bright grey®
a division of Royal London

Critical illness claims statistics

Bright Grey pays 95% of critical illness claims made in the first 6 months of 2010.[1]

We're delighted to announce our strongest critical illness claims figure yet of 95% – a 2% improvement on our 2009 figure of 93%. And claims declined for non-disclosure were just 2%, so overall we are paying more claims than ever before.

This means that with Bright Grey you can be confident that you're recommending a plan that will pay out – and pay out quickly. But you can also be sure that your clients will be treated fairly during their time of need.

That's because we include our Helping Hand service in every Bright Grey menu plan, giving your client the support of bereavement counsellors and specialist nurses if they need it – at no extra cost. 94% of people we contacted in the first 6 months of 2010 used this service.

But not every illness is critical. In the first half of 2010 we declined just 3% of claims for not meeting the definition. We make it clear in our plan details and our client-facing guide 'Tell me more about the illnesses you cover' which illnesses we cover, and the definition we offer for each illness. But even if your client can't make a claim, we still offer them the support of our Helping Hand service.

Summary of critical illness claims	
% of critical illness claims paid	95%
Amount of critical illness claims paid	£5m
Average critical illness payout	£89k

We know that your recommendation isn't just about making sure your clients are supported financially if they become critically ill – it's also about ensuring they'll be treated well when they claim. It's about making the process straightforward and stress free. And it's about doing everything we can to ease the suffering of plan owners during what is probably the most traumatic time in their lives.

Isn't it time to make sure every client is treated this way?

Go to www.brightadviser.co.uk for more information about choosing Bright Grey.

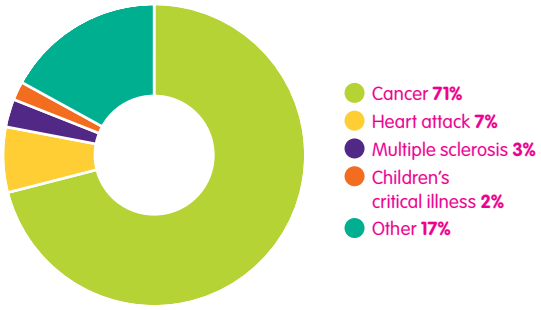
94%
of plan owners we contacted used Helping Hand[2]

Sources:
1 Bright Grey claims statistics, 1 Jan – 30 Jun 2010.
2 Red Arc service analysis, 1 Jan – 30 Jun 2010.

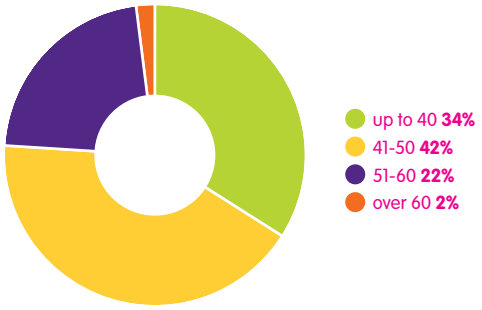
Protection. We make it personal.

About our critical illness claims

Breakdown of critical illness claims in the first 6 months of 2010.



Age breakdown for critical illness claims in the first 6 months of 2010.



Details about some of our recent claimants

It really can happen to anyone, as the table below shows. And unfortunately it doesn't matter how young your client is – in fact 34% of claimants in the first 6 months of 2010 were under 41.

Gender	Age	Occupation	Months plan in force	Amount claimed	Claim reason
Male	22	Mechanical engineer	16	£75,845.00	Third degree burns
Female	25	Administrator	4	£124,882.83	Lymphoma
Male	30	Army soldier	3	£75,000.00	Testicular cancer
Female	32	Operations manager	27	£134,000.00	Multiple sclerosis
Male	34	Sales manager	16	£145,088.19	Heart attack
Female	37	Bank staff	11	£311,041.69	Melanoma
Female	38	Housewife	18	£147,000.00	Breast cancer
Male	48	Taxi driver	19	£37,473.27	Heart attack
Male	51	Singer	15	£164,376.38	Liver cancer
Male	58	Accountant	48	£21,674.20	Parkinson's disease

Supporting you in the sale

We know it can be difficult persuading your clients about the importance of having protection, so we've produced a range of client-facing support to help you make the sale. From interactive sales aids to brochures tailored to your client's life stage, we've got the tools to make your job easier.

For more information about Bright Grey and to order literature visit www.brightadviser.co.uk

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