims in 2025

We know that every plan represents a life and a personal story behind it. With our Term Life Cover, you can help take care of your clients' loved ones by providing some financial protection to help them during such a difficult time.

Over **£258m**

Paid in Term Life claims in 2025

**3,021**

Claims paid to families and businesses during difficult times

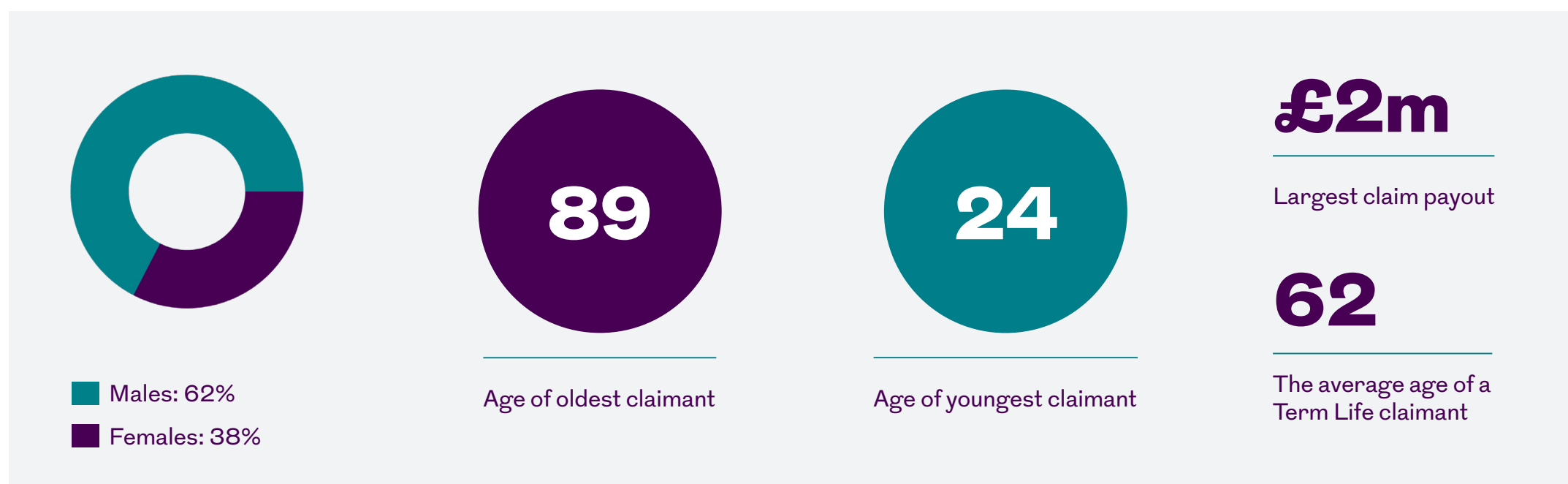
**£85,437**

The average Term Life claim payout

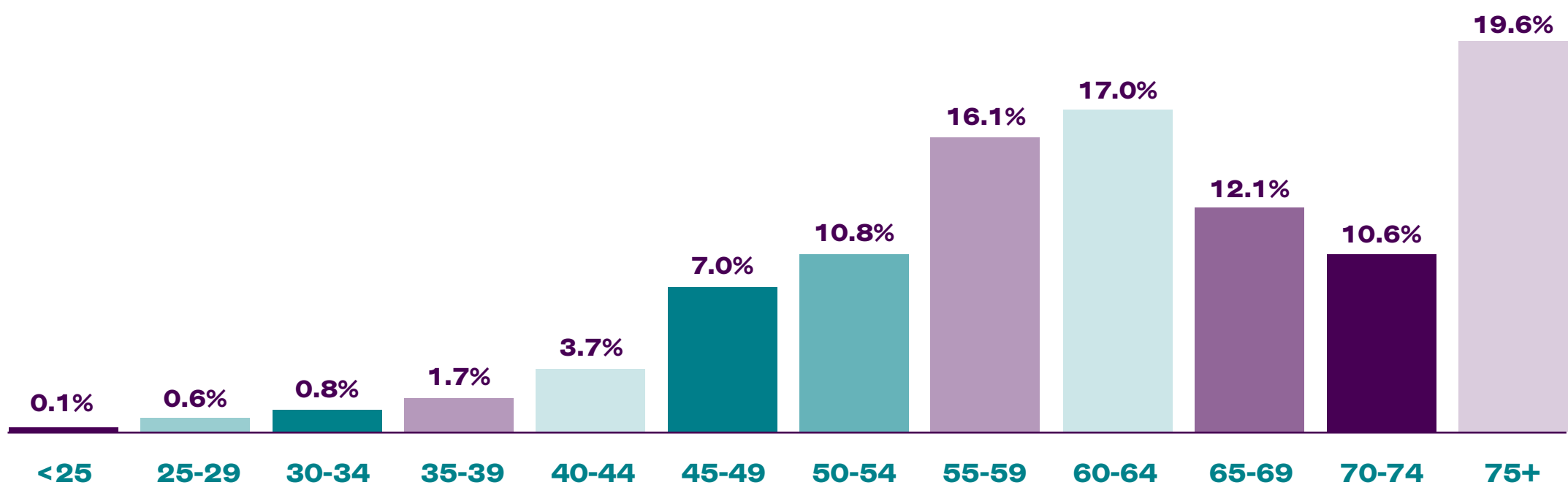
**94.2%**

Term Life claims paid in 2025

Source: Royal London Protection business claims paid (1 January to 31 December 2025)



## Age of Term Life Insurance customers we paid claims to in 2025



Source: Royal London UK intermediary protection business claims paid (1 January to 31 December 2025)

## Overview of our **Term Life claims in 2025**



### From policy to payout: the story behind the numbers

One of our customers took out a menu plan, adding multiple covers to help protect them and their family from life's unexpected challenges. After more than a decade of cover, they were diagnosed with skin cancer.

They submitted a Critical Illness Cover claim, and we paid out a lump sum. Tragically, just a short time after arranging their cover, they were diagnosed with cancer, and subsequently passed away.

**We paid out a further sum assured under their Life Cover policy. This support helped their family cope with the loss of a family member and focus on their future during a difficult time.**

## Understanding the claims we couldn't pay

We want to pay as many claims as we can, to help your clients when they need it most. But unfortunately, in 2025 we were unable to pay some Term Life claims for the following reasons:

**5.4%** due to misrepresentation (incorrect or incomplete information provided during the application process, which would've impacted our underwriting decision).

**0.3%** due to other reasons, such as the cause of death being excluded.

Source: Royal London Protection business claims paid (1 January to 31 December 2025)



## Overview of our Terminal Illness claims in 2025

Our Term Life Cover can also provide an early payout if your client is diagnosed with a terminal illness and has been given a life expectancy of less than 12 months. This could help your clients and their loved ones get the family finances in order.

**Over £68m**

paid in Terminal Illness claims in 2025

**511**

Claims paid to customers and their families

**84.7%**

Terminal Illness claims paid in 2025

**£133,238**

The average Terminal Illness claim payment

Source: Royal London Protection business claims paid (1 January to 31 December 2025)

**87**

Oldest customer we paid a Terminal Illness claim to

**£1.5m**

The largest Terminal Illness claim payment in 2025

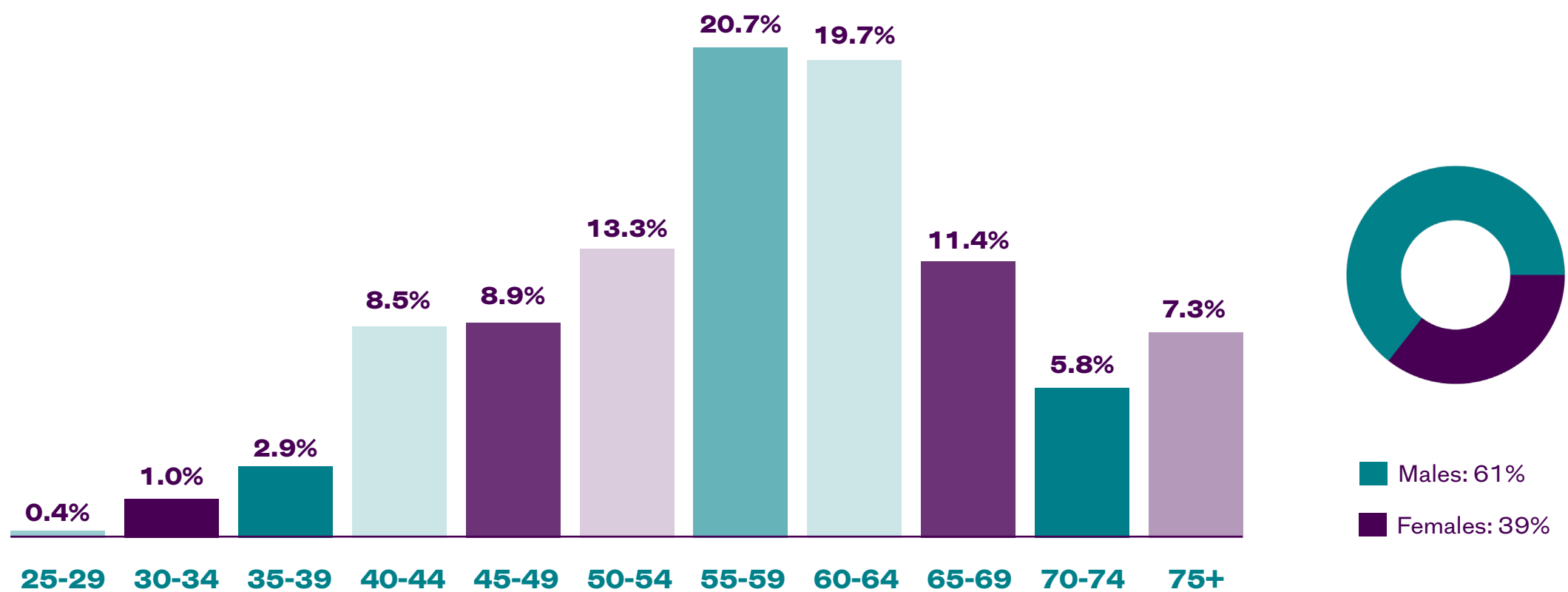
**57**

The average age of a Terminal Illness claimant

**29**

Youngest customer we paid a Terminal Illness claim to

### Age of Terminal Illness customers we paid claims to in 2025



Source: Royal London, UK intermediary protection business claims paid (1 January to 31 December 2025)



#### From policy to payout: the story behind the numbers

When customers take out Term Life cover, they want confidence that, if they pass away, their loved ones will have financial support they can count on. This is especially important for Terminal Illness claims - timely support is crucial and customers often need help quickly.

For example, one of our customers took out a Life policy and over ten years later, they were sadly diagnosed with motor neurone disease. They were given a terminal prognosis.

**Just one week after submitting their claim, they received a payout— letting them concentrate on their priorities, like spending time with their loved ones, without the additional burden of financial concerns.**

## Overview of our Terminal Illness claims in 2025

### Understanding the claims we couldn't pay

We want to pay as many claims as we can, to help your clients when they need it most. But unfortunately, in 2025 we were unable to pay some Terminal Illness claims for the following reasons:

**11.8%** due to the customer not meeting our Terminal Illness definition. In most cases, this was because their life expectancy was more than 12 months. However, these customers and their families can claim again if their illness progresses and meets our Terminal Illness definition.

**3.5%** due to misrepresentation (incorrect or incomplete information provided during the application process, which would've impacted our underwriting decision).

Source: Royal London Protection business claims paid (1 January to 31 December 2025)



## Overview of our **Whole of Life claims in 2025**

Our Pegasus Whole of Life Plan could help in lots of situations, whether it's leaving a legacy for loved ones, protecting business interests or mitigating inheritance tax liabilities.

# 99.9%

Whole of Life claims paid in 2025

# £282.2m

paid in Whole of Life claims in 2025

# 53,884

customers' families helped in 2025

Source: Royal London Protection business claims paid (1 January to 31 December 2025)

# £9m

The largest Whole of Life claim payment in 2025

# £5,237

The average Whole of Life claim payment

# 78

The average age of a Whole of Life claimant

Source: Royal London UK intermediary protection business claims paid (1 January to 31 December 2025)



### From policy to payout: the story behind the numbers

Whole of Life cover is often used to help meet an inheritance tax liability, to help protect loved ones from difficult financial decisions.

One of our customers took out a plan, planning ahead to support their family through the inheritance journey. Tragically, just a short time after arranging their cover, they were diagnosed with cancer, and subsequently passed away.

**A claim was made to Royal London, and we paid out a lump sum - helping to ensure their family received money during a period of financial uncertainty.**



## Overview of our Business Protection claims in 2025

A business's resilience is truly tested when the unexpected happens to the people they depend on. If a key person in your business gets seriously ill or passes away, keeping things running smoothly becomes critical.

In **2025**, we paid over **£13.9 million** in business protection claims.

Over **£8m**

paid in Term Life claims

Over **£2.5m**

paid in Critical Illness claims

Over **£3m**

paid in Terminal Illness claims

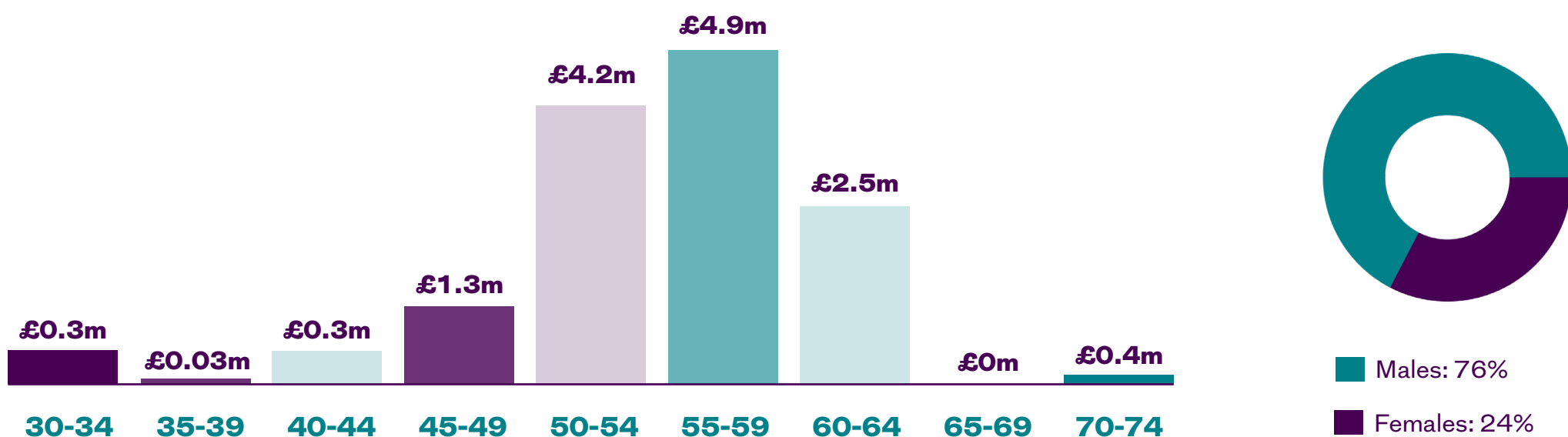
**£258,663**

Our average business protection claim payout

**£1.5m**

Our largest business protection claim payout

## Age of business protection customers we paid claims to in 2025



Source: Royal London UK intermediary protection business claims paid (1 January to 31 December 2025)

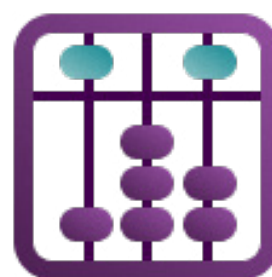
By recommending business protection to your clients, you can help safeguard the future of their businesses, while demonstrating your value as a trusted adviser who is helping to take care of their best interests. Having a business protection plan in place could help your clients maintain the continuity and stability of their business when it's most needed.

At Royal London, we can help you navigate the business protection market.

We have:



**A comprehensive and flexible business protection menu** that you can tailor to the individual needs of your clients



**A deep understanding** of the needs of businesses



**A team of corporate protection specialists** to support you

## Avoiding common pitfalls to a successful claim

When a client makes a claim, it's often the most difficult and uncertain time for them and their family. If we're unable to pay, it can be devastating for everyone involved.

In 2025, misrepresentation was the most common reason for us not being able to pay a claim, which affected 578 customers (0.9% of all claimants) and their families. This is a situation we never want to find ourselves in as we want to help as many customers as we can.

Source: Royal London Protection business claims paid (1 January to 31 December 2025)

### Understanding misrepresentation

Misrepresentation occurs when clients provide inaccurate or incomplete information when applying for their cover. When this is discovered at the point of claim, it can cause concern for clients and their loved ones during what may already be a difficult time.

By helping clients understand the importance of providing accurate and complete information from the start, you can help them avoid these situations and ensure their protection offers the reassurance they expect.

### Importance of accurate information

Getting full and accurate information from your clients right from the start helps us assess risks properly and offer the right cover. This ensures we can provide the best possible service and avoid any unnecessary complications later on.

- Helps us understand the situation accurately and offer the right cover
- Makes the claims process smoother and more efficient, avoiding unforeseen issues or delays
- Ensures your clients or their family members get the payout they expect if unforeseen circumstances occur

When you buy your client's cover online, we'll send them a copy of their application answers. It's important they check this and let us know if any information is inaccurate or incomplete. This way, we can ensure everything is correct and ready to support them when they need it most.

Additionally, it helps ensure that your clients or their family members ever need to make a claim, they can be confident it will pay out as expected.

### Supporting you

Our range of tools can help you gather this information from your clients at the point of sale.

- **Our medical conditions tool** gives you helpful tips for the information to include when applying for clients with specific medical conditions.
- **You can get an indicative underwriting decision** based on your clients' specific information with our **pre-sale underwriting tool**, so you can manage their expectations around cost and availability of cover more accurately at the start of the process.
- **Our Guide to Underwriting** explains our underwriting process and what information we need to assess different medical conditions.
- **While our Send to Client feature built-in to our online application** lets you maintain control of your clients' application while allowing them to provide sensitive information, like their medical history, in a secure and confidential way.

By working together to gather accurate and honest information from the start, we can continue to help provide the financial protection that your clients deserve. This collaboration helps us pay as many claims as we can, as quickly and sensitively as possible – helping your clients and their families navigate their most challenging times with confidence and peace of mind.



## Tackling cancer inequality

**Around 1,100 people in the UK are being diagnosed with cancer every day – one person every 80 seconds.\***

With almost two thirds (64.3%) of our critical illness claims paid in 2025 related to cancer, we recognise the substantial emotional and financial impact it can have. That's why we're proud to be working in partnership with Cancer Research UK, donating over £4.5m of our operating profits to help tackle cancer inequalities and support research into hard-to-treat cancers since 2023.



\*Source: Cancer Research UK, [news.cancerresearchuk.org/2026/04/23/cancer-in-the-uk-2026-cases-exceed-400000-for-the-first-time/](https://news.cancerresearchuk.org/2026/04/23/cancer-in-the-uk-2026-cases-exceed-400000-for-the-first-time/), Accessed May 2026

Source: Royal London UK intermediary protection business claims paid (1 January to 31 December 2025)

**As part of our partnership, our funding will go towards:**



### Preventative research and innovative treatment

The science to help prevent people from experiencing cancer and supporting kinder treatments for cancers of unmet need.



### Talk Cancer training

Training trusted community leaders to help raise cancer awareness and break down barriers to better health.





[royallondon.com](http://royallondon.com)

**We're happy to provide your documents in a different format, such as braille, large print or audio, just ask us when you get in touch.**

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