

When You Don't CI to Eye

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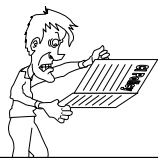






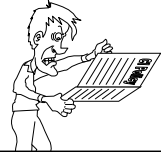
Some recent examples

- Skin cancer (Daily Mail)
- Non-invasive cancer (Mail on Sunday)
- Angioplasty (We can work it out)



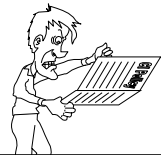
What can we do?

- Heading = Definition?



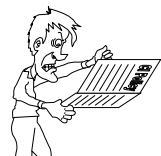
What can we do?

- Heading = Definition?
- What's not covered? – gaps?



What can we do?

- Heading = Definition?
- What's not covered? – gaps?
- ABI definitions – promote and explain?






*"When you took out the policy,
you didn't tell us about..."*


Some recent examples

- Not disclosed...
 - “Cosmetic” mole removal (Mail on Sunday)
 - Numbness (STV - We can work it out)
 - Numbness (Telegraph)



What can we do?

- Look for gaps in perspectives



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- Application forms – be specific!



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 - Have you ever... (ignore anything minor)?



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 - Lumps
 - Moles
 - Numbness & tingling



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- Look for gaps in perspectives
- Application forms – be specific!
 - Have you ever... (ignore anything minor)?
 - Lumps
 - Moles
 - Numbness & tingling
- Make it plain!



What can we do?

- Look for gaps in perspectives
- Application forms – be specific!
 - Have you ever... (ignore anything minor)?
 - Lumps
 - Moles
 - Numbness & tingling
- Make it plain!
- Whose agent is it?



What else can we do?

- Get it on the agenda!

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- Statement of long-term insurance practice

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- Common claims process

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- Promote the FOS

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- Commenting on cases

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- Get it on the agenda!
- Statement of long-term insurance practice
- Common claims process
- Promote the FOS
- Commenting on cases
- Promote claims paid

Where will it all end?

- 8 million people
- 4 million in-force policies

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- 1.5 million in 24 months
- The Select Effect
- Mail on Sunday - Claim of the Week!
- The best advertisement
