

## Aviva Paid Out £12.9 Million to Income Protection Customers in 2013

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Aviva customers benefitted from individual income protection payments totalling £12.9 million in 2013, according to figures released by the insurer today.

Mental health conditions were the most common reason for claim, accounting for 31% of claims. This was followed by musculoskeletal and neurological conditions, each accounting for 19% of claims, while rheumatological conditions (9%) and cancer (8%) also led to a significant number of claims.

Latest official figures show that almost a million (960,000) workers have absences classed as 'long-term'\* each year, yet Aviva data suggests that fewer than one in 10 families have income protection in case of a loss of income through accident or illness.

This is even more shocking given that the average Aviva income protection claim is in force for nine years and four months.

Aviva individual income protection data also shows that in 2013:

- Payments were made to 1,462 customers.
- Almost three quarters (72%) of claims came from men.
- The average age of claimant at the point of incapacity was 44 overall. This breaks down as 45 for males and 42 for females.
- The proportion of claims paid in 2013 was 92.8%.
- Of the 7.2% claims declined overall, the majority (6% of all claims) did not meet policy criteria, while 1.2% were declined for misrepresentation.

Robert Morrison, chief underwriter for Aviva says: "It's staggering to think that almost a million people in the UK are on long term absence from work due to illness or accident. Some of these people may have had some financial support from their employer, but often there are restrictions on how long employers will pay workers who are off sick. Meanwhile, many self-employed people are unlikely to have had this kind of cushion. This can mean that people are left to rely on their own resources, or turn to state benefits, which usually pay less than their original income.

"Given that our average income protection claimant receives payments for more than nine years, this shows just what a lifeline protection can be. We'd encourage everyone – particularly workers with dependent families – to look at what employee benefits they might receive if they were unable to work due to illness or injury. That way people can be sure what to expect and then potentially take steps to secure their family's financial future".

- ENDS -

### Notes to editors:

\*Data from the Office of National Statistics, February 2014: Absences lasting more than four weeks.

\*\* Aviva Family Finances Report data December 2013.

### About Aviva:

- Aviva provides 31 million customers with insurance, savings and investment products.
- We are one of the UK's leading insurers and one of Europe's leading providers of life and general insurance.
- We combine strong life insurance, general insurance and asset management businesses under one powerful brand.
- We are committed to serving our customers well in order to build a stronger, sustainable business, which makes a positive contribution to society, and for which our people are proud to work.
- The Aviva media centre at [www.aviva.com/media/](http://www.aviva.com/media/) includes images, company and product information and a news release archive
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