

The Association of British Insurers (ABI) which represents the UK Insurance industry has set out the standard medical definitions for the main critical illness definitions. These have been introduced to provide consumers with a clear understanding of what these conditions mean and what they cover and to make it easier when comparing Critical Illness products from different providers.

If the definition provides greater cover than the standard ABI definition, then this tends to be referred to as an ABI+. This means that insurers are able to pay more claims and pay them quicker.

Most Common Conditions										Source - RGA Critical Illness Cards Updated for 2011			
	Aegon	Ageas	Aviva	Bright Grey	Friends Life	Legal & General	LV =	Scottish Provident	Zurich	Deaths (annual)	Incidence (per 10,000)	Number Claims	% of claims
Alzheimer's Disease	ABI	ABI	ABI +	ABI	ABI	ABI	ABI +	ABI	ABI	6,194	28	19	0.2
Aorta Graft Surgery	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	512	1.8	14	0.2
Aplastic anaemia	ü	ü	ü	ü	ü	ü	ü	ü	ü	116	0.02	3	0.0
Bacterial Meningitis	ü	ü	ü	ü	ü	ü	ü	ü	ü	60	0.4	11	0.1
Benign spinal cord tumour			ü		ü		ü						
Benign Brain Tumour	ABI	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	338	0.3	189	2.3
Blindness	ABI	ABI	ABI	ABI	ABI +	ABI	ABI	ABI	ABI				
Cancer	ABI	ABI +	ABI +	ABI	ABI +	ABI +	ABI +	ABI	ABI	137,420	55	5497	67.5
Cardiomyopathy	ü	ü	ü	ü	ü	ü	ü	ü	ü	1,528	1	8	0.1
Cardiac Arrest					ü								
Coma	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	95	0.03	46	0.6
Coronary Artery Bypass Grafts	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	339	12	141	1.7
Creutzfeldt-jakob disease (CJD)	ü	ü	ü	ü	ü	ü	ü	ü	ü	83	0.02	0	0.0
Deafness	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	0	0.3	2	0.0
Dementia (including pre-senile)	ü	ü	ü	ü	ü	ü	ü	ü	ü				
Diabetes (Type one aged 40)					ü								
Encephalitis	ü	ü	ü	ü		ü	ü	ü	ü	60	0.15	0	0.0
Heart Attack	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	27,163	35	887	10.9
Heart Valve Replacement or Repair	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	296	2.3	124	1.5
HIV Infection	ABI	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	256	1.25	0	0.0
Intensive Care requiring mechanical ventilation			ü	ü				ü					
Kidney Failure	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	3,735	1.3	38	0.5
Liver failure	ü	ü	ü	ü	ü	ü	ü	ü	ü	7,326	0.5	2	0.0
Loss of Hands or Feet	ABI	ABI +	ABI +	ABI	ABI +	ABI +	ABI +	ABI	ABI	50	0.6	1	0.0
Loss of independent existence		ü	ü	ü	ü		ü	ü	ü				
Loss of Speech	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI				
Lung Disease/Respiratory Failure	ü	ü			ü	ü			ü				
Major Organ Transplant	ABI	ABI	ABI +	ABI	ABI +	ABI	ABI +	ABI	ABI +	169	0.8	30	0.4
Motor Neurone Disease	ABI	ABI	ABI +	ABI	ABI	ABI	ABI	ABI	ABI +	1,789	0.6	43	0.5
Multiple Sclerosis	ABI	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	ABI	1,012	10	435	5.3
Multiply system atrophy	ü	ü	ü	ü	x	ü	ü	ü	ü				
Open heart surgery	ü	ü	ü	ü	ü	ü	ü	ü	ü				
Paralysis of Limbs	ABI	ABI +	ABI +	ABI	ABI +	ABI +	ABI +	ABI	ABI	96	0.2	14	0.2
Parkinson Disease	ABI	ABI +	ABI +	ABI	ABI +	ABI +	ABI +	ABI	ABI +	4,789	3.6	72	0.9
Pneumonectomy - removal of a complete lung	ü		ü	ü				ü					
Primary pulmonary hypertension	ü	ü	ü	ü		ü	ü	ü	ü	310	0.1	0	0.0
Progressive supranuclear palsy	ü	ü	ü	ü	ü	ü	ü	ü	ü	3	0.01	0	0.0
Pulmonary artery graft surgery	ü	ü	ü	ü			ü	ü	ü				
Removal of eyeball						ü	ü		ü				
Rheumatoid arthritis	ü		ü		ü					647	4.4	6	0.1
Severe Crohn's Disease					ü								
Severe lung disease			ü	ü	ü	ü	ü	ü					
Stroke	ABI	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	31,613	41	551	6.8
Systemic lupus erythematosus	ü	ü	ü	ü	ü	ü	ü	ü	ü	69	0.5	1	0.0
Terminal Illness	ABI	ABI	ü	ABI	ABI +	ABI	ABI	ABI	ABI				
Third Degree Burns	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	ABI +	199	0.3	7	0.1
Total and Permanent Disability	ABI	ABI	ABI	ABI	ABI +	ABI	ABI	ABI	ABI				
Traumatic Head Injury	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	ABI	3,221	4	5	0.1
Ulcerative Colitis					ü								
<b>Total Number of Condition (including ABI+)</b>	<b>40</b>	<b>39</b>	<b>43</b>	<b>41</b>	<b>42</b>	<b>39</b>	<b>41</b>	<b>41</b>	<b>40</b>				
<b>Total Number of ABI+</b>	<b>6</b>	<b>14</b>	<b>17</b>	<b>10</b>	<b>18</b>	<b>18</b>	<b>16</b>	<b>10</b>	<b>10</b>				
	Aegon	Ageas	Aviva	Bright Grey	Friends Life	Legal & General	LV=	Scottish Provident	Zurich				
Additional Benefits/Partial Payments													
Accident hospitalisation cover				ü				ü					
Advanced Payment for Heart Surgeries					ü								
Carcinoma in-situ of the Cervix Uteri					ü								
Carcinoma in-situ of the Urinary Bladder					ü								
Cerebral Aneurysm - with surgical repair					ü								
Cerebral arteriovenous malformation - with surgical repair					ü								
Children's Cover	ü	ü	ü	ü	ü	ü	ü	ü	ü				
Coronary Angioplasty					ü		ü						
Crohn's Disease					ü								
Ductal carcinoma in situ	ü	ü	ü	ü	ü	ü	ü	ü					
Fracture Cover (extra cost option)					ü								
Intensive Care Benefit for Children					ü								
Low-grade Prostate Cancer			ü	ü	ü	ü	ü	ü					
Non Malignant pituitary adenoma					ü								
Partial loss of sight			ü					ü					
Removal of eyeball			ü										
Removal of one or more lobe(s) of the lungs					ü			ü					
Severe Crohn's Disease			ü					ü					
Third degree burns 10-20% body or 25-50% face			ü	ü				ü					
Support Services													
Helping Hand				ü									
Best Doctors (2nd medical opinion)		ü			ü								
Face to Face Support													
Medical Helpline					ü			ü					
<b>Total number of additional benefits/partial payments</b>	<b>2</b>	<b>2</b>	<b>6</b>	<b>5</b>	<b>14</b>	<b>3</b>	<b>8</b>	<b>5</b>	<b>1</b>				
<b>Total number of support services</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>				