

The evolution of Critical Illness.

Why PruProtect should be part of your new years strategy for growing your protection business.

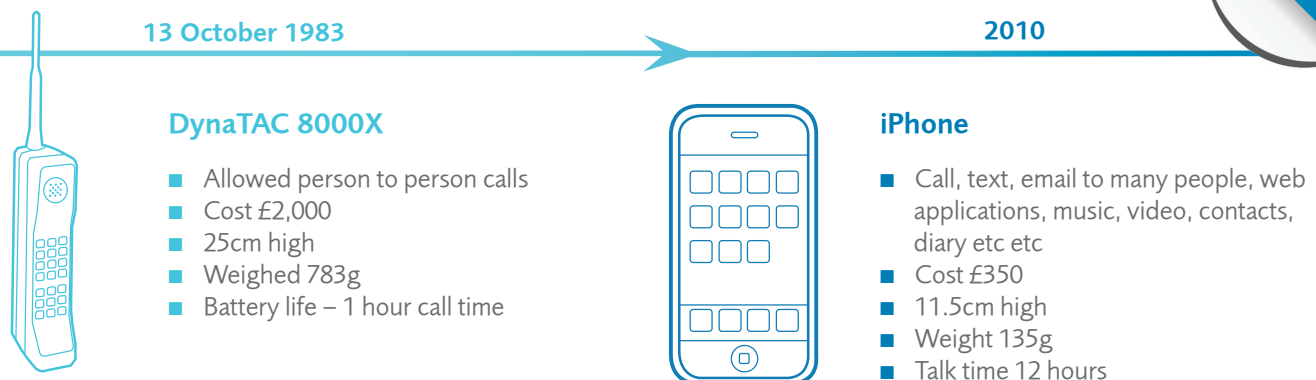
Times are changing. With advancements in technology and medicine, people's needs and lifestyles are changing. Customers are now, more demanding than ever before! At PruProtect we pride ourselves in bringing to you innovative and tailored products to help you deliver the right solutions to your clients in a changing world.

How far has evolution come?

In October 1983 two innovative products were launched – The Critical Illness Policy and the first wireless phone. But how have the two evolved over 27 years?

Bob Barnett former president of the Ameritech Mobile Communications placed the first commercial wireless call on a DynaTAC 8000X – the first wireless phone of its kind on 13th October 1983¹.

27 years of mobile phone evolution



The Dynatac 8000X in 1983 allowed person to person calls and was extremely pricey being the first of its kind even though the battery life only allowed 1 hour of talk time. However 27 years later, there's a whole new ball game. The iPhone came into play. The iPhone has more functions than simply making person to person calls, we now have the ability to send texts to one another, email, web applications, listen to music, store contact information and much more. The price is significantly less too, plus, we have 12 hours of talk time².

Which one would you buy now?

So we've looked at technology, what about Critical Illness evolution?

Dr Marius Barnard founded and launched the first Critical Illness product in South Africa on the 6th of October 1983.

27 years of Critical Illness evolution

6th October 1983



A Critical Illness Policy Crusader Life Dread Disease Policy

- Heart attack
- Stroke
- Coronary Heart Disease requiring surgery
- Cancer

2010



UK Critical Illness Policy 2010

- Heart attack
- Stroke
- Coronary Heart Disease requiring surgery
- Cancer

Plus:

- Average of 23 other low incidence/no cost conditions
- Tweaks to the ABI condition (ABI+)

The world is changing, but how does this impact your clients and their protection needs?

- Earlier diagnosis
 - In the 1970's only three in ten newly diagnosed prostate cancer patients survived beyond five years³
 - Now it's seven in ten³
- Increased survival rates
 - In 1971 only 52% of women suffering breast cancer survived for more than five years.⁴
 - In 2001 it was 81%.⁴
- Increased incidence of suffering multiple illnesses
 - 20% of men and 30% of women will suffer a second heart attack within six years.⁵

So the question is, with everything else evolving, why has Critical Illness remained fairly unchanged? Is this really acceptable in today's environment? Don't your clients deserve a more up-to-date and suitable product?

PruProtect gives your clients a MORE relevant product for today.

We provide comprehensive Life Cover and Serious Illness Cover that is relevant to your clients needs, and most of all, pays out when they need it. We don't believe in an 'all or nothing approach' like some insurers who will end your clients' policy, or increase their premiums once they have made a claim.

So, which one should you be recommending to your clients in 2010?

To find out more about how our products can help meet your clients needs contact your PruProtect National Account Manager, Antoinette Rizzi on 07920 581838 or visit pruprotect.co.uk

Source:

1. Wikipedia
2. www.apple.com
3. <http://info.cancerresearchuk.org/cancerstats/types/prostate/>
4. Cancer research UK website: <http://info.cancerresearchuk.org/cancerstats/survival/siteandsex/>
5. Website BJM Best Treatment 2006