

Claims

See the difference you make for your
clients

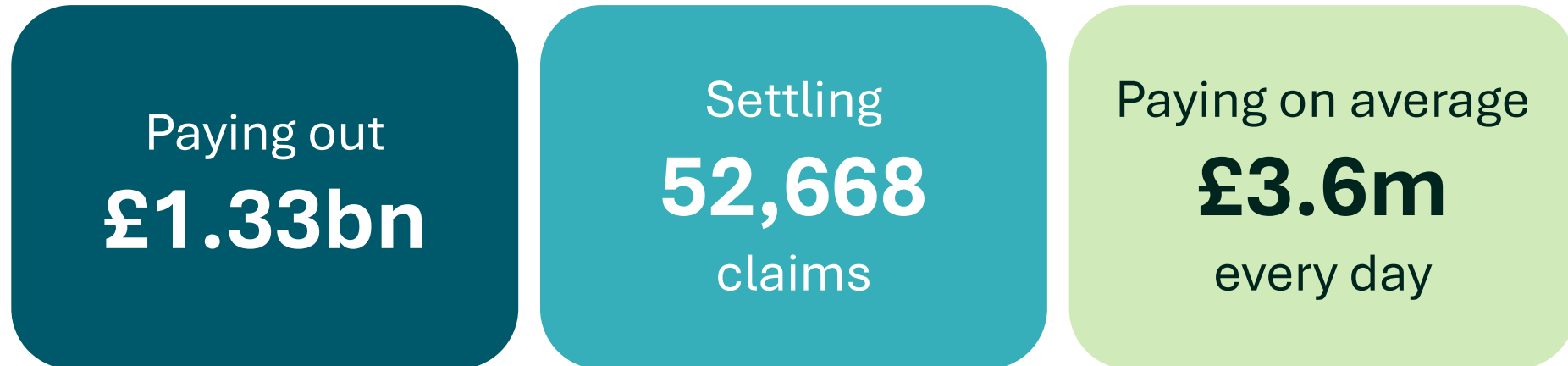
Forward-thinking, comfort-giving,
worry-easing, **hand-holding**,
spirit-lifting, life-changing



protection

Headline claims data

In 2024, Aviva helped individual protection customers and their families



Source: Claims data from Aviva for the period January to December 2024, including data from Aviva Protection UK Limited (formerly AIG Life) from 9 of April to December 2024.

2024 claims at a glance

	Life insurance <small>(including term insurance, terminal illness, whole of life and over 50's)</small>	Critical illness <small>(including children's benefit and total permanent disability)</small>	Income protection	TOTAL <small>(Including 1,277 Fracture Cover, hospital benefit and pregnancy cover claims)</small>
Number of claims paid	41,424	5,637	4,330	52,668
Amount paid out	£862m £862,140,668	£405m £405,802,425	£61.8m £61,884,389	£1.33bn £1,332,562,455 <small>(Including £2,734,971 Fracture Cover, hospital benefit and pregnancy cover claims)</small>

Source: Claims data from Aviva for the period January to December 2024, including data from Aviva Protection UK Limited (formerly AIG Life) from 9 of April to December 2024.

Our consistent track record for claims

Over the past five years...

we've **settled**

97.9%

of individual protection
claims received

paying out

259,188

claims...

...and

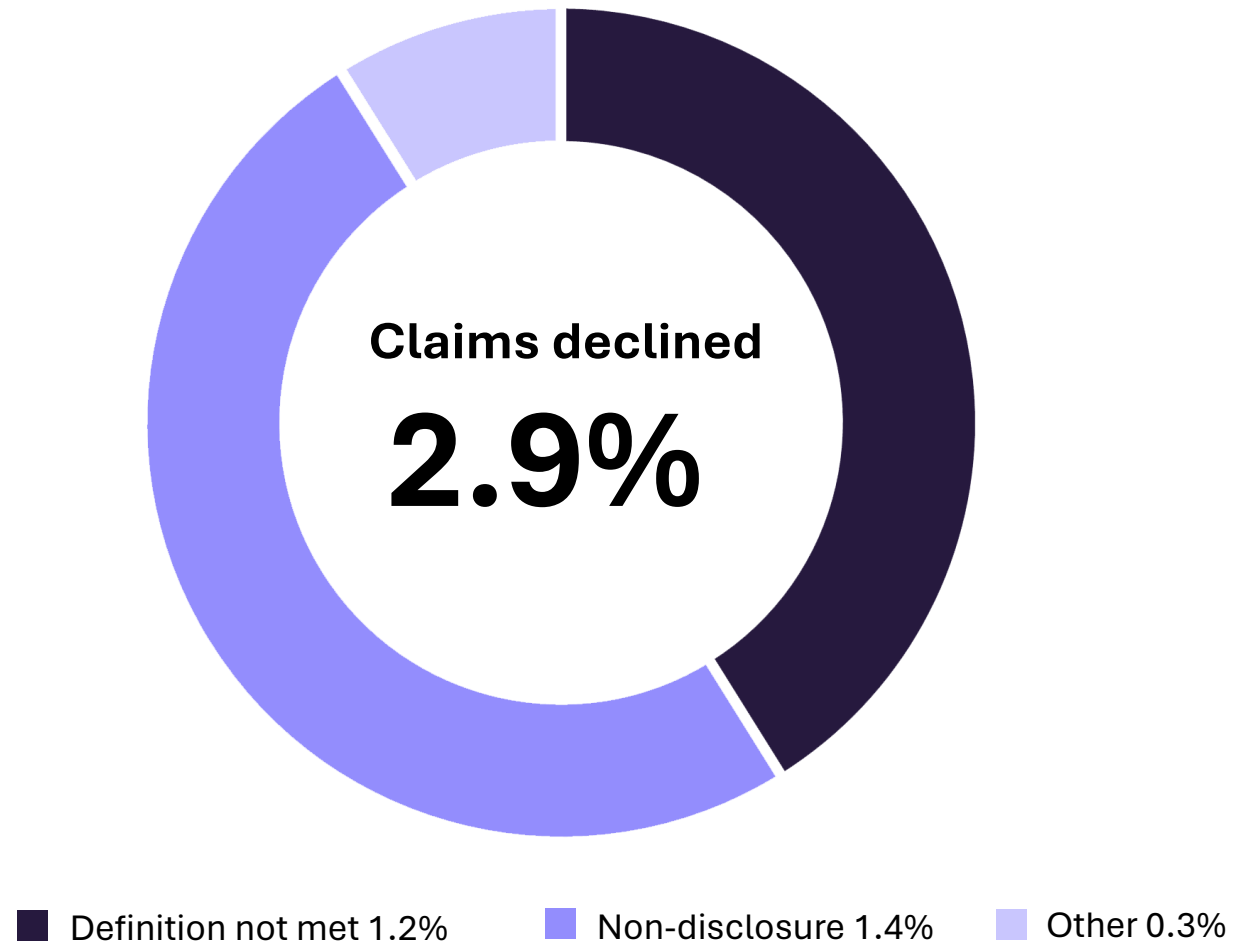
£5.72bn

to our **customers and their
families**

Source: Claims data from Aviva for the period January to December 2024, including data from Aviva Protection UK Limited (formerly AIG Life) from 9 of April to December 2024.
Aggregate claims data for 2020 includes Fracture Cover. Data from 2021 includes Fracture Cover and additional benefits claims (Fracture Cover, hospital, trauma, carer, and therapy benefit claims).

Claims not paid

How many individual protection claims were not paid last year?



Source: Claims data from Aviva for the period January to December 2024, including data from Aviva Protection UK Limited (formerly AIG Life) from 9 of April to December 2024.

Income protection claims



Income protection claims



Percentage of all income protection claims paid:

90.1%*



Amount paid out:

£61.8m



Number of claims paid:

4,330



Average duration of claim:

6yrs 9m**

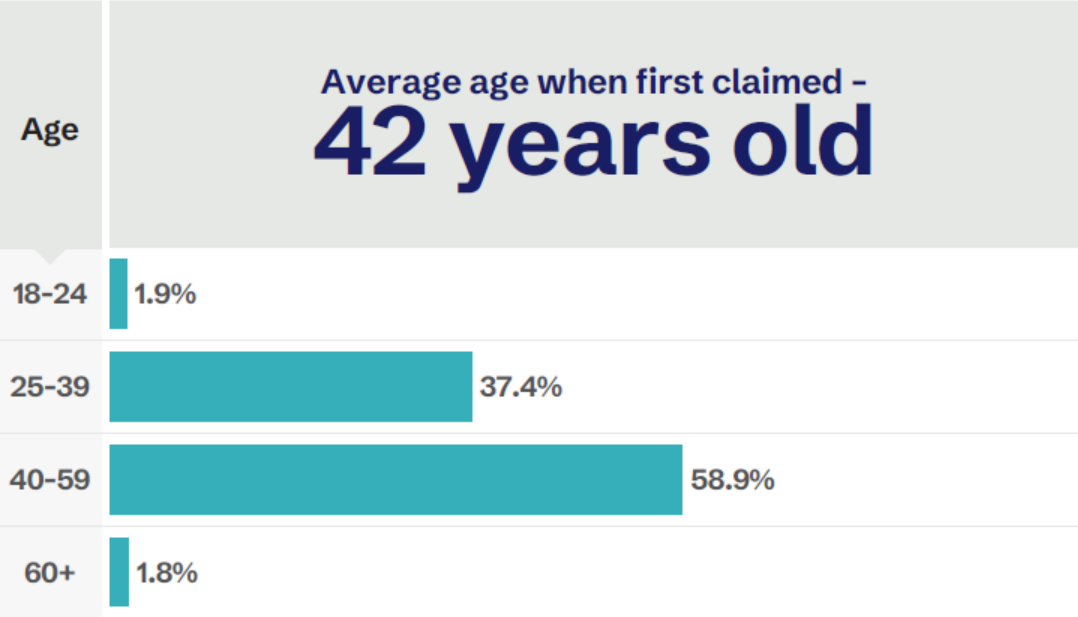
Source: Claims data from Aviva for the period January to December 2024, including data from Aviva Protection UK Limited (formerly AIG Life) from 9 of April to December 2024.

* Includes new and existing claims paid in 2024.

**Excludes claims received for 12 month and 2-year limited benefit income protection policies.

Income protection claims

Age when first claimed



Hospital benefit

In addition to the main monthly income benefit, our Income Protection+ also includes hospital benefit, which can help cover costs incurred due to hospitalisation.

In 2024, we paid out:

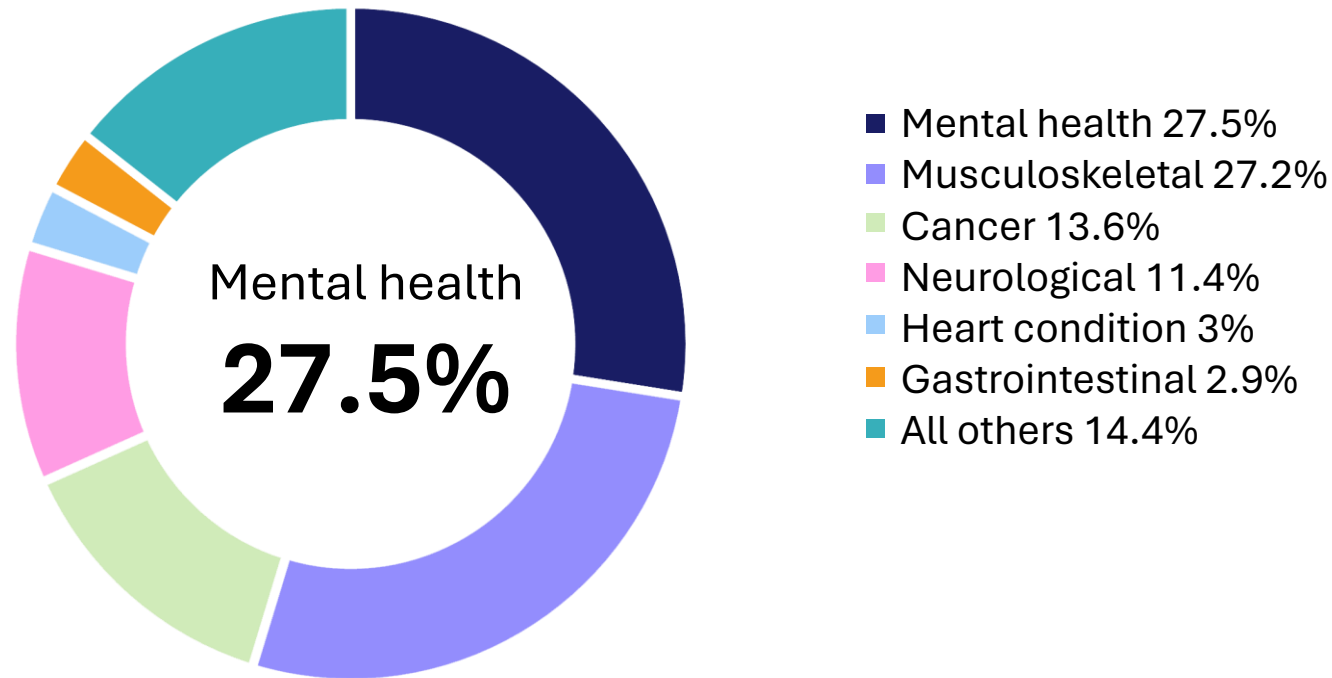
Amount paid out	Number of claims paid
£230,174	152

Source: Claims data from Aviva for the period January to December 2024, including data from Aviva Protection UK Limited (formerly AIG Life) from 9 of April to December 2024.

All paid income protection claims are included. Data excludes some claims due to data reporting constraints.

Income protection claims

The most common reasons for all customers in claim in 2024*:

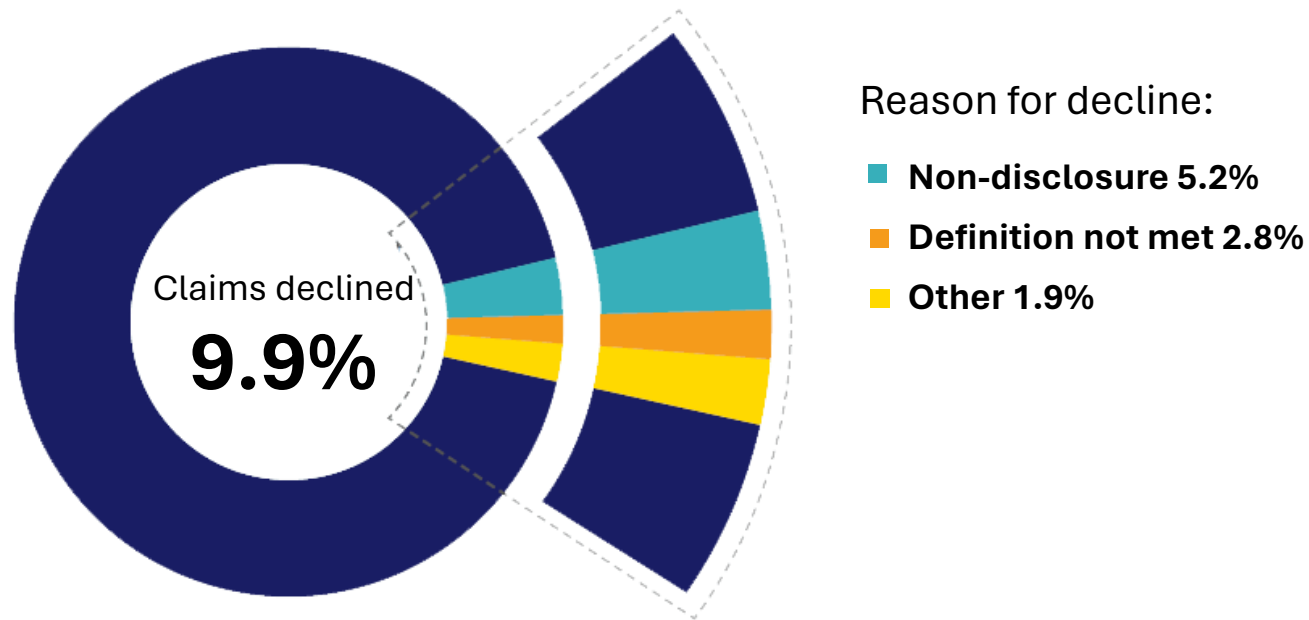


Source: Claims data from Aviva for the period January to December 2024, including data from Aviva Protection UK Limited (formerly AIG Life) from 9 of April to December 2024.

*Income protection claims data excludes some claims due to data reporting constraints. Percentages may not add up to 100% due to rounding.

Income protection claims

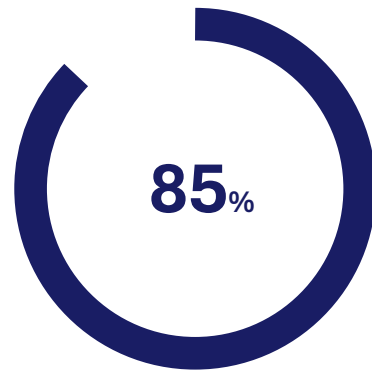
Claims not paid



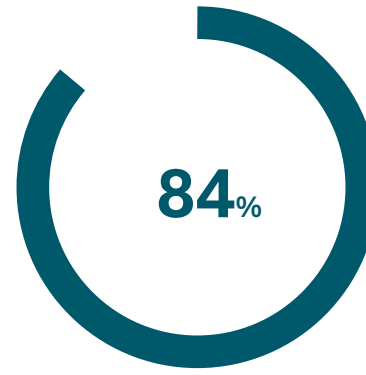
Source: Claims data from Aviva for the period January to December 2024, including data from Aviva Protection UK Limited (formerly AIG Life) from 9 of April to December 2024.

Income protection claims – Early intervention and rehabilitation support

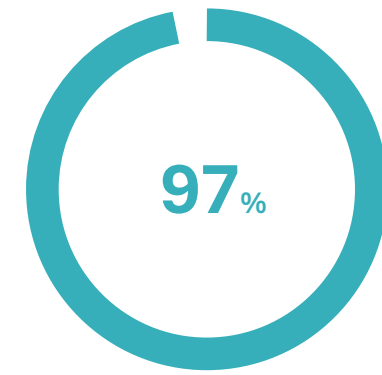
The percentage of all customers who went back to work after receiving rehabilitation support*:



of all customers
receiving **our**
support for cancer



of all customers
receiving our **support**
for a mental health
condition



of all customers
receiving our **support**
for musculoskeletal
disorders

All rehabilitation support figures are based on Aviva's available 2024 rehabilitation data, rehabilitation intervention commencement date and case being active at some stage in the calendar year.

*These figures are based on customers who returned to their normal role and hours or a different role and/or reduced hours.

Critical illness claims



Critical illness claims including total permanent disability and children's benefit



Percentage of all
critical illness claims paid:

91.5%*



Amount
paid out:

£405m



Number of
claims paid:

5,637



Average
payout:

£71,989

Source: Claims data from Aviva for the period January to December 2024, including data from Aviva Protection UK Limited (formerly AIG Life) from 9 of April to December 2024.

Critical illness claims

Hospital benefit

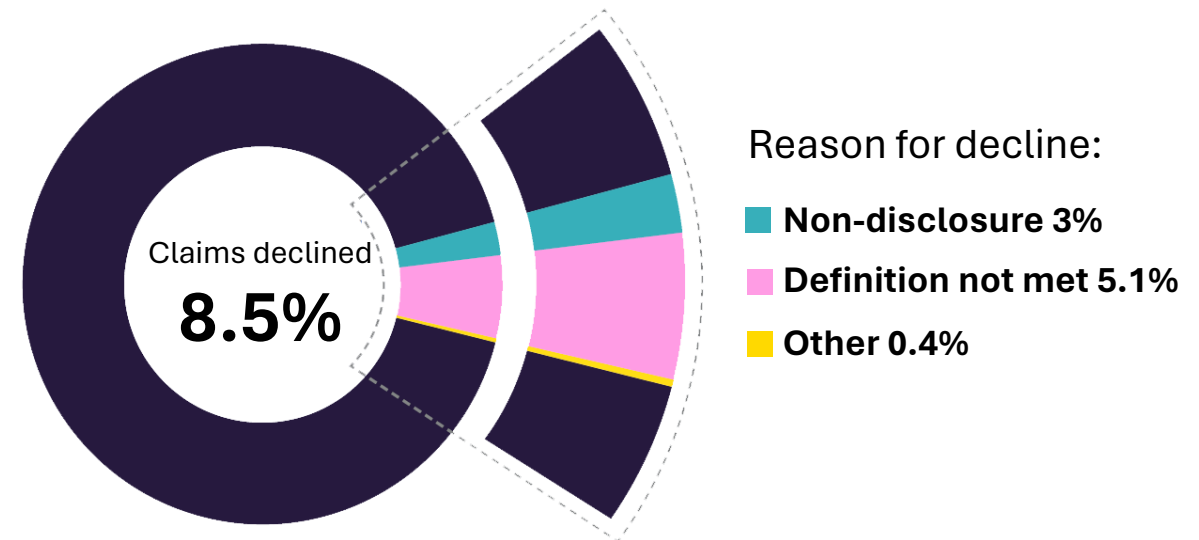
Amount paid out**	Number of claims paid
£97,100	89

**Excludes children's benefit

Critical illness less advanced cancer claims

Amount paid out	Number of claims paid
£1,261,983	57

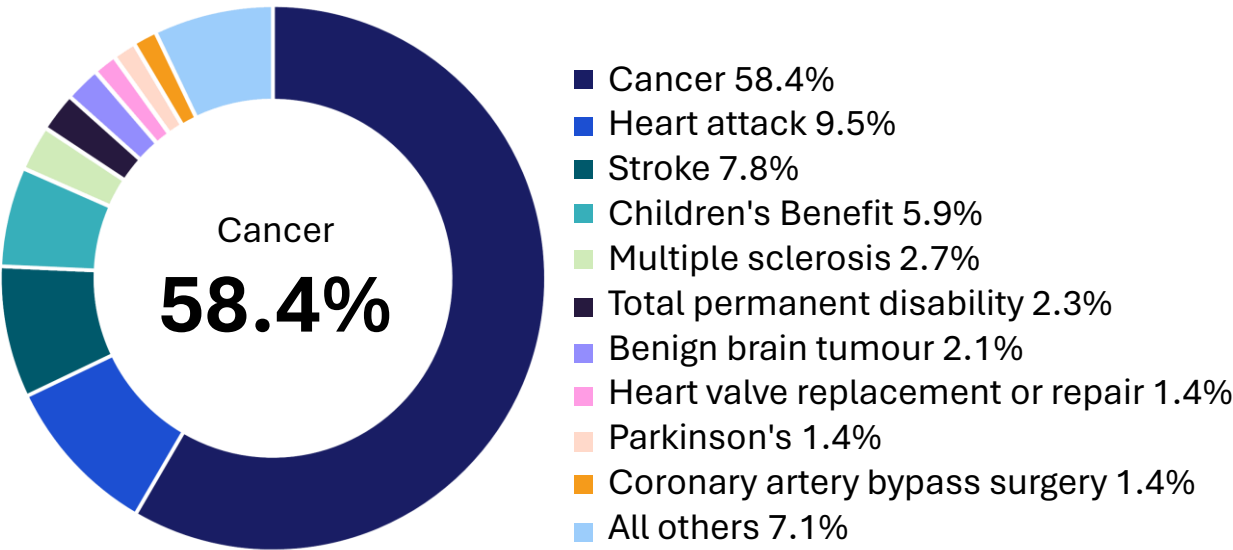
Claims not paid (including children's benefit and total permanent disability)



Source: Claims data from Aviva for the period January to December 2024, including data from Aviva Protection UK Limited (formerly AIG Life) from 9 of April to December 2024.

Critical illness claims including total permanent disability

Most common reason for claim (including Children's benefit*)



Critical illness claims by age and gender**:

Age	Male %	Overall %	Female %
Under 30	1.1%	1.4%	1.7%
30-39	7.2%	10.3%	13.5%
40-49	24.6%	30.5%	36.6%
50-59	50.1%	45.7%	41.1%
60-69	15.9%	11.3%	6.5%
70 and over	1%	0.8%	0.7%

Source: Claims data from Aviva for the period January to December 2024, including data from Aviva Protection UK Limited (formerly AIG Life) from 9 of April to December 2024.

* Data is for paid claims only and based on reported illness type. Children's benefit data includes funeral benefit claims. Does not include less advanced cancers.

** Charts exclude claims where gender and/or age are not recorded and excludes children's benefit.

Percentages might not add up to 100% due to rounding.

Our partnership with Macmillan Cancer Support

Better together

We are incredibly proud of our partnership with Macmillan Cancer Support and the difference this has made for our customers when they need it most.

- Customers with a Macmillan nurse can often benefit from a smoother, faster claims process
- Our dedicated Macmillan Champions also help us to go above and beyond financial support for our customers

In partnership with

**MACMILLAN
CANCER SUPPORT**

“I am very proud of our Aviva Macmillan Champions – they are the people within our claims teams who speak every day to customers who are living with cancer. They are a caring and compassionate group who, with the support of Macmillan, play such an important part in helping customers.”

Fiona Greenwood - Aviva Technical Claims Consultant
Winner of COVER Magazine's Women in Protection and Health Awards 2022,
Woman of the Year – Claims



Louise,
Macmillan Clinical Nurse Specialist

Children's benefit claims



Children's benefit claims



Percentage of all children's
benefit claims paid:

90.5%



Amount
paid out:

£7.6m



Number of
claims paid:

361



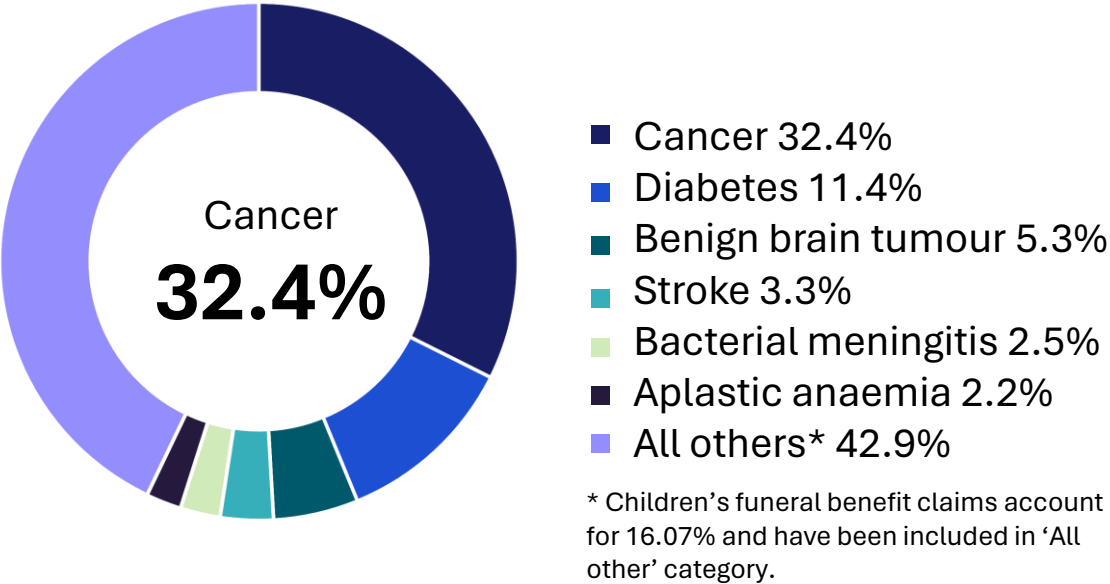
Average
payout:

£21,321

Source: Claims data from Aviva for the period January to December 2024, including data from Aviva Protection UK Limited (formerly AIG Life) from 9 of April to December 2024.

Children's benefit claims

Most common reason for claim (excluding children's hospital benefit):



Children's hospital benefit claims

Children's benefit includes children's hospital benefit which pays up to £3,000 if a policyholder's child is in hospital, paying £100 a night from the 8th night onwards up to a total of 30 nights during the policy term. This can help cover costs or lost income incurred during a stay in hospital. Children's hospital benefit is available on Critical Illness+ and on Life Insurance+ with critical illness.

In 2024, we paid out:

Amount paid out	Number of claims paid
£398,497	245

Life insurance claims



Life insurance claims including term insurance, terminal illness*, whole of life and over 50's



Percentage of all life insurance claims paid:

98.8%



Amount paid out:

£862.1m



Number of claims paid:

41,424



Average payout:

£20,812

Source: Claims data from Aviva for the period January to December 2024, including data from Aviva Protection UK Limited (formerly AIG Life) from 9 of April to December 2024.

* Terminal illness benefit pays out the life insurance amount on diagnosis of a terminal illness which meets our definition, and you're not expected to live longer than 12 months.

Life insurance claims

Most common reason to claim by age band*

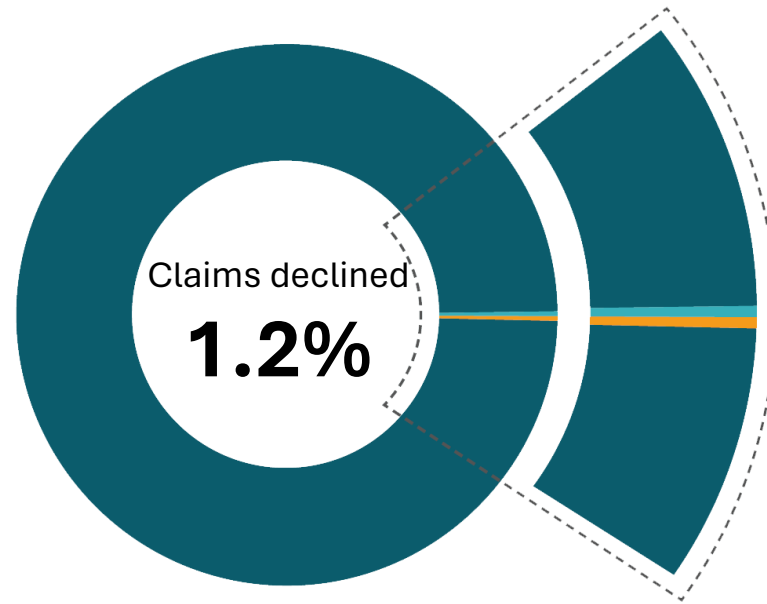
Age	1 st	2 nd	3 rd
Under 30	Accidental	Suicide	Cancer
30-39	Cancer	Suicide	Cardiovascular
40-49	Cancer	Cardiovascular	Suicide
50-59	Cancer	Cardiovascular	Respiratory
60-69	Cancer	Cardiovascular	Respiratory
70 and over	Cancer	Cardiovascular	Neurological

Source: Claims data from Aviva for the period January to December 2024, including data from Aviva Protection UK Limited (formerly AIG Life) from 9 of April to December 2024.

*Chart excludes Over 50s plan claims and claims where cause of death not reported in enough detail.

Life insurance claims

Claims not paid:



Reason for decline:

- **Non-disclosure 0.8%**
- **Definition not met 0.3%**
- **Other 0%**

'Other' has been rounded down 0%. Actual figure is 0.03%. Due to rounding percentages do not add up to 1.2%.

Source: Claims data from Aviva for the period January to December 2024, including data from Aviva Protection UK Limited (formerly AIG Life) from 9 of April to December 2024.