We believe that being transparent about our claims statistics is really important and we keep challenging the notion that insurance companies don’t pay out. In the first half of 2019, we paid over £140m in protection claims across critical illness, income protection and life.

**CRITICAL ILLNESS**

- **88%** of CI claims were paid amounting to £38.6m paid to customers.
- **CANCER** is the most prevalent reason to claim, accounting for 62% followed by
  - **HEART ATTACK** 10%
  - **STROKE** 6%
  - **MULTIPLE SCLEROSIS** 3%

The reason for non-payment of claims was either non-disclosure of important medical information at application stage (3%) or where the condition claimed for was not covered by the policy (9%).

**INCOME PROTECTION**

- **85%** of IP claims were paid amounting to over £3.7m paid to customers.
- **Over 400 claims are in payment each month on average**

**LIFE**

- **99%** of life claims were paid, totalling £97.2m in benefits.
- **We paid to over 1,980 beneficiaries**

The vast majority (99%) of claims were paid with just 1% declined because of non-disclosure of key medical information when customers applied for cover.

**MULTI-FRACTURE COVER**

- **97%** of Multi-fracture cover claims were paid worth over £528,000.

**PETER HAMILTON**, Head of Retail Protection

Our claim figures for the first half of 2019 show an increase in the amount paid out to our customers – this includes an increase in partial claims. We’ve just re-launched our protection statements to help remind customers what they’re covered for along with any extra benefits they can access. We would urge customers to check their policies to make sure they’re accessing any vital support. This includes advance payments on life policies to help families manage the estates of loved ones, and things like Zurich Support Services which offers a 24 hour helpline to support with everything from managing debt to sourcing local childcare – right through to professional counselling.