



CIEXPERT
critical illness comparison service

Assessment Report Summary

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CIE13925/Tuesday 31 December 2019 at 09:21



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Introduction

Client	Created Date
Andrew Asure	Tuesday 31 December 2019 at 09:21
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

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 6	Term	25
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 25 years.

Policy A



Protect Policy
1 Feb 2017 to present

Score: 10,310
Preferential Conditions: 2

Policy B



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

Score: 11,446
Preferential Conditions: 53














[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 25 years

Provider	Policy Option	Score	Monthly Cost	Comparison
 GUARDIAN LIFE. MADE BETTER.	+25K Children's Cover	11,445		C1 >
 Legal & General	+ Child & Adult Extra	10,871		
 ZURICH	Select	10,871		
 OLD MUTUAL WEALTH	Standard	10,789		
 AIG	Standard	10,779		
 ROYAL LONDON	+ Children Enhanced	10,761		
 AVIVA	LI+ Child&Adult Upgrade	10,752		
 Canada Life	Standard	10,632		
 HSBC	Life + CI Plus	10,452		
 SCOTTISH WIDOWS	Protect	10,309		C1 >
 LIVERPOOL VICTORIA	Standard	10,172		
 AEGON	Standard	10,117		
 Beagle Street.com	Standard	9,784		

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 an **moderate** impact on the overall statistical ranking of these two policies.



These conditions have an **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 1

Scenario

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 25 years.

<p>Policy A</p> <p>Scottish Widows Protect 1 Feb 2017 to present</p> 	<p>Policy B</p> <p>GUARDIAN LIFE. MADE BETTER. 1821</p> 	<p>Guardian +25K Children's Cover 17 Oct 2019 to present</p>
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Total Score	10,310	11,446	Difference: +11.02%
Preferential Conditions	2	53	

Score Breakdown

	No. of conditions	Score	Score	No. of conditions	Contribution %
Full Payments	46	10,063	10,367	60	+2.95%
Adult Additional	30	131	821	41	+6.68%
Child Additional	48	116	258	109	+1.38%

Total Adult Preferential Conditions

	Total	Total
Gold preferential conditions 👍	0	2
Silver preferential conditions 👍	1	8
Bronze preferential conditions 👍	1	43

Total Children's Preferential Conditions

	Total	Total
	1	100
Gold preferential conditions 👍	0	0
Silver preferential conditions 👍	0	1
Bronze preferential conditions 👍	1	99

Comparison 1 Preferential Condition List

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

Adult Male	SCOTTISH WIDOWS	GUARDIAN LIFE. MADE BETTER.
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	8
<i>These conditions have a moderate impact on the overall statistical ranking of these two policies.</i>		
Crohn's Disease (by resection)		
Deafness		
Diabetes (Type 1 insulin-dependent)		
Drug Resistant Epilepsy (vagus nerve stimulation)		
Heart Failure		
Liver Failure		
Peripheral Vascular Disease		
Significant Visual Impairment		
Skin Cancer		
Bronze	1	43
<i>These conditions have a minor impact on the overall statistical ranking of these two policies.</i>		
Accidental Hospitalisation		
Aortic Aneurysm		
Benign Spinal Cord Tumour		
Cardiomyopathy		
Carotid Artery Stenosis		
Cauda Equina		
Central Retinal Artery		
Cerebral & Spinal Aneurysm		

continued...

Comparison 1 Preferential Condition List

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

Adult Male	SCOTTISH WIDOWS	GUARDIAN 1851 LIFE. MADE BETTER.
Cerebral & Spinal Arteriovenous Malformation		
Chronic Rheumatoid Arthritis		
Connective Tissue Disorder		
Craniotomy to Drain a Brain Abscess		
Drug Resistant Epilepsy		
Endovascular Procedure		
Hypoxia/Anoxia		
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		

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 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		
Neuroendocrine tumour (NET)		
Non-Invasive Gastro Intestinal Stromal Tumour		
Non-Malignant Pituitary Adenoma		
Open Heart (Structural) Surgery		
Pneumonectomy		
Removal or Loss of an Eye		
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	1	99	
<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 to Drain a Brain Abscess			✓	👍	🕒	
Crohn's Disease (by resection)			✓	👍	🕒	
Deafness	🕒	✓	✓	👍	🕒	
Dementia (inc AD & PSD)	🕒	✓	✓	👍	🕒	
Devic's Disease	🕒	✓	✓	👍	🕒	
Diffuse Lewy Body Disease			✓	👍	🕒	
Downs Syndrome			✓	👍	🕒	
Drug Resistant Epilepsy			✓	👍	🕒	
Drug Resistant Epilepsy (vagus nerve stimulation)			✓	👍	🕒	
Early-stage Prostate Cancer			✓	👍	🕒	
Encephalitis	🕒	✓	✓	👍	🕒	
Endovascular Procedure			✓	👍	🕒	
Heart Attack	🕒	✓	✓	👍	🕒	









































































continued...

Comparison 1 Preferential Condition List

Children's Conditions	SCOTTISH WIDOWS		GUARDIAN LIFE. MADE BETTER.			Links to Preferential Conditions Info and Policy Wording:
Heart Failure			✓	👍	🔄	
Heart Valve Repair or Replacement	🔄	✓	✓	👍	🔄	
Hydrocephalus	🔄	✓	✓	👍	🔄	
Hypoxia/Anoxia	🔄	👍	✓			
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			✓	👍	🔄	
Less Advanced Cancer of the Other Sites			✓	👍	🔄	
Less Advanced Cancer of the Ovary			✓	👍	🔄	

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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 Pancreas		  	
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		  	
Less Advanced Cancers		  	
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			  






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Comparison 1 Preferential Condition List

Children's Conditions	SCOTTISH WIDOWS		GUARDIAN LIFE. MADE BETTER.			Links to Preferential Conditions Info and Policy Wording:
Non-Malignant Pituitary Adenoma			✓	👍	🕒	
Open Heart (Structural) Surgery	🕒	✓	✓	👍	🕒	
Paralysis of Limbs	🕒	✓	✓	👍	🕒	
Parkinson's Disease	🕒	✓	✓	👍	🕒	
Parkinsonism-Dementia-Amyotrophic Lateral Sclerosis Complex			✓	👍	🕒	
Peripheral Vascular Disease			✓	👍	🕒	
Pneumonectomy			✓	👍	🕒	
Primary Pulmonary Hypertension	🕒	✓	✓	👍	🕒	
Pulmonary Artery Replacement	🕒	✓	✓	👍	🕒	
Removal or Loss of an Eye			✓	👍	🕒	
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)	🕒	✓	✓	👍	🕒	
Third Degree Burns (up to 20% of the body)			✓	👍	🕒	
Total Colectomy			✓	👍	🕒	

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Comparison 1 Preferential Condition List

Children's Conditions	SCOTTISH WIDOWS	GUARDIAN 1821 LIFE. MADE BETTER.	Links to Preferential Conditions Info and Policy Wording:
Traumatic Brain Injury	 	  	
Ulcerative Colitis		