

## TI Campaign – Verify Facts – People Effected

**We stated that c 1442 terminally ill (TI) claimants were declined in 2020 by one company alone.**

### BACKGROUND

Insurers ask terminal illness claimants to make a telephone call to a trained assessor in the first instance. We know from the insurers' [recordings](#) of these calls that the assessor may guide a genuine, terminally ill claimant towards deferring their claim until their condition gets worse. We agree with insurers that a deferral is not a declined claim. However, we do point out the detrimental effect to the deferred claimant is the same. The insurers' published statistics for declined life policies do not include deferrals. This method effectively hides the true number of vulnerable, terminally ill people who are exposed to unnecessary distress on top of a terminal diagnosis.

We accept that our calculations return a 'worst case' scenario, and that not every deferred terminally ill claimant will suffer to the point they withhold treatment or consider suicide. That said, we know for certain that some do. The author and case study in our report 'Dying for a Payout' are verifiable examples.

We looked for further evidence and obtained the following on [Aviva Life UK website](#). It stated Aviva paid out 99.3% or 42,057 of life and terminal illness claims in 2020.

Aviva refused to tell us how many terminal illness claims were in the combined figure. We know from [Cancer Research UK](#) that cancer is by far the biggest cause of terminal illness and was responsible for 25% of UK deaths in 2021.

[The Office for National Statistics](#) showed other causes of death that could reasonably lead to a terminal illness claim, amounted to 24% of UK deaths in 2018.

We added these two factors together and extracted 49% of the Aviva total in order to estimate how many of the Aviva claims related to terminal illness.

The Association of British Insurers (ABI) refused to tell us the industry average percentage for terminal illness claims declined. The ABI published a figure of 7% in 2015 but removed it from public access in 2017 when our campaign started. SCOR Global Life still cites it on pg 3 of a [presentation](#) to the UK Institute and Faculty of Actuaries.

### OUR CALCULATION

- A. Aviva - 42,057 of life and terminal illness claims in 2020.
- B. Cancer Research and ONS – c 49% of the population die from terminal disease.
- C. Association of British Insurers – 7% of terminal illness claims declined.
- D.  $A \times B \times C = 1442$  terminal illness claims declined or deferred by Aviva.

Statista 2018 – Life insurance policies with terminal illness protection	
Company	Estimated TI Policies Declined 2018
Aviva	1442
Legal and General	1214
London Victoria	379
Scottish Widow	379
Royal London	379
Other companies	3543
<b>Total at risk pa</b>	<b>7336</b>