



CIEXPERT
critical illness comparison service

Assessment Report Summary

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CIE212546/Tuesday 23 August 2022 at 11:36



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Introduction

Client	Created Date
Andrew Asure	Tuesday 23 August 2022 at 11:36
Adviser	Company
Andrew Smith	ASure Financial Limited

What this report contains

This analysis seeks to assess the value to the client of one policy versus another, by assessing their relative merits based upon a combination of the statistical likelihood of a successful claim and the amount that will be paid out during the term of the policy.

To assess the likelihood of a claim the system uses incidence statistics for each condition included within the selected policy to assess the likelihood of an individual being diagnosed or having treatment for a condition that meets the requirements of the claims wording. This is influenced significantly by the individual's age, gender, smoker status and whether they have opted to include children's cover. The individual's demographics together with the term of the policy will therefore influence the outcome of each comparison. The system will take account of the children's ages as well as any planned children to more specifically personalise the analysis.

The amount that a policy will pay out depends primarily on the sum assured however additional payment conditions, enhanced payments and children's cover payments vary considerably between policies and will further vary during the term of the policy if a decreasing term plan is selected. The payment levels vary with each condition and their value is assessed relative to what percentage of the sum assured they represent.

The resulting quality index is therefore a combination of the statistical likelihood of a claim and the payment level associated with each condition, that is calculated into an overall score for each policy based upon the specific situation of the client.

Note: the information provided is intended to support the research and advice of a qualified adviser and should not be relied upon without such advice. The following conditions have not been included in our assessments:

- TPD
- Loss of Independent Existence

These conditions cannot be sensibly assessed for their relative merits since in some cases it will vary dependent upon the individuals occupation and/or will be required to meet ADL-based claims wording which result in around 70% declinatures. Also, this cover is optional with many insurers therefore we feel that any ranking would be misleading.

When assessing the best policy for a client there are many factors to be taken into account alongside this research including the price of the policy and any additional options the insurers provide. This analysis focuses on the condition coverage within policies to assist in the assessment of their relative merits.

Contents

This PDF is interactive. So you can click on the links below to jump to the section you need.

[INTRODUCTION >](#)

Contains information regarding the creator of this report, when it was made and a brief explanation of what it contains and where the information comes from.

[CLIENT DETAILS >](#)

Lists the details entered about the client in question in order to create this report within the CIEExpert application.

[COMPARISONS INCLUDED >](#)

This section provides a summary of what policy comparisons are included in this report, which policies have been selected for each of these and how these policies are compared based on their scoring and preferential conditions.

[POLICY RANKINGS >](#)

Shows the relative ranking of the current policies compared based upon the clients individual requirements compared with pricing information that can be provided by the adviser.

[THE COMPARISONS >](#)

Each head to head policy comparison created shows the overall quality index together with a breakdown to see the balance of Full Payments, Additional Payments and Children's Payments that are influencing the overall ranking between the two policies.

To assist in comparing the two policies selected, any condition that has a preferential definition due to either the claims wording or payment level are identified with a 'thumbs-up' icon. These are also ranked so that those with the most impact (i.e. gold ranking) can be readily identified.

[Score breakdown](#)

A full breakdown of how the score is formulated is provided, showing what features of the policy have the strongest effect. For example the contribution of children's vs adult conditions can be understood.

[Preferential Conditions List](#)

The preferential conditions for each policy are listed side by side and ordered by degree of importance in their impact on the comparison i.e. gold, silver or bronze (important, moderate or minor).

[Preferential Conditions Info](#)

For preferential conditions that have an important (gold) or moderate (silver) impact on the comparison, the condition descriptions and incidence rates are provided to assist with understanding their relevance to the client.

[Policy Wording](#)

The policy wording itself for all the conditions covered by each policy is shown for full comparison of the cover provided.



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Client Details

Full Name

Andrew Asure

Gender

Male

Age

40

Date of Birth

1 August 1982

Scenarios

Below are the different "scenarios" that have been created. These are essentially different variations of the children's cover and sum assured sections, as well as smoker status of the client details that have been used for the comparisons generated.

Scenario 1

Smoker	No	Sum Assured	£200,000
Child 1	Age 10	Term	27
Child 2	Age 8	Type of Cover	Level

Comparisons Included

This section provides a summary of what policy comparisons are included in this report, which policies have been selected for each of these and how these policies compare based on their scoring and preferential conditions.

Comparison 1

Current

Scenario 1 Male Age 40 , £200,000 level cover for 27 years.

Policy A



Protect Policy
26 Jan 2020 to present

Score: 11,586
Preferential Conditions: 9

Policy B



+25K Children's Cover Policy
17 Oct 2019 to present

Score: 12,505
Preferential Conditions: 50









[Policy Rankings >](#)

[Score Breakdown >](#)

Policy Rankings

The following shows the relative ranking of the policies compared based upon the clients individual requirements compared with pricing information that can be provided by the adviser.

Scenario 1 Male Age 40 , £200,000 level cover for 27 years

Provider	Policy Option	Score	Monthly Cost	Comparison
 GUARDIAN <small>LIFE. MADE BETTER.</small>	+25K Children's Cover	12,505		C1 >
	+ Children Enhanced	12,022		
	Enhanced + Children	11,965		
	Enhanced + Enhanced Child	11,959		
	Select (Incl. SACI)	11,871		
	+ Child & Adult Extra	11,870		
	LI+ Child&Adult Upgrade	11,779		
	Protect	11,586		C1 >

The Comparisons

Each head to head policy comparison created is fully outlined, including the full score breakdown and the policy wording for each condition that is included by each policy is displayed comparatively for in depth analysis.

Glossary



Included Condition

Indicates that this condition is included by the policy specified.

Preferential Condition (Gold, Silver, Bronze)

Indicates that this policy has preferential wording for this condition and has a higher statistical likelihood of paying out and/or a superior additional payment or enhanced payment definition.



These conditions have an **important** impact on the overall statistical ranking of these two policies.



These conditions have a **moderate** impact on the overall statistical ranking of these two policies.



These conditions have a **minor** impact on the overall statistical ranking of these two policies.



Additional Payment

Indicates that this condition has an additional payment on this policy.



Enhanced Payment

Indicates that this condition has an enhanced payment on this policy.



Gender specific condition



Indicates that this condition is not relevant to the comparison due to the gender of the client.

Historic

Historic or Current Comparison

Current

Indicates what type of comparison it is. A historic comparison is where an old policy that's not available anymore is compared to a current policy that is. A current one compares two policies that are both available on the market at the time this report was created.

Scenario

Scenario 1

Indicates which scenario was used to create this comparison. These are essentially different variations of the client details that have been used for the comparison - the elements that may vary are: children's cover, sum assured and smoker status.

Comparison 1 Score Breakdown

Current

Scenario 1 1 Adult, Children's Cover included, £200,000 level cover for 27 years.

<p>Policy A</p> <p>Scottish Widows Protect 26 Jan 2020 to present</p> 	<p>Policy B</p> <p>GUARDIAN 1821 LIFE. MADE BETTER.</p> 	<p>Guardian +25K Children's Cover 17 Oct 2019 to present</p>
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Total Score	11,586	12,505	Difference: +7.93%
Preferential Conditions	9	50	

Score Breakdown

	No. of conditions	Score	Score	No. of conditions	Contribution %
Full Payments	46	11,226	11,412	61	+1.61%
inc. Enhanced	8			0	
Adult Additional	38	230	889	41	+5.68%
Child Additional	90	130	205	110	+0.64%

Total Adult Preferential Conditions

	Total	Total
Gold preferential conditions 👍	0	2
Silver preferential conditions 👍	1	6
Bronze preferential conditions 👍	8	42

Total Children's Preferential Conditions

	Total	Total
	70	33
Gold preferential conditions 👍	0	0
Silver preferential conditions 👍	0	1
Bronze preferential conditions 👍	70	32

Comparison 1 Preferential Condition List

[Links to Preferential Conditions Info and Policy Wording:](#)

Adult Male	SCOTTISH WIDOWS	GUARDIAN
Gold	0	2
<i>These conditions have an important impact on the overall statistical ranking of these two policies.</i>		
Coronary Angioplasty		
Early-stage Prostate Cancer		
Silver	1	6
<i>These conditions have a moderate impact on the overall statistical ranking of these two policies.</i>		
Crohn's Disease (by resection)		
Diabetes (Type 1 insulin-dependent)		
Drug Resistant Epilepsy (vagus nerve stimulation)		
Liver Failure		
Peripheral Vascular Disease		
Significant Visual Impairment		
Skin Cancer		
Bronze	8	42
<i>These conditions have a minor impact on the overall statistical ranking of these two policies.</i>		
Accidental Hospitalisation		
Aortic Aneurysm		
Carotid Artery Stenosis		
Cauda Equina		
Central Retinal Artery		
Cerebral & Spinal Aneurysm		
Cerebral & Spinal Arteriovenous Malformation		
Chronic Rheumatoid Arthritis		
Connective Tissue Disorder		
Craniotomy		

continued...

Comparison 1 Preferential Condition List







































































[Links to Preferential Conditions Info and Policy Wording:](#)

Adult Male	SCOTTISH WIDOWS	GUARDIAN 1851 LIFE. MADE BETTER.
Dementia (inc AD & PSD)		
Drug Resistant Epilepsy		
Endovascular Procedure		
HIV/AIDS		
Hypoxia/Anoxia		
Infective Bacterial Endocarditis		
Interstitial Lung Disease		
Less Advanced Cancer of the Anus		
Less Advanced Cancer of the Bile Duct		
Less Advanced Cancer of the Breast		
Less Advanced Cancer of the Colon and Rectum		
Less Advanced Cancer of the Gallbladder		
Less Advanced Cancer of the Larynx		
Less Advanced Cancer of the Lung and Bronchus		
Less Advanced Cancer of the Oesophagus		
Less Advanced Cancer of the Oral Cavity or Oropharynx		
Less Advanced Cancer of the Other Sites		
Less Advanced Cancer of the Renal Pelvis (of the Kidney) and Ureter		
Less Advanced Cancer of the Small Intestine		
Less Advanced Cancer of the Stomach		

continued...

Comparison 1 Preferential Condition List

[Links to Preferential Conditions Info and Policy Wording:](#)

Adult Male	SCOTTISH WIDOWS	GUARDIAN 1821 LIFE. MADE BETTER.
Less Advanced Cancer of the Testicle	 	  
Less Advanced Cancer of the Thymus	 	  
Less Advanced Cancer of the Thyroid	 	  
Less Advanced Cancer of the Urinary Bladder	 	  
Motor Neurone Disease	  	
Neuroendocrine tumour (NET)	 	 
Non-Invasive Gastro Intestinal Stromal Tumour	 	 
Non-Malignant Pituitary Adenoma	 	  
Parkinson's Disease	  	
Permanent Pacemaker Insertion	  	
Pneumonectomy		 
Progressive Supranuclear Palsy	  	
Removal or Loss of an Eye		 
Severe Crohn's Disease		 
Spinal Stroke	 	
Syringomelia or Syringobulbia - treated by surgery		  
Third Degree Burns (20% of the body and above)		 
Third Degree Burns (up to 20% of the body)		  
Total Colectomy		 
Ulcerative Colitis		 

Comparison 1 Preferential Condition List

[Links to Preferential Conditions Info and Policy Wording:](#)

Children's Conditions	SCOTTISH WIDOWS	GUARDIAN
Silver	0	1
<i>These conditions have a moderate impact on the overall statistical ranking of these two policies.</i>		
Diabetes (Type 1 insulin-dependent)		✓ 👍 🔄
Bronze	70	32
<i>These conditions have a minor impact on the overall statistical ranking of these two policies.</i>		
Accidental Hospitalisation		✓ 👍 🔄
Aorta Graft	🔄 👍 ✓	✓ 🔄
Aortic Aneurysm	🔄 👍 ✓	✓ 🔄
Aplastic Anaemia (with Bone Marrow Failure)	🔄 👍 ✓	✓ 🔄
Bacterial Meningitis	🔄 👍 ✓	✓ 🔄
Benign Brain Tumour	🔄 👍 ✓	✓ 🔄
Benign Spinal Cord Tumour	🔄 👍 ✓	✓ 🔄
Blindness	🔄 ✓	✓ 👍 🔄
Cancer	🔄 👍 ✓	✓ 🔄
Cardiac Arrest	🔄 👍 ✓	✓ 🔄
Cardiomyopathy	🔄 ✓	✓ 👍 🔄
Carotid Artery Stenosis	🔄 👍 ✓	✓ 🔄
Cauda Equina		✓ 👍 🔄
Central Retinal Artery	🔄 👍 ✓	✓ 🔄
Cerebral & Spinal Aneurysm	🔄 👍 ✓	✓ 🔄
Cerebral & Spinal Arteriovenous Malformation	🔄 👍 ✓	✓ 🔄
Cerebral Palsy	🔄 👍 ✓	✓ 🔄
Child Death	🔄 ✓	✓ 👍 🔄

continued...

Comparison 1 Preferential Condition List

Children's Conditions	SCOTTISH WIDOWS	GUARDIAN LIFE. MADE BETTER.	Links to Preferential Conditions Info and Policy Wording:
Child Terminal Illness		✓ 👍 🕒	
Chronic Rheumatoid Arthritis		✓ 👍 🕒	
Coma	🕒 👍 ✓	✓	🕒
Connective Tissue Disorder		✓ 👍 🕒	
Coronary Angioplasty	🕒 ✓	✓ 👍 🕒	
Coronary By-Pass Grafts	🕒 👍 ✓	✓	🕒
Corticobasal Ganglionic Degeneration	🕒 👍 ✓	✓	🕒
Craniotomy		✓ 👍 🕒	
Crohn's Disease (by resection)		✓ 👍 🕒	
Cystic Fibrosis	🕒 👍 ✓	✓	🕒
Deafness	🕒 👍 ✓	✓	🕒
Dementia (inc AD & PSD)	🕒 ✓	✓ 👍 🕒	
Devic's Disease	🕒 👍 ✓	✓	🕒
Downs Syndrome		✓ 👍 🕒	
Drug Resistant Epilepsy		✓ 👍 🕒	
Drug Resistant Epilepsy (vagus nerve stimulation)		✓ 👍 🕒	
Early-stage Prostate Cancer	🕒 ✓	✓ 👍 🕒	
Encephalitis	🕒 👍 ✓	✓	🕒
Endovascular Procedure		✓ 👍 🕒	
HIV/AIDS		✓ 👍 🕒	

continued...

Comparison 1 Preferential Condition List

[Links to Preferential Conditions Info and Policy Wording:](#)

Children's Conditions	SCOTTISH WIDOWS			GUARDIAN 1871 LIFE. MADE BETTER.		
Heart Attack						
Heart Failure						
Heart Valve Repair or Replacement						
Hydrocephalus						
Hypoxia/Anoxia						
Infective Bacterial Endocarditis						
Intensive Care (Requiring mechanical ventilation)						
Interstitial Lung Disease						
Kidney Failure						
Less Advanced Cancer of the Anus						
Less Advanced Cancer of the Bile Duct						
Less Advanced Cancer of the Breast						
Less Advanced Cancer of the Cervix Uteri (requiring Hysterectomy)						
Less Advanced Cancer of the Colon and Rectum						
Less Advanced Cancer of the Endometrium						
Less Advanced Cancer of the Gallbladder						
Less Advanced Cancer of the Larynx						
Less Advanced Cancer of the Lung and Bronchus						
Less Advanced Cancer of the Oesophagus						
Less Advanced Cancer of the Oral Cavity or Oropharynx						

continued...

Comparison 1 Preferential Condition List

Children's Conditions	SCOTTISH WIDOWS			GUARDIAN LIFE. MADE BETTER.		Links to Preferential Conditions Info and Policy Wording:
Less Advanced Cancer of the Other Sites						
Less Advanced Cancer of the Ovary						
Less Advanced Cancer of the Renal Pelvis (of the Kidney) and Ureter						
Less Advanced Cancer of the Small Intestine						
Less Advanced Cancer of the Stomach						
Less Advanced Cancer of the Testicle						
Less Advanced Cancer of the Thymus						
Less Advanced Cancer of the Thyroid						
Less Advanced Cancer of the Urinary Bladder						
Less Advanced Cancer of the Uterus						
Less Advanced Cancer of the Vagina						
Less Advanced Cancer of the Vulva						
Liver Failure						
Loss of Hands or Feet						
Major Organ Transplant						
Motor Neurone Disease						
Multiple Sclerosis						
Muscular Dystrophy						
Neuroendocrine tumour (NET)						
Non-Invasive Gastro Intestinal Stromal Tumour						

continued...

Comparison 1 Preferential Condition List













[Links to Preferential Conditions Info and Policy Wording:](#)

Children's Conditions	SCOTTISH WIDOWS			GUARDIAN LIFE. MADE BETTER.		
Non-Malignant Pituitary Adenoma						
Open Heart (Structural) Surgery						
Paralysis of Limbs						
Parkinson's Disease						
Peripheral Vascular Disease						
Permanent Pacemaker Insertion						
Pneumonectomy						
Primary Pulmonary Hypertension						
Progressive Supranuclear Palsy						
Pulmonary Artery Replacement						
Removal or Loss of an Eye						
Severe Crohn's Disease						
Significant Visual Impairment						
Skin Cancer						
Spina Bifida						
Spinal Stroke						
Stroke						
Syringomelia or Syringobulbia - treated by surgery						
Systemic Lupus Erythematosus						
Third Degree Burns (20% of the body and above)						

continued...

Comparison 1 Preferential Condition List

[Links to Preferential Conditions Info and Policy Wording:](#)

Children's Conditions	SCOTTISH WIDOWS	GUARDIAN LIFE. MADE BETTER.
Third Degree Burns (up to 20% of the body)	  	
Total Colectomy	  	
Traumatic Brain Injury	  	  
Ulcerative Colitis	