

CRITICAL ILLNESS COVER
2009 Claims Data

WE PAID £152 MILLION IN CRITICAL ILLNESS CLAIMS DURING 2009.

In 2009 we paid 2,149 critical illness claims at a total value of £152 million, which is 93.6% of all claims made. The average payout was £70,731 and the largest single payout was £750,000. In 2010, our new, improved critical illness cover was 5 Star Rated by Defaqto, a leading UK independent financial research company.





QUICK STATS 2009.

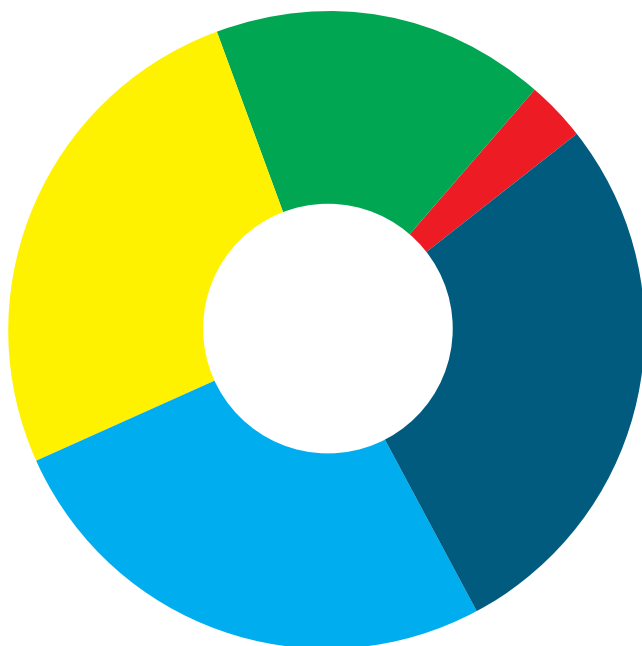
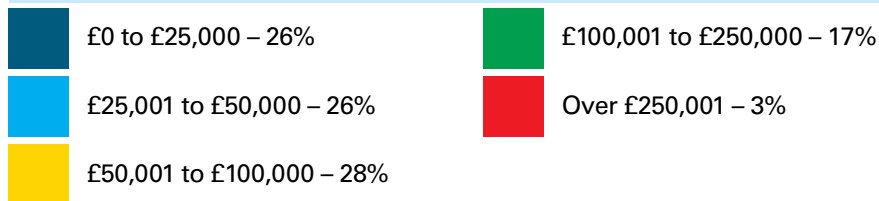
- We paid 93.6% in critical illness claims – £152 million.
- Total number of claims paid 2,149.
- Largest claims payout £750,000.
- Average payout £70,731.
- Average age of claimants 44 years.
- Top five reasons for claiming:
 - Cancer
 - Terminal illness
 - Heart attack
 - Stroke
 - Multiple sclerosis.
- Only 6.4% of claims rejected.
 - Number rejected for non-disclosure – 41 (1.8%)
 - Claims not meeting definition – 107 (4.6%).
- Compared to 2008, the non-disclosure rejection rate is down by 2.4%.

Source for all data: Legal & General Claims Department, 2010 based on critical illness claims finalised in 2009.

The full list of critical illnesses covered depends on the type of critical illness policy originally taken out and some illnesses may not be covered. For the full definitions relevant to our range of Critical Illness Cover and details of the policy benefits and limitations, please refer to Legal & General's Guide to Critical Illness Cover or the policy document.

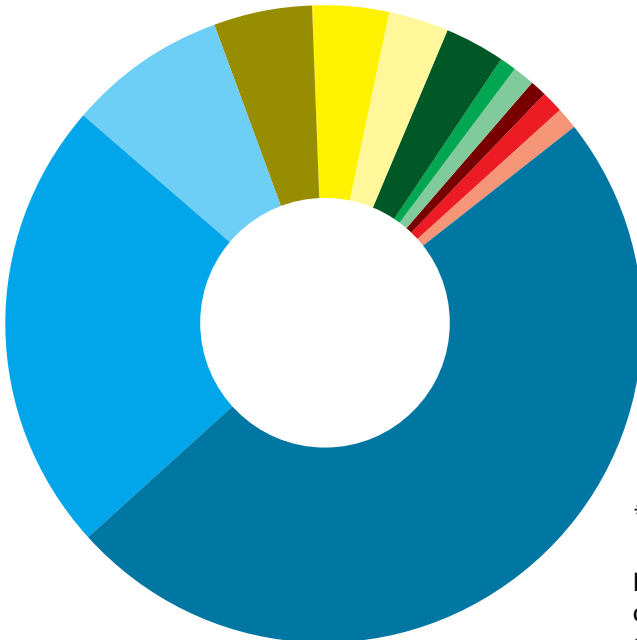
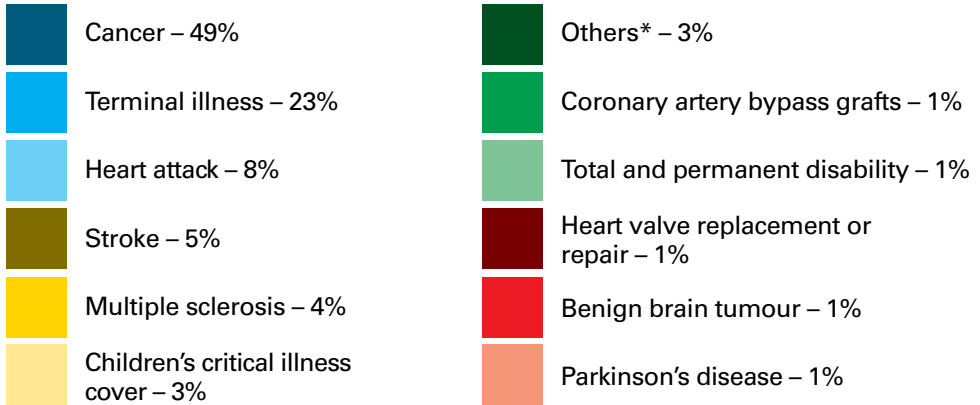
BREAKDOWN OF CLAIMS PAID 2009.

Breakdown of critical illness claims paid in 2009. We paid out £152 million in critical illness claims. The average claim paid was £70,731.



CONDITIONS CLAIMED AND PAID.

Breakdown of critical illness conditions claimed and paid. In 2009, we paid 2,149 claims made up as follows:

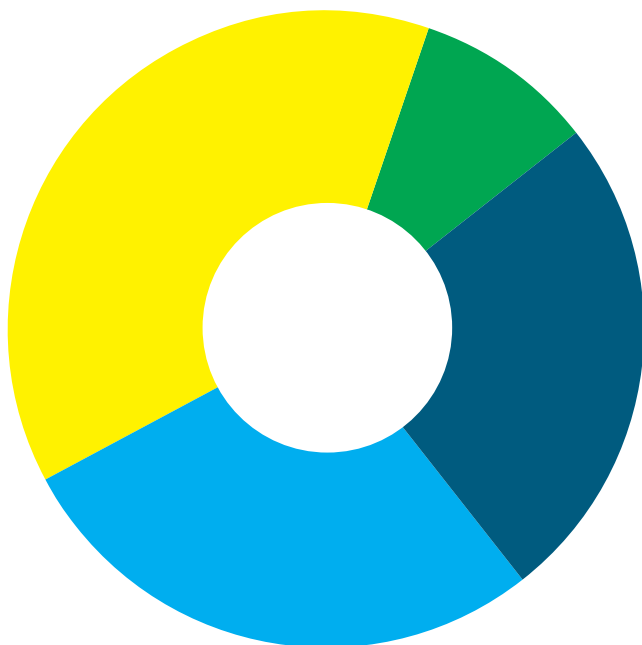
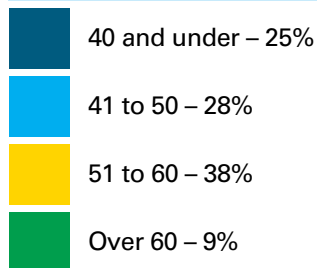


*Others include illnesses with less than 10 claims. Please note not all types of cancer are covered under our critical illness policies.

MALE AGE RANGE AND CLAIMANTS.

Age breakdown of male critical illness claimants in 2009.

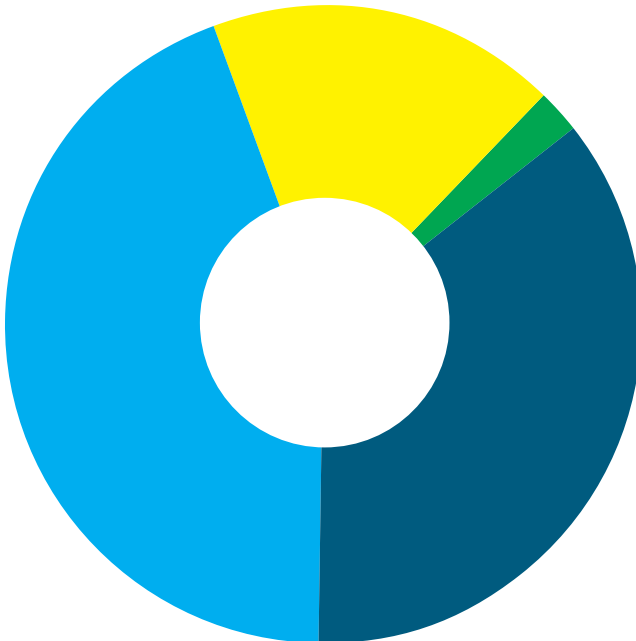
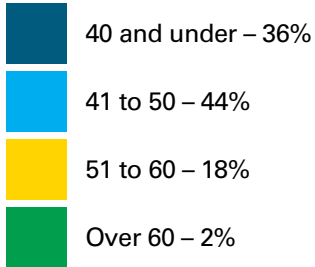
53% of male claimants were aged 50 or under.



FEMALE AGE RANGE AND CLAIMANTS.

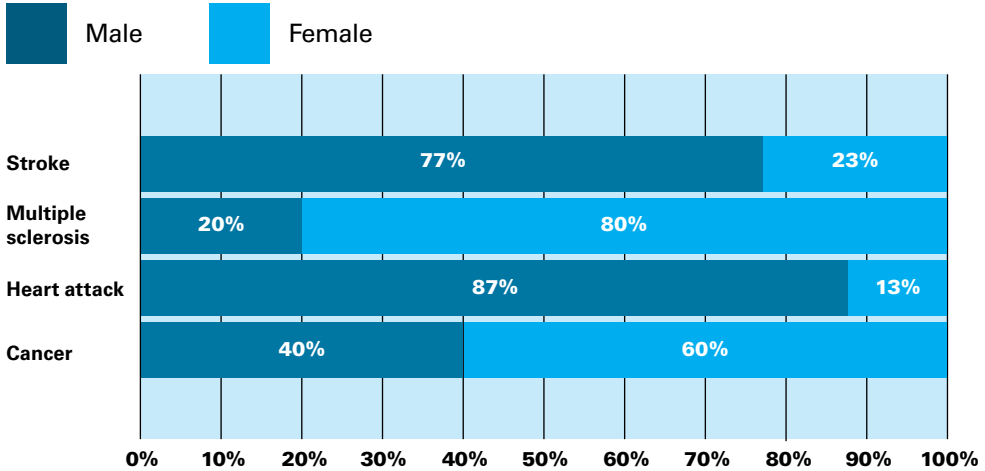
Age breakdown of female critical illness claimants in 2009.

80% of female claimants were aged 50 or under.

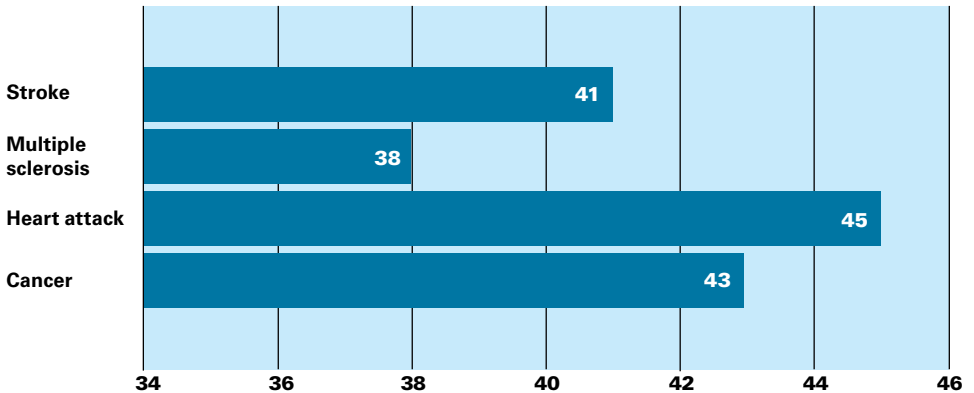


TYPE OF CLAIM BY AGE/GENDER.

Male/female conditions resulting in critical illness claims for 2009.



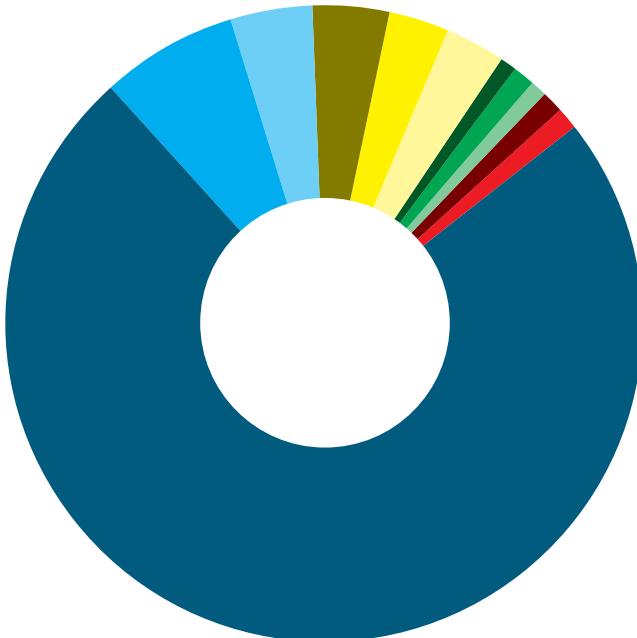
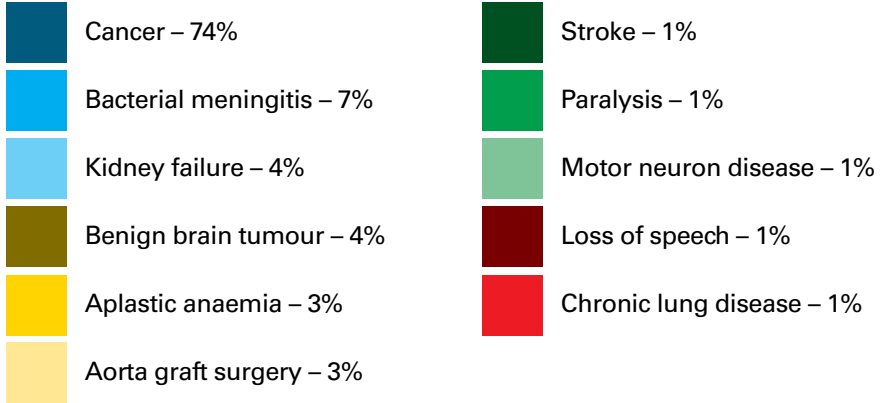
Average age of a critical illness claimant in 2009.



CHILDRENS' CRITICAL ILLNESS CLAIMS.

Breakdown of children's critical illness claims 2009.

In 2009 we paid 58 childrens' claims.



Parents who take out one of our critical illness cover policies for themselves will automatically receive critical illness cover for their children*.

*Terms and conditions apply.



HELP US TO PAY MORE CLAIMS.

As the UK's number one critical illness provider, based on new individual critical illness sales in 2009* we are committed to paying as many eligible claims as possible. We paid 93.6% of critical illness claims in 2009 – £152 million.

And, if the worst should happen to you, we want to help make sure that you too receive the benefits you're entitled to.

It's not always easy to remember all your medical details but to ensure that we can pay any future claim in full, it's important that you tell us everything we ask about during the application process. It's also important that the information is true, accurate and complete.

If you miss anything out or provide information that is incorrect, any future claims may not be paid and your policy may be cancelled. If your health or other circumstances change between when you apply, and when you're accepted for cover or when you return the confirmation declaration, whichever is the latter, please contact your financial adviser for guidance.

Don't miss anything out

Please see below for guidance on some of the common areas where people make mistakes or miss out important information.

Common Reasons:

1. Back pain.
2. Stress, anxiety and depression.
3. Height and weight inaccuracies.
4. Joint problems and arthritis.
5. Tests and investigations.
6. Smoking (including if you have used any tobacco products in the last 12 months).
7. Alcohol consumption.
8. Raised blood pressure and cholesterol.

*Swiss ReTerm & Health Watch 2010 report.

Please note not all types of cancer are covered under our Critical Illness Cover policies.



HELP US TO PAY MORE CLAIMS.

Help us to help you

The main reason why we have declined critical illness claims in the past, was because customers did not tell us everything we needed to know. But you can easily avoid this happening to you:

- **Take your time...**
By thinking through your medical history and other details, it will help you to ensure you don't forget to tell us anything important.
- **If in doubt – tell us**
Just because you may have had a condition in the past, this doesn't mean we will turn down your application for critical illness cover – we may just exclude these conditions from the cover or increase the premium to cover it.
- **Tell us in confidence**
If you don't want to tell your financial adviser about your personal medical details then you don't have to. You can complete the application in full and send it directly to our chief medical officer in a sealed envelope. Full details are given on the application form itself.
- **Check... and double-check**
Ensure that all questions on all forms are answered fully, truthfully and accurately.

CASE STUDIES AT A GLANCE.

18 – 29 age group at claim

Sex	Female	Male
Age	22	25
CIC condition claimed on	MS	Cancer
Occupation	Clerical Worker	Insurance Clerk
Claim awarded	£107,240	£74,691
Time policy in force	49 months	35 months

30 – 39 age group at claim

Sex	Female	Male
Age	36	36
CIC condition claimed on	Cancer	Heart valve replacement
Occupation	Nurse	Printer
Claim awarded	£57,000	£42,000
Time policy in force	15 months	132 months

40 – 49 age group at claim

Sex	Female	Male
Age	46	47
CIC condition claimed on	Motor neuron disease	Parkinsons disease
Occupation	Dog Breeder	Merchant Navy Officer
Claim awarded	£187,659	£84,000
Time policy in force	66 months	234 months

50 and over age group at claim

Sex	Female	Male
Age	51	55
CIC condition claimed on	Cancer	Benign brain tumor
Occupation	Banking staff	Training Manager
Claim awarded	£45,000	£44,967
Time policy in force	12 months	55 months



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