

Critical illness claims statistics

Bright Grey pays 93% of critical illness claims made in 2009.¹

We're delighted to announce our strongest critical illness claims figure yet of 93% - a 3% improvement on our last half-yearly figure of 90%. 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. Last year 97% of people we contacted used the service.

But not every illness is critical. In 2009 we declined just 5% 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.



Sources:
1 Bright Grey claims statistics, 1 Jan – 31 Dec 2009.
2 Red Arc service analysis, 1 Jan – 31 Dec 2009.

Summary of critical illness claims

% of critical illness claims paid 93%

Amount of critical illness claims paid £11m

Average critical illness payout £78k

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?

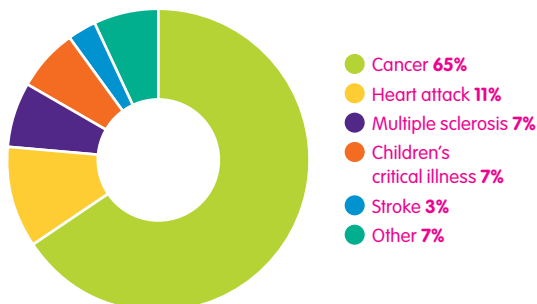
Go to www.brightadviser.co.uk for more information about choosing Bright Grey.

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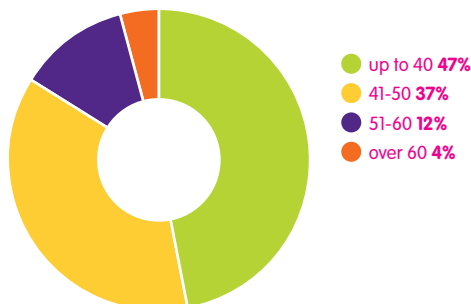
Protection. We make it personal.

About our critical illness claims

Breakdown of critical illness claims in 2009



Age breakdown for critical illness claims in 2009



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 44% of claimants in 2009 were under 40.

Gender	Age	Occupation	Months plan in force	Amount claimed	Claim reason
Male	23	Chef	19	£138,007.53	Testicular cancer
Male	27	Insurance broker	22	£306,748.66	Leukaemia
Female	29	Sales assistant	47	£82,114.73	Multiple sclerosis
Male	30	Chartered engineer	18	£178,318.23	Stroke
Male	31	Maintenance repairer	39	£96,644.85	Brain cancer
Female	32	Nurse	4	£120,511.00	Bowel cancer
Male	32	Administrator	35	£74,016.77	Benign brain tumour
Female	36	Bank manager	16	£184,711.83	Breast cancer
Female	44	Housewife	32	£28,660.24	Breast cancer
Female	55	Designer	23	£10,000.00	Lung cancer

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