

## Protection FACTS of the day

FACTS	SOURCE
Protection FACT of the day: Male life expectancy in France, Germany & UK is the same (78) but just 44 in Malawi and 82 in San Marino	E-Protection Review (June 2011) / WHO
Protection FACT of the day: The number of Ombudsman complaints about CI and IP both fell in 2010 compared to the previous year	E-Protection Review (June 2011)
Protection FACT of the day: In 2008 nearly a quarter of adults (over 16 years of age) in England were obese	<a href="http://www.nhs.uk/Conditions/Obesity/Pages/Introduction.aspx">http://www.nhs.uk/Conditions/Obesity/Pages/Introduction.aspx</a>
Protection FACT of the day: Crohn's Disease affects approximately 60,000 people in the UK, that's about 1 in 1000	<a href="http://www.nacc.org.uk/content/ibd.asp">http://www.nacc.org.uk/content/ibd.asp</a>
Protection FACT of the day: One fifth of breast cancer cases occur in women aged 50 and under	Bupa press release May 2010 / Cancer Research Statistical Information Team February 2009
Protection FACT of the day: The cost of diabetes to the NHS is £1m an hour	<a href="http://www.diabetes.co.uk/cost-of-diabetes.html">http://www.diabetes.co.uk/cost-of-diabetes.html</a>
Protection FACT of the day: Dame Carol Black will be the after dinner speaker at the year's Protection Review dinner #ProtRev2011	Protection Review
Protection FACT of the day: @Natalie_Holt_MM & Madeleine Davies have both won Best protection writer AND Rising star @HI_magazine #hmawards	Headline Money Awards 2010/11
Protection FACT of the day: 1 in 10 cancers in men are caused by alcohol consumption (compared to 1 in 33 for women)	E-Protection Review / BMJ 6 <sup>th</sup> April
Protection FACT of the day: An estimated 17m working days are lost each year due to people missing work due to the effects of alcohol	<a href="http://www.drinkaware.co.uk/facts/factsheets/alcohol-and-your-health">http://www.drinkaware.co.uk/facts/factsheets/alcohol-and-your-health</a>
Protection FACT of the day: 75% of children with cancer are now cured, compared with 25% 40yrs ago	The Times April 6 <sup>th</sup> 2011 – living with cancer supplement
Protection FACT of the day: Tobacco smoke contains over 4000 chemicals, nicotine speeds up the heart and increases blood pressure	<a href="http://www.talktofrank.com/drugs.aspx?id=202">http://www.talktofrank.com/drugs.aspx?id=202</a>
Protection FACT of the day: L&G paid 93% of all Income Protection claims in 2010	L&G press release April 2011
Protection FACT of the day: 1 in 5 working people diagnosed with cancer either	The Times April 6 <sup>th</sup> 2011 – living with cancer supplement

change jobs or stop working altogether	
Protection FACT of the day: 18% fewer women die of breast cancer than ten years ago	The Times April 6 <sup>th</sup> 2011 – living with cancer supplement
Protection FACT of the day: 1 in 10 cancers in men and 1 in 33 cancers in women are caused by past or current alcohol intake	<a href="http://www.bbc.co.uk/news/health-12999000">http://www.bbc.co.uk/news/health-12999000</a> (British Medical Journal)
Protection FACT of the day: 40% of people with kidney cancer now survive for ten years (up from 25% in 1975)	The Times April 6 <sup>th</sup> 2011 – living with cancer supplement
Protection FACT of the day: 12% fewer men die of prostate cancer than in 1999	The Times April 6 <sup>th</sup> 2011 – living with cancer supplement
Protection FACT of the day: 59% of women have no life insurance according to a report from Bright Grey	Bright Grey press release March 2011
Protection FACT of the day: Of the £88m paid in CI claims last year by Scot Prov £57m was for cancer while £9m related to heart attacks	Scot Prov press release March 2011
Protection FACT of the day: Sales of long term protection policies increased 11.9% last year according to ABI stats	E-Protection review
Protection FACT of the day: According to Bright Grey 59% of women have no life insurance, while 84% have no CI cover	Bright Grey press release March 2011
Protection FACT of the day: Life cover premiums have been falling for 20yrs but UK and EU regulation soon could reverse the trend	Quote from Kevin Carr
Protection FACT of the day: Crohn's Disease affects approximately 60,000 people in the UK, that's about 1 in 1000	<a href="http://www.nacc.org.uk/content/ibd.asp">http://www.nacc.org.uk/content/ibd.asp</a>
Protection FACT of the day: You are twice as likely to have a stroke if you smoke	<a href="http://www.stroke.org.uk/information/stroke_prevention/smoking.html">http://www.stroke.org.uk/information/stroke_prevention/smoking.html</a>
Protection FACT of the day: Aegon paid 91% of critical illness claims in 2010	Aegon press release March 2011
Protection FACT of the day: In 1607 2,000 people died when a tsunami/surge hit the Bristol Channel	The Times 17/03/11 & British History
Protection FACT of the day: 1 in 5 men have not seen a doctor in the last 3 years & 2% have never seen one	Hastings Direct press release March 2011
Protection FACT of the day: People who drink alcohol in moderation are up to 25% less likely to develop heart disease	E-Protection Review / bmj.com
Protection FACT of the day: Just four providers offer 5 year Income Protection plans, British Friendly is one of them (Defaqto)	Defaqto

Protection FACT of the day: Currently Income Protection can cost around double the price for females compared to males	Range of quotes from the exchange.
Protection FACT of the day: Between 1975 and 2008 the annual number of British women over 60 diagnosed with lung cancer more than doubled	<a href="http://www.bbc.co.uk/news/health-12651455">http://www.bbc.co.uk/news/health-12651455</a>
Protection FACT of the day: According to Scot Prov property purchase is still the most common reason why people buy protection (92%)	Scot Prov press release March 2011
Protection FACT of the day: Ageas won Best Overall Provider at this year's LifeSearch Protection Awards	LifeSearch Awards 2011
Protection FACT of the day: Every year, over 150,000 people in the UK have a stroke. That's one every five minutes.	<a href="http://www.stroke.org.uk/information/our_publications/leaflets/01_the_stroke.html">http://www.stroke.org.uk/information/our_publications/leaflets/01_the_stroke.html</a>
Protection FACT of the day: Just 6% of Aegon's life policies in 2010 were written in trust	Aegon newsletter
Protection FACT of the day: Alcohol related deaths in the UK fell from 9,031 (2008) to 8,664 (2009)	E-Protection Review (March 2011) / ONS
Protection FACT of the day: LV= paid 93.5% of critical illness claims in 2010, up from 90% in 2009	LV= press release – February 2011
Protection FACT of the day: c150,000 ppl a year in the UK have a stroke, a third die soon after, a third recover, a third are left disabled	<a href="http://www.stroke.org.uk/about_us/index.html">http://www.stroke.org.uk/about_us/index.html</a>
Protection FACT of the day: On March 1st we find out if pricing insurance by gender becomes a thing of the past	Trade press reports
Protection FACT of the day: Two thirds of the industry believe life cover will cost less in ten years time	Protection Review 2010
Protection FACT of the day: The number of diabetics in the world stands at 177m (WHO predicts over 300 million by 2025)	<a href="http://www.diabetes.co.uk/what-is-diabetes.html">http://www.diabetes.co.uk/what-is-diabetes.html</a>
Protection FACT of the day: There is no cure for a broken heart. Once the muscle is damaged by a heart attack it can never fully recover	BHF / Aegon
Protection FACT of the day: Each day, your heart beats about 100,000 times	<a href="http://www.bhf.org.uk/heart-health/how-your-heart-works.aspx">http://www.bhf.org.uk/heart-health/how-your-heart-works.aspx</a>
Protection FACT of the day: AEGON's average age for Critical Illness claims is 44, and 56 for life cover claims	Aegon report / press office
Protection FACT of the day: AGEAS, AXA & PRUPROTECT shortlisted in Best Overall Provider category at LifeSearch Awards next month	LifeSearch press release
Protection FACT of the day: Sales of life cover, income protection and critical illness	E-Protection Review / ABI

all rose slightly in Q3 2010 (compared to Q2)	
Protection FACT of the day: In 2008 the most common cancer for males was Prostate (24%) and females Breast (31%) Lung was 2nd for both sexes	E-Protection Review / Cancer registrations in England 2008, ONS statistical bulletin October 2010
Protection FACT of the day: Two in five families are significantly affected by financial impacts of illness	E-Protection Review /Aviva
Protection FACT of the day: Since launching in 2001 AEGON has paid £330 million in Life and Critical Illness (CI) claims to 3,830 people	Mark Locke email / Aegon newsletter
Protection FACT of the day: LV= is offering 5% off its Income Protection premiums across the board until Valentines day	LV=
Protection FACT of the day: Alcohol is estimated to be responsible for at least 33,000 deaths in the UK each year	<a href="http://www.drinkaware.co.uk/facts/factsheets/alcohol-and-your-health">http://www.drinkaware.co.uk/facts/factsheets/alcohol-and-your-health</a>
Protection FACT of the day: Body Mass Index is a good way to check your weight. The insurance industry uses it too.	<a href="http://bit.ly/9J7us0">http://bit.ly/9J7us0</a>
Protection FACT of the day: In the UK, about 600 people a year die from seasonal flu, rising to around 13,000 during an epidemic	<a href="http://www.nhs.uk/conditions/Flu/Pages/Introduction.aspx">http://www.nhs.uk/conditions/Flu/Pages/Introduction.aspx</a>
Protection FACT of the day: £10m life cover over 20yrs for a 30yr old male? £374pm (total cost £90k) or female £262pm (£63k)	The exchange. Correct as at Jan 2011.
Protection FACT of the day: UK life expectancy at highest levels on record - new born boys 77.7 years and girls 81.9 years	<a href="http://www.statistics.gov.uk/cci/nugget.asp?id=168">http://www.statistics.gov.uk/cci/nugget.asp?id=168</a>
Protection FACT of the day: According to Barclays more than half (54 per cent) of adults in the UK do not have life insurance	Barclays press release
Protection FACT of the day: According to Scot Prov 94% of IFAs say protection is essential part of overall financial planning. Too right!	Scottish Provident press release
Protection FACT of the day: There were 491,348 deaths in England and Wales in 2009 compared with 509,090 in 2008, a fall of 3.5 per cent	<a href="http://www.statistics.gov.uk/pdfdir/dth1010.pdf">http://www.statistics.gov.uk/pdfdir/dth1010.pdf</a>
NFU Mutual named 'Best Life Insurance Provider' 2010/2011	NFU press release
Protection FACT of the day: Ischaemic heart diseases caused the most deaths across England & Wales in 2009	E-Protection Review / ONS statistical bulletin
Protection FACT of the day: Six in ten Britons are without any form of financial protection insurance	Scottish Provident press release
Protection FACT of the day: Passive smoking 'causes one in 100 deaths worldwide'	<a href="http://info.cancerresearchuk.org/news/archive/cancernews/2010-11-29-Passive-smoking-causes-one-in-100-deaths-worldwide-?rss=true">http://info.cancerresearchuk.org/news/archive/cancernews/2010-11-29-Passive-smoking-causes-one-in-100-deaths-worldwide-?rss=true</a>

Protection FACT of the day: Prostate cancer five-year survival rates are highest in men diagnosed aged 50-69	<a href="http://info.cancerresearchuk.org/cancerstats/survival/age/">http://info.cancerresearchuk.org/cancerstats/survival/age/</a>
Protection FACT of the day: The minimum monthly premium for life cover and other protection products is typically just £5pm	Generic industry information
Protection FACT of the day: It is estimated that over 4 million Americans have glaucoma but only half of those know they have it	<a href="http://www.glaucoma.org/learn/glaucoma_facts.php">http://www.glaucoma.org/learn/glaucoma_facts.php</a>
Protection FACT of the day: Nearly half (45%) of UK population take no exercise, just over a quarter (29%) exercise three times a week	Scottish Widows press release
Protection FACT of the day: Critical Illness is unlikely to cover things an IP policy would, such as stress, depression or a bad back	Generic industry information
Protection FACT of the day: 9 Income Protection (PHI) providers offer 'add-on' unemployment cover (it's not just PPI/ASU policies)	Defaqto / IPTF Income Protection Roadshows
Protection FACT of the day: Protection sales are up by 12% in 2010 compared to the same period in 2009 (E-tpr)	E-Protection Review
Protection FACT of the day: The cost of life cover is still falling, Scot Prov cut rates by up to 5% this week	Scottish Provident press release
Protection FACT of the day: 6 in 10 heart attack patients in England are now treated with angioplasty	E-Protection Review
Protection FACT of the day: It's illegal to give an alcoholic drink to a child under 5 (except in certain circumstances/medical supervision)	<a href="http://www.talktofrank.com">www.talktofrank.com</a>
Protection FACT of the day: Most common reasons for CI claims: Cancer c60% - Heart attack c15% - Stroke c7% - Multiple sclerosis c6%	Combined statistics from various reinsurers
Protection FACT of the day: 76% of men aged 40-59 who survive 28 days after a heart attack are still alive five years later	<a href="http://www.heartstats.org/datapage.asp?id=1590">http://www.heartstats.org/datapage.asp?id=1590</a>
Protection FACT of the day: Bones become weaker as we get older and 1 in 2 women & 1 in 5 men will have a fracture after the age of 50	<a href="http://www.nhs.uk/Conditions/Broken-bones/Pages/Introduction.aspx">http://www.nhs.uk/Conditions/Broken-bones/Pages/Introduction.aspx</a>
Protection FACT of the day: Many intermediaries prefer Income Protection to Critical Illness Cover but CI outsells IP by around 4 to 1	Generic industry information
Protection FACT of the day: According to Aviva 41% of GPs avoid raising sensitive issues such as obesity	Aviva press release
Protection FACT of the day: Around 1200 Britons return from abroad each year with Malaria, resulting in 9 deaths a year on average	Gen Re

Protection FACT of the day: LV='s protection sales increased by 37% in the first half of 2010	LV= press release
Protection FACT of the day: Together, Ulcerative Colitis & Crohn's Disease affect 1 in every 250 people in the UK	<a href="http://www.nacc.org.uk/content/home.asp">http://www.nacc.org.uk/content/home.asp</a>
Protection FACT of the day: One in 20 admissions to hospital are as a result of heart failure	<a href="http://www.bbc.co.uk/health/physical_health/conditions/in_depth/heart/index.shtml">http://www.bbc.co.uk/health/physical_health/conditions/in_depth/heart/index.shtml</a>
Protection FACT of the day: Deaths among diabetics increase by 5–15% during flu epidemics	<a href="http://www.diabetes.co.uk/news/2010/Sep/flu-jab-helps-protect-against-diabetes-90617401.html">http://www.diabetes.co.uk/news/2010/Sep/flu-jab-helps-protect-against-diabetes-90617401.html</a>
Protection FACT of the day: Men under the age of 21 are ten times more likely to die on the road than other motorists	<a href="http://www.headlinemoney.co.uk/Home.asp?nSection=1">http://www.headlinemoney.co.uk/Home.asp?nSection=1</a>
Protection FACT of the day: In 2009 L&G paid £152m in CI claims, representing 93.6% of all CI claims made	Legal & General
Protection FACT of the day: Just 1 in 5 ESA claims in 08/09 received benefits (others either returned to work or were told they could work)	ESA claims figures from Oct 2008 to end Nov 2009 show that only 1 in 5 claimants received either form of ESA; 2 in 5 were assessed as being able to work and 2 in 5 had either returned to work or abandoned their claim (DWP press release, 19 Aug)
Protection FACT of the day: Bright Grey has paid 98% of life claims in the first six months of the year	<a href="http://www.ifaonline.co.uk/cover/news/1731258/bright-grey-pays-life-claims">http://www.ifaonline.co.uk/cover/news/1731258/bright-grey-pays-life-claims</a>
Protection FACT of the day: The most popular voluntary employee benefit is Gym membership, followed by Retail discounts	E-Protection Review / Employee Benefits magazine
Protection FACT of the day: Almost half of LV's IP claims in 2009 were for musculo-skeletal/mental disorders i.e. stress and back problems	LV= press release
Protection FACT of the day: Almost four million Britons have less than six months worth of emergency financial provisions	Scottish Provident press release
Protection FACT of the day: Soon protection premiums will need to be quoted as the entire premium over the term, not just the monthly amount	Generic industry information
Protection FACT of the day: A third of women drink more than the rec daily amount, 1 in 14 drink every day, 6% drink at 'at risk' levels	<a href="http://www.drinkaware.co.uk">www.drinkaware.co.uk</a>
Protection FACT of the day: 3 in 10 people with Type 1 diabetes and more than half with Type 2 will eventually develop high blood pressure	<a href="http://www.diabetes.org">www.diabetes.org</a>
Protection FACT of the day: Most common reasons for claim? CIC: Cancer (65%) IP: back, stress, accident (20% each)	Various reinsurers
Protection FACT of the day: Just 4% of employees would approach their boss with a	Aviva press release

health concern	
Protection FACT of the day: There is no minimum amount to cause acute alcohol poisoning – depends on age, sex, size, weight, diet, health...	<a href="http://www.drinkaware.co.uk">www.drinkaware.co.uk</a>
Protection FACT of the day: For various reasons most people shouldn't buy stand alone CI cover (it should always include life cover)	Generic industry information
Protection FACT of the day: Last year travel insurers paid out £274m for emergency medical treatment for UK travellers abroad	E-Protection Review
Protection FACT of the day: The 4 main causes of blindness are: Glaucoma, Cataracts, Age-related macular degeneration & Diabetic retinopathy	<a href="http://www.rnib.org.uk">www.rnib.org.uk</a>
Protection FACT of the day: The cost of smoking 20 a day for 5yrs is around £8,000 + it doubles the cost of your protection insurance	<a href="http://www.talktofrank.com">www.talktofrank.com</a>
Protection FACT of the day: Scottish Widows has paid out £240m in the last ten years on critical illness claims	Scottish Widows press release
Protection FACT of the day: One alcohol unit is 10ml of pure alcohol = single measure of whisky, third of a pint of beer or half glass wine	<a href="http://www.drinkaware.co.uk">www.drinkaware.co.uk</a>
Protection FACT of the day: Over 700,000 people currently have dementia in the UK, over a million could have dementia by 2025	LifeSearch press release