

Breadcrumb Navigation



## AEGON protection news

Industry developments, current news and expert views

August 2010

- [Print version](#)

This newsletter is intended to provide the latest individual protection news on industry and market issues and commentary from our team of experts and financial advisers across the country.

The highlights this month:

- [Stats of the month](#)
- [AEGON's Matt Rann looks at skin cancer, the most common type of cancer among young people in the UK and a frequent reason for critical illness claims](#)
- [Peter Chadborn, Director at CBK, explains the importance of full disclosure](#)
- [Latest developments](#)

Whatever protection story you're writing, remember we're here to help. We can provide you with expert commentary on the latest protection news, insight into underwriting and claims procedures, views on future developments, helpful stats and more. For further information call Kevin Brown on 0131 549 2859 or email [kevin.brown@aegon.co.uk](mailto:kevin.brown@aegon.co.uk)

### Stats of the month



- 100,000 – estimated number of non-melanoma skin cancer cases diagnosed in the UK each year
- 10,300 – cases of malignant melanoma diagnosed in the UK each year
- The instances of malignant melanoma have quadrupled over the last 30 years

Source: <http://info.cancerresearchuk.org/cancerstats/types/skin/index.htm>

[Back to top](#)

## **Matt Rann, AEGON's Group Head of Underwriting and Claims, looks at skin cancer, the most common type of cancer among young people in the UK**



Parts of the UK have seen varying degrees of sunshine this summer, and many in the north would argue they have yet to have a summer this year. However, you may be surprised to hear that parts of Scotland and Northern Ireland have higher than average cases of reported skin cancer, perhaps partly due to better ascertainment of cases or larger numbers of people with high-risk, fairer skin.

In 2009, 8% of all AEGON critical illness claims were for skin melanoma, which accounted for 12% of all cancer claims. The largest claim paid for skin cancer was £2.6 million.

Skin cancer is the most common cancer among young people (20-39 age group), who make up a high percentage of those who swarm the beaches in the UK (without sun block) as soon as the first rays break through. Perhaps they're under the false impression that you can't develop skin cancer in this country?

The three most common skin cancers are basal cell cancer, squamous cell cancer and melanoma. With the exception of malignant melanoma, skin cancer is rarely fatal. However, in the UK there are around 10,000 new cases of malignant melanoma each year and 2,300 deaths.

It's thought that skin cancer can have a number of causes – including smoking, which can double the risk of developing it. However, the most cited cause is overexposure to UV radiation (burning).

As the saying goes, prevention is far better than cure. The risk of developing skin cancer can be reduced significantly by taking the following steps:

- Avoid smoking
- Reduce exposure to the sun (especially in those early years)
- Avoid exposure to the sun between the peak hours of 10am and 3pm
- Wear protective clothing
- Use sunscreen and blocks and reapply frequently

Prevention of skin cancer for me is a personal crusade. My brother was diagnosed with malignant melanoma at the age of 32 and died six years later. A powerful reminder to us all.

[Back to top](#)

## **Peter Chadborn, Director at CBK, explains the importance of full disclosure in order to avoid a claim for skin cancer being declined**



It's that time of year when many of us will be heading off to (hopefully) sunnier climes for our summer holidays. Before jetting off, most of us will be sure to pack appropriately high factor sun cream, such is the awareness we all now have of the risks of over exposure to UV rays. It's just part of our holiday preparation routine nowadays.

This increasing awareness is obviously a good thing, and most of us – especially those of us with young children – take the risks very seriously. On the beaches you'll regularly see parents lathering on bucket loads of sun cream to their bewildered-looking offspring: the more the better.

It would be wise to adopt the same practice when you're applying for critical illness insurance or life cover. Like sun cream, it's at application stage that you prevent the future risks. When you're applying, be sure to disclose everything: the more the better. Don't risk having a future claim declined because you didn't mention the fact that you had been to the doctor to get that mole checked out after returning from your last summer holiday.

[Back to top](#)

## Latest news

### **Business Protection Introducer Toolkit launched**

AEGON has launched a comprehensive toolkit for advisers to identify whether their customers have any business protection needs. The online introducer toolkit helps the adviser highlight the probability of various events and the potential impact these events could have on their businesses.

The toolkit can be viewed by clicking the following link: <http://www.businessprotection.aegon.co.uk/index.html>

### **AEGON has increased its financial underwriting limits across personal and business protection**

- Maximum sum assured limits for life cover increased from £3 million to £5 million for personal and family protection
- Maximum sum assured limits for level reviewable critical illness increased from £3 million to £5 million for business protection
- Financial underwriting limits increased across personal and business protection

[Back to top](#)

For more information on any of the above, please contact [Kevin Brown](#)

[Back to top](#)