

# HOPE.

In 2012, we paid £209 million in critical illness claims to 3,080 people. That's an average of eight times a day that we give somebody new hope for the future.

EVERY  
DAY  
MATTERS.®

  
Legal &  
General





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**CUSTOMER CLAIMANT CASE STUDY**



### WHO IS RUSS WHITWORTH?

- Joined Legal & General in 1997, appointed Claims and Underwriting Director in 2003.
- Responsible for all claims and underwriting decisions.
- Over 30 years of experience in risk management.

“**OUR KEY FOCUS** is to help our customers when they’re at their most vulnerable and I’m very proud of these figures. We’re in the business of paying claims and we want to make sure we pay as many claims as possible, as quickly as possible and give our customers the best possible service at what’s a very difficult time.

We continue to work hard to reduce misrepresentation and in 2012 only 2.3% of claims were rejected purely for medical misrepresentation.”

A handwritten signature in black ink, appearing to read 'Russ Whitworth', written in a cursive style.

Russ Whitworth  
Claims and Underwriting Director

# QUICK STATS 2012.



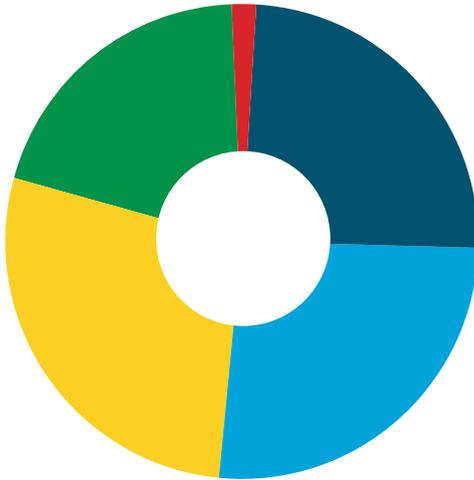
- We paid 93.1% of critical illness claims – **£209 million**.
- Total number of claims paid **3,080**.
- Largest critical illness claims payout **£800,000**.
- Largest terminal illness claims payout **£1.3 million**.
- Average payout **£67,535**.
- Average age of claimants **48 years**.
- Top five reasons for claiming:
  - Cancer
  - Terminal illness
  - Heart attack
  - Multiple sclerosis
  - Stroke.
- **6.9%** of claims rejected:
  - Number rejected for misrepresentation – **76 (2.3%)**
  - Claims not meeting definition – **152 (4.6%)**.

Source for all data: Legal & General Claims Department, 2013 based on critical illness claims finalised in 2012.

The full list of critical illnesses covered depends on the type of critical illness policy originally taken out and some illnesses may not be covered. For the full definitions relevant to our range of Critical Illness Cover and details of the policy benefits and limitations, please refer to Legal & General's Guide to Critical Illness Cover or the policy document.

# ➤ BREAKDOWN OF CLAIMS PAID 2012.

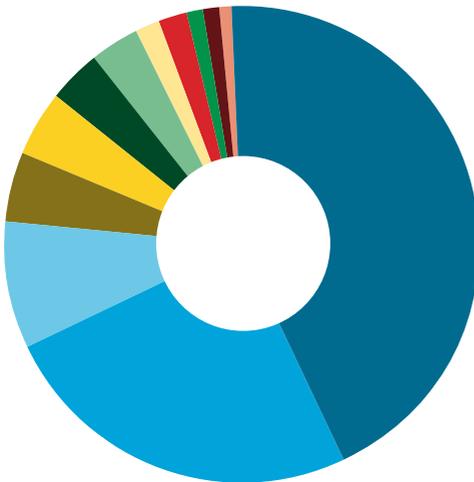
We paid out £209 million in critical illness claims. The average claim paid was £67,535. Breakdown of critical illness claims paid in 2012, by claim is shown below:



- £0 to £25,000 – 24.6%
- £25,001 to £50,000 – 25.9%
- £50,001 to £100,000 – 27.8%
- £100,001 to £250,000 – 19.9%
- Over £250,001 – 1.8%

# ► CONDITIONS CLAIMED AND PAID.

Breakdown of critical illness conditions claimed and paid. In 2012, we paid 3,080 claims made up as follows:



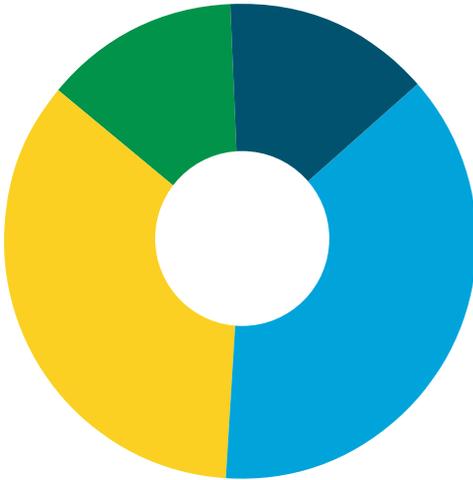
Please note not all types of cancer are covered under our critical illness policies.



\*Others include illnesses with less than 24 claims.

# ▶ MALE AGE RANGE AND CLAIMANTS.

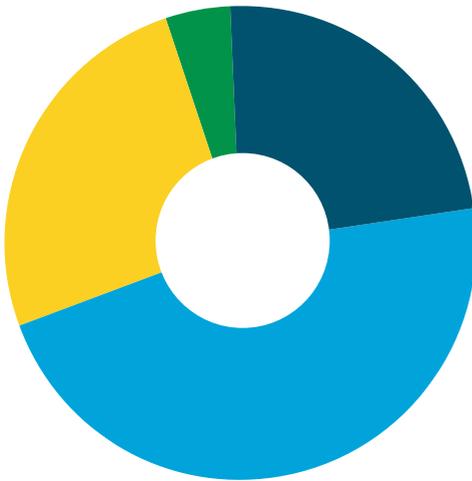
Age breakdown of male critical illness claimants in 2012, showing that 51.7% of male claimants were aged 50 or under:



- 40 and under – 14.3%
- 41 to 50 – 37.4%
- 51 to 60 – 35.2%
- Over 60 – 13.1%

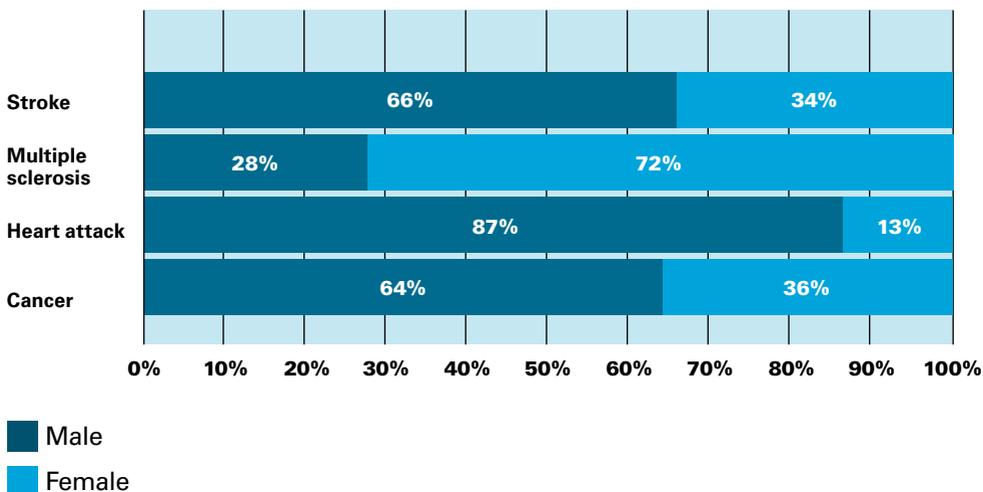
# ▶ FEMALE AGE RANGE AND CLAIMANTS.

Age breakdown of female critical illness claimants in 2012, showing that 70.2% of female claimants were aged 50 or under:



# ▶ TYPE OF CLAIM BY GENDER/AGE.

Male/female conditions resulting in critical illness claims for 2012.

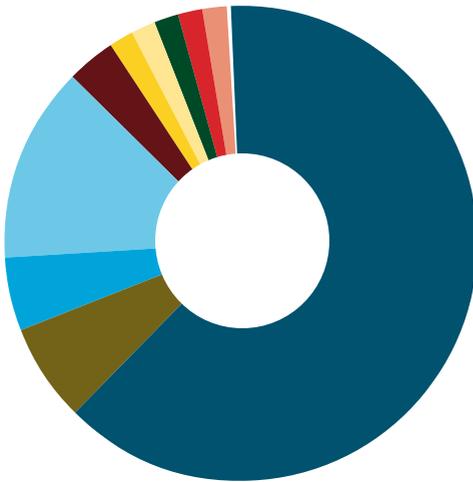


Average age of a critical illness claimant in 2012.

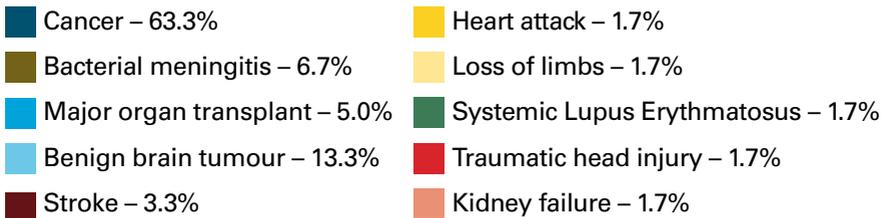


# ▶ CHILDREN'S CRITICAL ILLNESS COVER.

Breakdown of children's critical illness claims 2012. In 2012 we paid 60 childrens' claims, broken down by type of illness as follows:



Please note not all types of cancer are covered under our critical illness policies.



Parents who take out one of our critical illness cover policies for themselves will automatically receive critical illness cover for their children.\*

\* Terms and conditions apply.

# ▶ HELP US TO PAY MORE CLAIMS.

**We are committed to paying as many eligible claims as possible. In 2012 we paid 93.1% of critical illness claims – £209 million.**

**And, if you needed to make a claim, we want to be able to help.**

It's not always easy to remember all your medical details but to ensure that we can pay any future claim in full, it's important that you tell us everything we ask about during the application process. It's also important that the information is true, accurate and complete.

If you miss anything out or provide information that is incorrect, any future claims may not be paid and your policy may be cancelled. If your health or other circumstances change between when you apply, and when you're accepted for cover or when you return the confirmation declaration, whichever is the latter, please contact your financial adviser for guidance.

## DON'T MISS ANYTHING OUT

Please see below for guidance on some of the common areas where people make mistakes or miss out important information.

### Common Reasons:

1. Smoking (including if you have used any tobacco products in the last 12 months).
2. Back pain.
3. Stress, anxiety and depression.
4. Height and weight inaccuracies.
5. Joint problems and arthritis.
6. Tests and investigations.
7. Alcohol consumption.
8. Raised blood pressure and cholesterol.

### Help us to help you

The main reason why we have declined critical illness claims in the past, was because customers did not tell us everything we needed to know. But you can easily avoid this happening to you:

- **Checking Your Details Form.** These forms are sent out at the point we make our final decision about your cover. It's important to ensure you thoroughly check the information and make any amends if necessary. You then need to sign and date the form and return it to us in the prepaid envelope.

If there are any amends, we'll review them and depending on the stage of the application we'll either continue with your application with no changes, issue a new decision with the correct terms or we may request further information.

- **Take your time.** By thinking through your medical history and other details, it will help you to ensure you don't forget to tell us anything important.
- **If in doubt – tell us.** Just because you may have had a condition in the past, this doesn't mean we will turn down your application for critical illness cover – we may just exclude these conditions from the cover or increase the premium to cover it.
- **Tell us in confidence.** If you don't want to tell your financial adviser about your personal medical details then you don't have to. You can complete the application in full and send it directly to our chief medical officer in a sealed envelope.
- **Check... and double-check.** Ensure that all questions on all forms are answered fully, truthfully and accurately.

# ▶ CASE STUDIES AT A GLANCE.

## 18 – 29 age group at claim

Sex	Female	Male
Age	26	29
CIC condition claimed on	Cancer	Benign brain tumour
Occupation	Hairdresser	Construction
Claim awarded	£63,000	£85,000
Time policy in force	19 months	6 years

## 30 – 39 age group at claim

Sex	Female	Male
Age	35	38
CIC condition claimed on	Multiple sclerosis	Total and permanent disability
Occupation	Teacher	Steelworker
Claim awarded	£70,000	£36,000
Time policy in force	3 years	6 years

## 40 – 49 age group at claim

Sex	Female	Male
Age	47	47
CIC condition claimed on	Stroke	Cancer
Occupation	Project Manager	Jeweller
Claim awarded	£48,000	£100,000
Time policy in force	16 months	11 years

## 50 and over age group at claim

Sex	Female	Male
Age	63	63
CIC condition claimed on	Heart attack	Heart attack
Occupation	Retired	Accountancy
Claim awarded	£12,000	£25,000
Time policy in force	11 years	10 years

# ► PROTECTION REALLY MATTERS.

In the day-to-day hustle and bustle of managing a family, you can let other things slip by. Like taking out life insurance or critical illness cover. It could make the difference of helping to continue with the lifestyle you're used to, or not, should the worst happen. It did to the family here, but luckily they are our customers. For them, protection did really matter.

## GEORGE

George's father-in-law John was diagnosed with lung cancer in 2012. George had to check his finances and found John had a Critical Illness Cover policy with Legal & General. He contacted the claims department and spoke to Clare, a Legal & General claims assessor who was able to process and get the claim paid before John sadly passed away a few month after his diagnosis.

**"It just relieved that extra worry as we haven't got much money in the bank and they didn't have much money in the bank. We had to spend a bit of money around the house making it right for him, and do quite a lot of stuff making it comfortable where he was and that we could look after him in the way he needed to be in the last couple of months of his life."**

Quote from George

## FIND OUT MORE

Scan this code on your smartphone to view a short video of George's story.

1. Search for QR Reader in your app store; download one of the selection of apps available.
2. Scan the code with your phone using the application.





[www.legalandgeneral.com](http://www.legalandgeneral.com)



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Registered in England No. 5045000

Authorised and regulated by the Financial Conduct Authority.

**Legal & General Assurance Society Limited**

Registered in England No. 166055

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

We are members of the Association of British Insurers.

**Registered office for both firms:** One Coleman Street, London EC2R 5AA

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