



People. Powered.

Helping deliver better claims outcomes for more of your clients.

We're committed to helping you deliver long term value for your clients. That's why our people regularly review our declined claims, and use this insight to enhance our definitions so we can improve claims outcomes for more clients.

We've improved our [Critical Illness Cover](#) to focus on the conditions that matter to you and your clients. We've added new definitions and enhanced others to make them clearer, helping your clients know what they're covered for and giving them some added peace of mind.

- Cancer definitions - 67% of our critical illness claims in 2022 were for cancer*. So we've improved or changed five definitions and added two new additional cover conditions for cancer.
- We've expanded the number of bowel conditions we cover by adding a new full definition and additional cover

condition. This will help more of your clients if they need to claim.

- Mental health is the condition that most customers tell us about when applying for cover. That's why we've added a new full definition to help us pay claims as easily and quickly as possible.
- 9% of child CI claims in 2022 were for diabetes* so we've reviewed the definition to reflect that insulin injections are not the only treatment we see in our claims experience. We've also added a new additional cover condition for adults to help us pay more claims.

*Source – Royal London UK intermediary protection business claims paid (1 January to 31 December 2022).

Please see our [website](#) for more details on the changes we've made, or speak to your usual Royal London contact.

[Find out more](#)