



We paid out

£41.2m

in claims last year

Prefer cash? You'd need 82 briefcases to stuff all those £100 notes in.

Which weigh a total of 412kg. Eek.

Income protection

We paid out

96%

of IP claims

That's like a T-rex without his little arms - almost perfect.



Most paid out on a single claim

£5886k

That's enough £20 notes to wrap Big Ben.



Life insurance

We paid out

90%

of death claims

£21k

the average death claim payout

We paid out

88%

of terminal illness claims

£76k

the average payout for terminal illness claims

We paid out

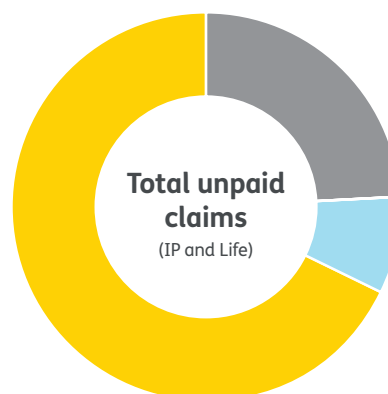
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life insurance claims we received in 2023

Why we were unable to pay 40 claims from last year

We want to pay every claim we receive, however there are times when we are unable to do this.

The main reason for not paying a claim is due to questions not being answered correctly at the point of application leading to a different underwriting outcome. This is why it's important to answer all questions fully and honestly.



- **68%**
Questions not being answered correctly at the point of application
- **8%**
Claim not meeting our disability definitions
- **24%**
Other reasons including trying to claim on an exclusion or lapsed policy

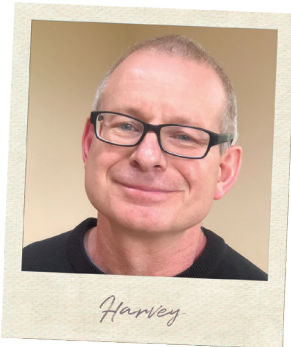
Here's how income protection could help someone like you



**“It's a lifesaver, basically.
An absolute game changer.”**

Marc

Scan the QR code to hear Marc's story



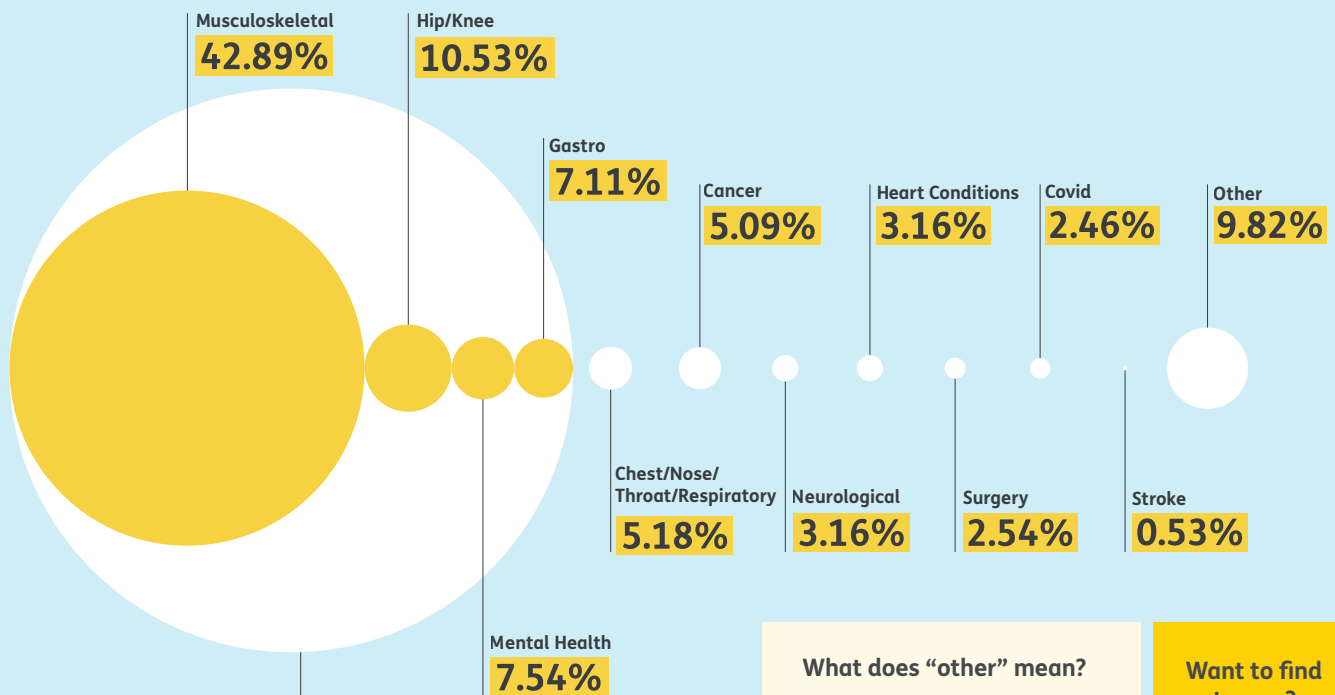
**“I really can't imagine what
life would be like without
income protection.”**

Harvey

Scan the QR code to hear Harvey's story



Top reasons for claiming



Percentage of claims caused by four of our top conditions:
68.1%

What does “other” mean?

Anything not falling into the defined categories, including non-respiratory diseases, some injuries and illnesses with external causes.

Want to find out more?

Speak to your adviser for more info about The Exeter.