

Life Cover claims statistics

Bright Grey paid 98% of life claims made in the first 6 months of 2010.¹

We paid out 98% of Life Cover claims – which is a 2% increase on the figures we published for the whole of last year. We rejected just 2% of life claims for non-disclosure.

These figures show that at Bright Grey we really do want to pay your clients' claims. We're proud of having developed an application form that minimises the risk of non-disclosure by asking as many detailed questions as possible about your client's health to encourage them to tell us everything they can.

We also continue to refine our underwriting processes to improve the information we gather about your clients before we offer them terms. In the first 6 months of this year we added additional targeted questioning and 50 new decision trees to our interactive quote & apply system to improve the information available to our underwriters.

But we know that there's more to your recommendation than the payout. You need to be sure that the provider you recommend will also treat your client and their family with care and compassion at a very difficult time.

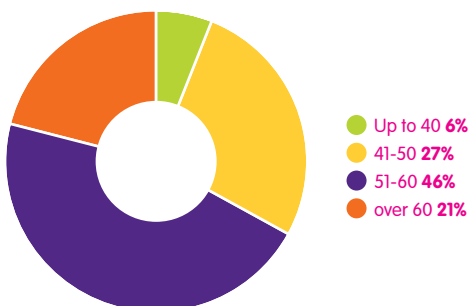
Summary of Life Cover claims

% of Life Cover claims paid	98%
Amount of Life Cover claims paid	£3.63m
Average Life Cover payout	£77k

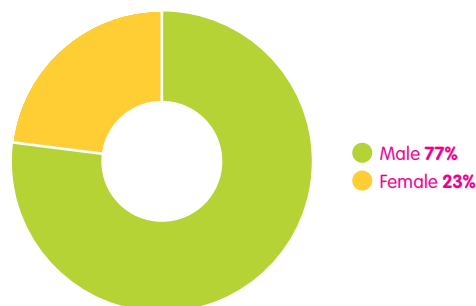
At Bright Grey we'll be patient and understanding when your client or their family call us. We'll give them the name of the person managing their claim, who will update them throughout the process. We'll also offer them the support of a fully qualified nurse as part of our Helping Hand service who can provide advice, reassurance and coping strategies or recommend specific services such as bereavement counselling.

We hope that your clients and their families will never have to experience our claims process first hand – but if they do, you can be sure that they'll receive the very best level of service available. Isn't this exactly what you'd like to offer every client?

Age breakdown for Life Cover claims in the first 6 months of 2010.



Gender breakdown for Life Cover claims in the first 6 months of 2010.



¹ Source: Claims made where a decision has been reached 1 Jan – 30 Jun 2010.

About our Life Cover claims

Carla's story

When Carla Apruzzese's husband Lorenzo died in August 2009 of sudden adult death syndrome, the cause of death was initially unknown. Carla had to wait an agonising 5 months for an autopsy and inquest to be carried out before a conclusion could be reached.

When Carla phoned us we gave her one point of contact who kept her up-to-date on the progress of the investigation. And just 2 weeks after the cause of death was determined we paid her claim.

Carla says that Bright Grey has been "excellent".

"When you're in this situation you realise that it's the little things that count so much. The claims process went so smoothly – there was never any fuss.

"I also received a card in the post telling me that counselling was available through Helping Hand. I keep it on my fridge to remind me that there's someone there – to have help offered to me is such a relief."

She adds: "I don't know what I would have done without the payout. Life would be completely different. I would recommend Bright Grey to anyone."



75%
of claimants we contacted used
Helping Hand for bereavement

Red Arc service analysis,
1 April – 30 June 2010

It can happen to anyone

Your clients might think that they don't need protection. The table below shows a snapshot of plan owners who claimed on their Life Cover plans. Unfortunately, the details prove that the unexpected really can happen to anyone, at any time, no matter what their age, gender or occupation.

Gender	Age	Occupation	Months plan in force	Amount claimed	Claim reason
Male	45	Computer consultant	74	£400,000.00	Lung cancer
Female	47	Administration officer	13	£54,000.00	Pneumonia
Female	47	Home help	54	£43,259.12	Breast cancer
Male	48	Plumber	31	£220,625.62	Prostate cancer
Male	50	Joiner	45	£50,000.00	Stroke
Male	51	Television presenter	51	£81,112.67	Brain cancer
Male	53	Estate ranger	9	£40,000.00	Heart attack
Male	54	Builder	59	£39,657.31	Stroke
Male	55	Administration manager	10	£130,000.00	Oesophagus cancer
Male	59	Van driver	3	£110,619.70	Heart attack

Helping you make the sale

If you're finding it difficult trying to persuade your clients that protection insurance is important, we can help. We've produced a range of client-facing tools to help you convince them it's a valuable purchase. From interactive sales aids to unbranded brochures tailored to your client's life stage, we tackle the most common objections to buying protection.



Go to www.brightadviser.co.uk to find out more about Bright Grey and to order our sales tools.