

For customers

# Critical illness claims – the facts and figures



We do actually want to pay claims. In fact, we paid out £27 million for critical illness claims in 2010 (1 January to 31 December). Here are some of the statistics behind these claims. And some examples of real-life claims we've received recently.

## Main reasons for claims

Examples of illnesses included in the 'Other' category are: paralysis, Parkinson's disease, kidney and/or liver transplant, aorta surgery.



### Male

Cancer	55%
Heart attack	16%
Stroke	9%
Multiple sclerosis	7%
Benign brain tumour	2%
Other	11%



### Female

Cancer	75%
Multiple sclerosis	7%
Stroke	4%
Heart attack	3%
Benign brain tumour	3%
Other	8%

## Did you know?

- One in eight women will develop breast cancer at some time during their lifetime.\* Eight out of 10 women with breast cancer will survive for at least five years after diagnosis.\*\*
- In the UK, around 227,000 people suffer a heart attack each year.†
- Each year, an estimated 150,000 people in the UK have a stroke. Stroke is a leading cause of severe adult disability.††

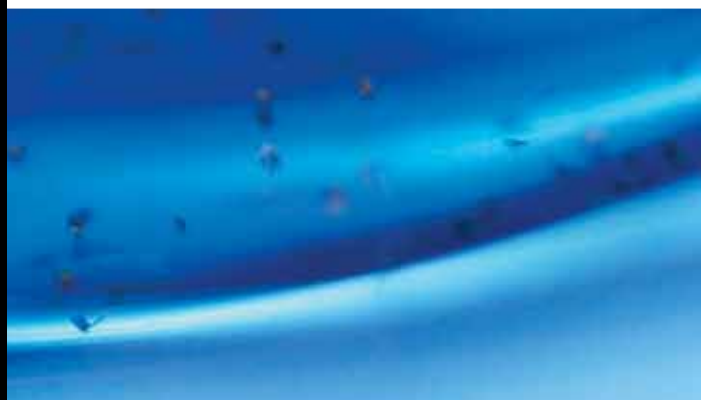
\*Breakthrough Breast Cancer website, February 2011

\*\*Cancer Research UK website, February 2011

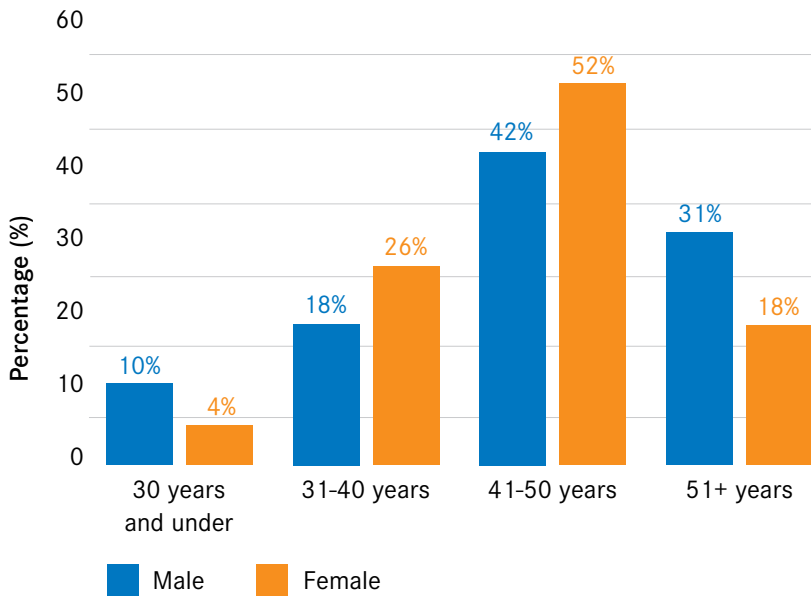
†British Heart Foundation Statistics website, February 2011

††The Stroke Association website, February 2011

If any of our customers are unfortunate enough to be one of the statistics above, our critical illness protection can help remove the financial worry so they can concentrate on their physical recovery.



## Age at claim



## Our claims key figures from 1 January to 31 December 2010

- Number of claims paid: 299
- Value of claims paid: £27 million
- Average age of claimant: 44 years old
- Average months in force before a claim: 51 months
- Average claim payment: £86,774
- Decline rate: 8.5%
- Percentage of declined cases due to 'not met' definition: 54%
- Percentage of declined cases due to non-disclosure: 46%

Source: AEGON, 1 January to 31 December 2010

## Our decline rate

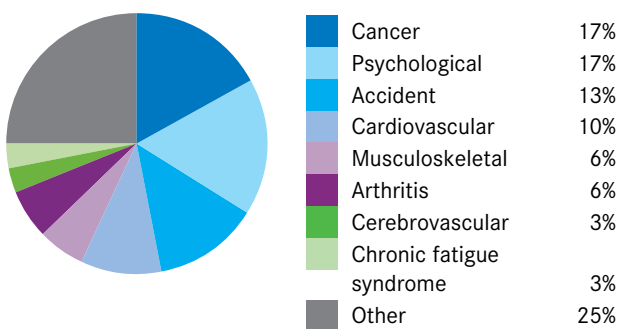
The percentage of claims declined during 2010 has decreased, not just from our figure in 2009, but also from that in 2008. This is due to a variety of reasons, including clearer application forms and up-front telephone conversations with customers to manage their expectations in relation to their claim.

## Comprehensive cover

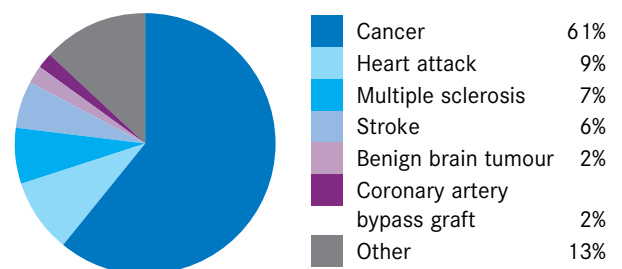
By combining critical illness and income protection, claimants can receive a lump sum for serious illness and a tax-exempt income for as long as they're unable to work due to accident or sickness.

The pie charts below show the claims we received during 2010.

### Income protection claims



### Critical illness claims



'From first ringing up to make the claim and receiving the questionnaire, this was only about two days. Very quick in getting paperwork sent out. Then the follow-up work between doctors and hospital – again I was told this would take a month, it was done in less time. Well done to the people at AEGON for a quick, no-fuss service. Thank you.'

Mr K from Skipton, December 2010

‘Many thanks for settling my claim so swiftly. It has taken a massive load off my wife and my mind. One less thing to worry about.’

Mr P from Westgate on Sea, October 2010

### Examples of recent claims

Occupation	Sum assured (£)	Age	Sex	Condition claimed for
Postman	15,000	34	F	Benign brain tumour
Teacher	295,000	34	F	Bacterial meningitis
Chef	30,000	53	M	Coronary artery bypass graft
Administration manager	227,781	37	F	Tonsil cancer
Administrator	50,000	35	F	Breast cancer
Builder	25,000	53	M	Non-Hodgkin’s lymphoma
Civil servant	137,011	39	F	Mesothelioma cancer
Computer programmer	156,336	33	M	Oesophageal cancer
Dental nurse	30,000	39	F	Cervical cancer
Director	2,000,000	34	M	Breast cancer
Counter staff	140,000	38	M	Leukaemia
Bus driver	95,709	39	M	Heart attack
Company director	651,217	56	M	Heart attack
Electrician	113,232	41	M	Heart valve surgery
Teacher	14,883	56	M	Kidney failure
Riding instructor	50,000	52	M	Motor neurone disease
School teacher	165,000	31	F	Major organ transplant
Administration manager	63,500	50	M	Multiple sclerosis
Personnel manager	40,500	55	F	Multiple sclerosis
Unemployed	50,000	35	F	Paralysis
Car salesman	50,000	41	M	Stroke

## Total and permanent disability

Sum assured (£)	Age	Sex	Condition	Occupation	Definition of disability
69,000	44	M	Road traffic accident	Builder	Any occupation
145,000	41	M	Crohn's disease	Designer and director	Own occupation
52,947	40	M	Depression – bipolar	Bank clerk	Own occupation
37,859	56	F	Back injury	Reception manager	Own occupation
135,166	46	M	Rheumatoid arthritis	Managing director	Own occupation
42,528	56	M	Blindness	Domestic electrician	Any occupation

## Children's critical illness

Sum assured (£)	Age	Sex	Type of cancer
20,000	16	F	Ovary
11,500	16	M	Brain
11,594	17	F	Hodgkin's
20,000	4	M	Kidney
20,000	4	M	Bone

## Case studies

A critical illness policy for £165,000 taken out in August 2002 by a 24-year-old female school teacher. In March 2010 the policyholder was put on the list for a bone marrow transplant. We paid a claim in April 2010.

A critical illness policy for £136,000 taken out by a 37-year-old business partner in October 2001. In October 2010 a claim was made for a heart attack. We paid the claim before the end of the same month.

A critical illness policy for £110,653 taken out by a 23-year-old in October 2006. In January 2010, the policyholder was diagnosed with a benign brain tumour, causing permanent deafness. We paid the claim in March 2010.

Payment of all claims depends on the medical information being received from the claimant's GP or Consultant.

## Claims service

Our experienced claims team are always there to help answer any questions, whether during the sales process or while we're processing a claim. They can also answer any technical questions about life and health protection. For more information about claims, please visit the 'Understanding claims' section of our website.

Customer Service Centre: **08456 00 14 02**

Claims service: **08456 00 04 93**

Email the claims team: [claims@aegon.co.uk](mailto:claims@aegon.co.uk)

