

# Income Protection

## Claims Facts & Figures



Shortest period a policy was in force before a claim was made?

**1 Day**  
Accident/Injury

BRITISH  
FRIENDLY

Oldest Claimant  
**69 Years old**

BRITISH  
FRIENDLY

Reason for incapacity - Ankle replacement

Policy in place 7 years before claim

Youngest Claimant  
**20 Years old**

Reason for incapacity - Fractured Metacarpal

ZURICH

Policy in place 2 years before claim

**37 years and 7 months**  
Longest claim paid  
Reason for incapacity -  
Musculoskeletal

26 years old  
at start of claim

Total payout to  
date

AVIVA

£417,430

Total hospitalisation  
benefit claims paid in 2022?

**109**

Total paid

£158,600

AVIVA



BRITISH  
FRIENDLY

Help for a client return to work  
following a period of claim?

Offered 12 sessions of CBT, funded a consultation with a private pain consultant & private MRI scan and supported with a 5 month return to work function plan

Client returned to a less manual role after 12 months claim

The  
Exeter

Average length of claim  
where the policy is a full  
term policy

**8 years**



**866** Number of  
fracture cover  
claim paid in 2022

Average payout

£2,523

AVIVA

Average benefit  
amount paid in 2022

Vitality

£1,400

Average age of male claimant

**35 years old**

ROYAL  
LONDON

Average age of female claimant

**39 years old**

ROYAL  
LONDON

ProtectionGuru