

# CLAIMS STATISTICS

## OVERVIEW



% OF CLAIMS PAID IN 2016



LIFE  
99.0%



INCOME PROTECTION  
94.0%



SERIOUS ILLNESS  
93%

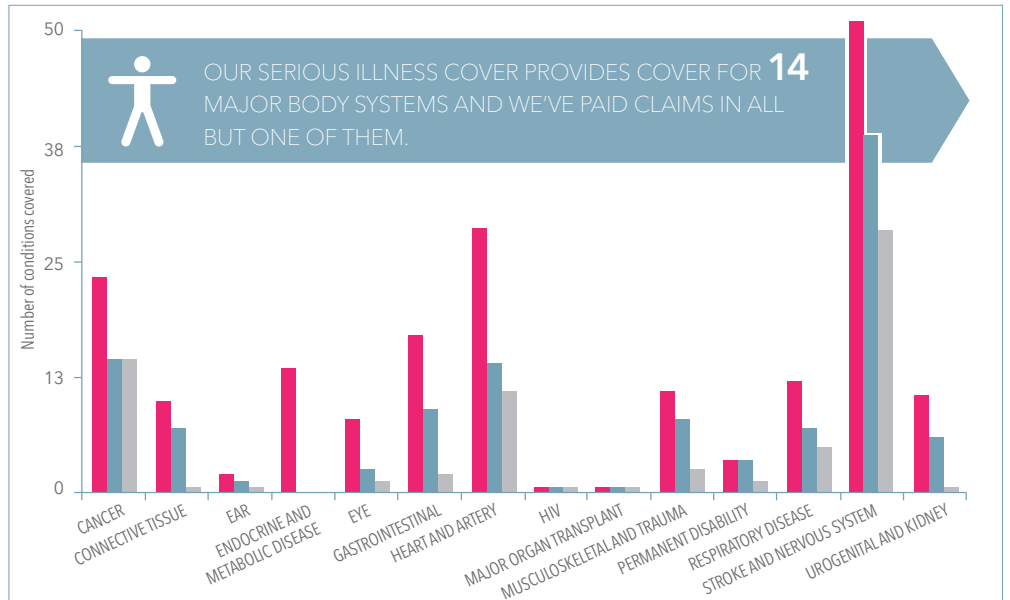
We paid over £33m in claims across Life, Serious Illness Cover and Income Protection products in 2016.

## AVERAGE AGE OF CLAIMANTS

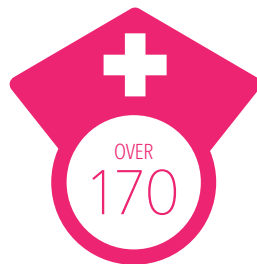


## WHOLE OF BODY COVERAGE

- VitalityLife Comprehensive Serious Illness Cover
- VitalityLife Primary Serious Illness Cover
- Typical Critical Illness Cover



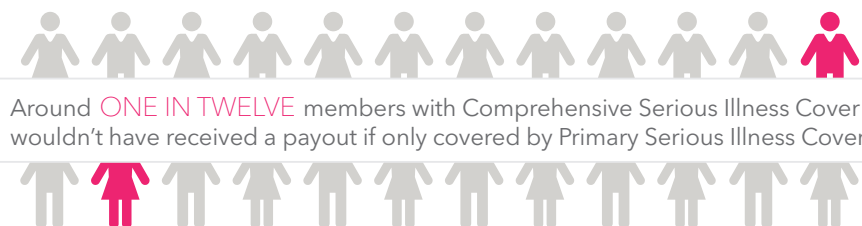
## THE VALUE OF COMPREHENSIVE COVER



Number of conditions covered under **COMPREHENSIVE SERIOUS ILLNESS COVER**



Number of conditions covered under **PRIMARY SERIOUS ILLNESS COVER**

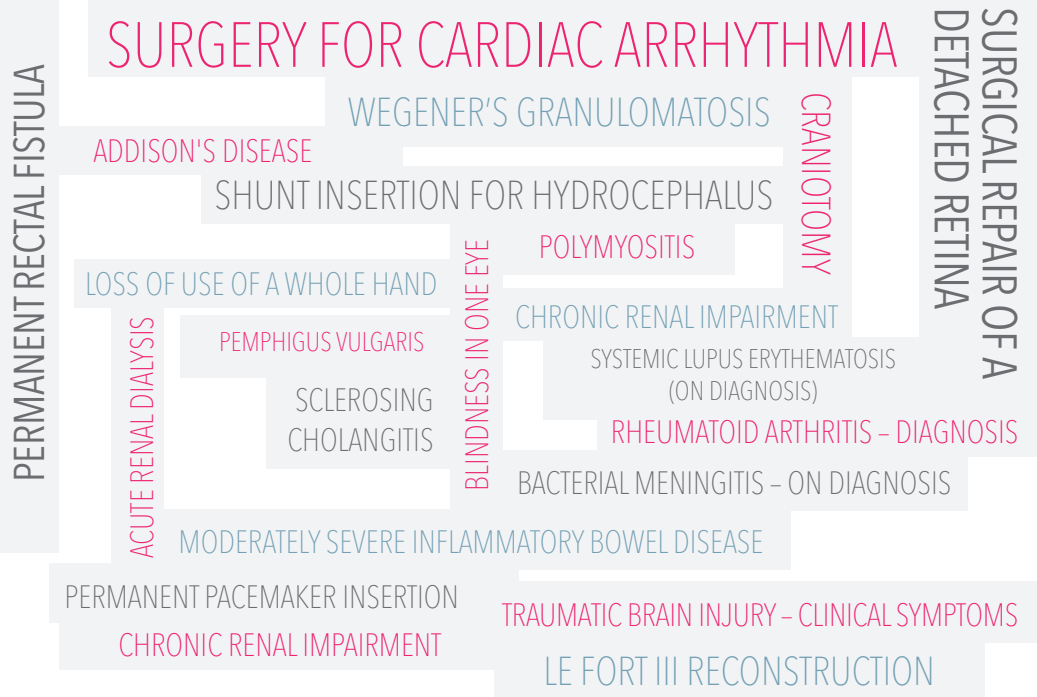
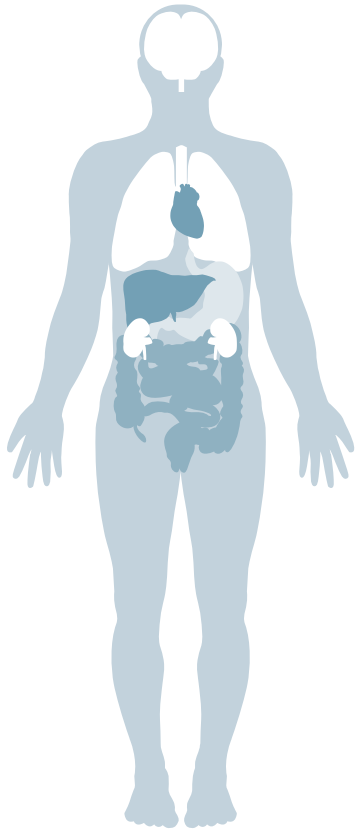


UNIQUE  
SERIOUS ILLNESS  
COVER CLAIMS

23

Number of unique conditions, not covered by other insurers that we have paid claims for between 2012 and 2016.

PULMONARY EMBOLUS



**PULMONARY EMBOLISM**  
The unique condition we've paid the most claims for.

**MODERATELY SEVERE INFLAMMATORY BOWEL DISEASE**  
Other insurers only cover severe form and require surgery to have been performed.

**WEGENER'S GRANULOMATOSIS**  
We paid out on diagnosis and will make further payouts if the condition progresses.

**ACUTE RENAL DIALYSIS**  
Other insurers only cover end-stage kidney failure requiring regular dialysis.

**PERMANENT PACEMAKER INSERTION**  
We are the only provider who will pay out on Pacemaker insertion for any reason.

DISPELLING  
THE MYTH

Serious Illness Cover Booster dispels the myth that we don't pay out 100% where other insurers do.

**CERVICAL CANCER**  
We boosted a **Severity D** diagnosis for cervical cancer to **Severity A** with Serious Illness Cover Booster.

INCOME  
PROTECTION  
COVER CLAIMS

We have paid out under our additional support benefits:

**BACK TO WORK BENEFIT**  
Providing a cash bonus on top of claimant's normal salary, after they start working again.

**RECOVERY BENEFIT**  
Providing up to £2,000 of specialist care and support, to help claimants get better and restore their lifestyle.