

The *Everyday* Risk Report 2024

The scale of everyday accidents
and illnesses in the UK



For every moment, there's  **MetLife**

Foreword

Welcome to the first edition of the Everyday Risk Report

The first of its kind, this report has been created from a comprehensive range of data sources including the Office for National Statistics (ONS), the NHS and MetLife's own specially commissioned adviser research, shining a light on the scale of risk we in the UK face every day.

Traditional financial protection products like income protection, critical illness cover and life insurance have been the mainstays of the industry for decades, and continue to be of huge importance. But as consumer demand – and everyday risk in the UK – changes, pieces of the protection puzzle are clearly missing.

53,908 people are showing up at hospital daily, many of them the victims of everyday accidents and newly diagnosed conditions.¹



Rich Horner,
Head of Individual Protection, MetLife UK

There is a big opportunity for protection advisers to use the information in this report to help educate their clients about the likelihood of everyday accidents and illnesses, from tripping over the dog and twisting your knee, to an injury incurred while enjoying your favourite sport or an asthma attack that sees you hospitalised for days.

For the first time, the Everyday Risk Report exposes the UK's most common everyday risks in one place, representing a valuable new aid for advisers.

We hope you find the report interesting and useful. And we hope it can support your conversations with clients, helping them understand that while the risks are there, so is the simple, affordable protection that can step in when they need it. So they can say yes to you and all of life's adventures, every day.

Rich

For every moment, there's  **MetLife**

Key findings

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The scale of *everyday* accidents in the UK

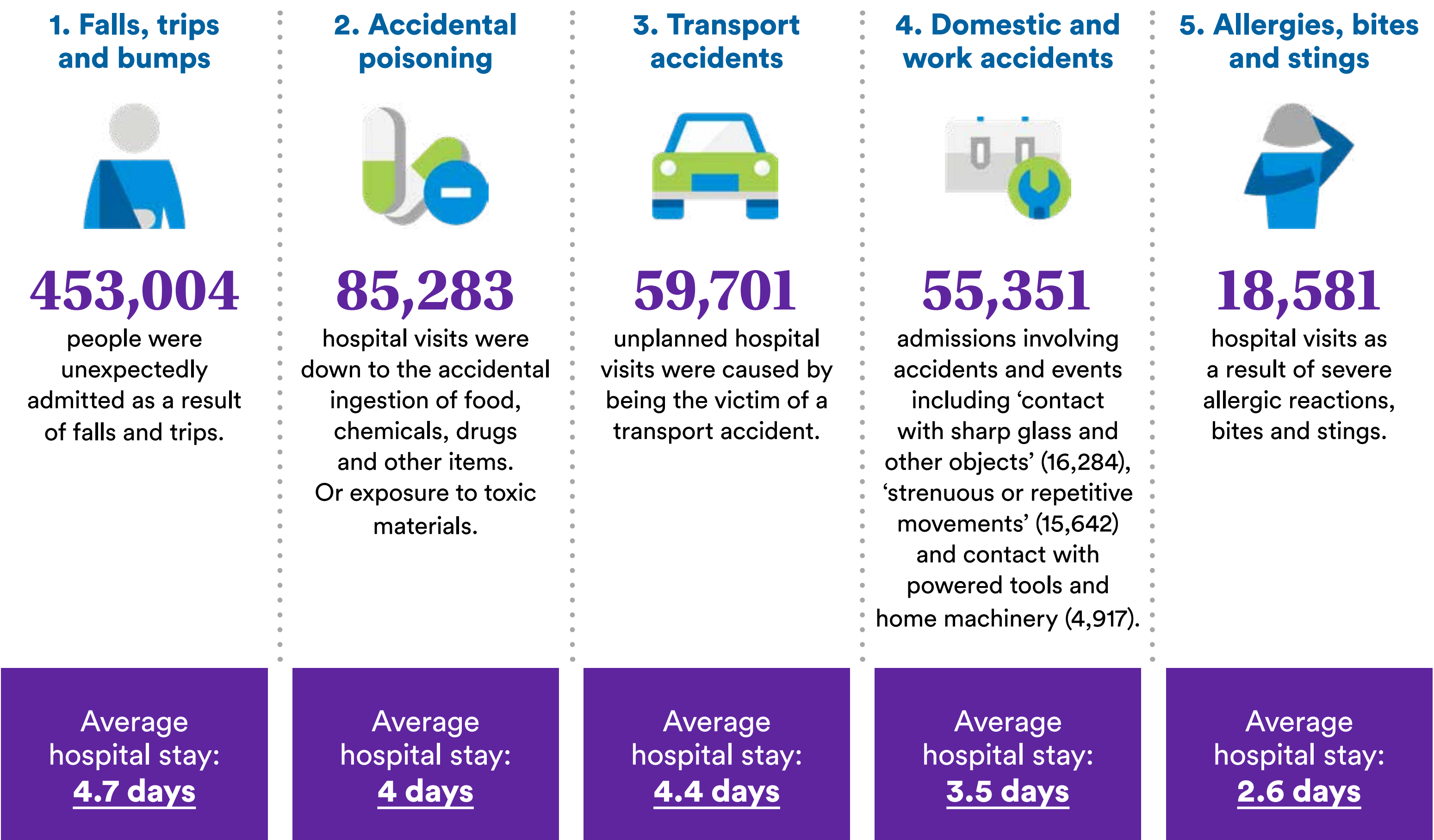
While we all know someone who’s broken a bone, had a fall or been hospitalised, few of us are aware of the sheer scale of everyday accidents in the UK. It’s not just the scale, but the detail that is less well known, because the data is spread across such a wide variety of sources.

Yet, as protection advisers know, the cost-of-living crisis means few have the reserves to cover significant unplanned costs. Or a policy in place to tide them over.

Accidents today make up 1 in 10 of all hospital visits – 76% of these lead to admission for further treatment, lost work days and the need to fund the change in circumstances that follow.¹



The five most common everyday causes behind hospital admissions in England:¹



**In 2022, 59,701 people
were admitted to hospital
due to car accidents
... the equivalent of
Canterbury's entire
population¹**



Everyday accidents are common and can happen to anyone, anywhere¹

Falls on even flat surfaces are common

2 in 5 accidental falls, trips and stumbles ending in hospital happen on flat surfaces.

Beds are often more dangerous than stairs

You're almost **twice** as likely to end up in hospital from falling out of bed than falling down the stairs.

You could fill Wembley Stadium with accidental poisonings

85,283 people – just under the capacity of Wembley Stadium – were admitted to hospital for accidental poisoning.

Falls from chairs are more common than insect bites

You're more than **twice** as likely to end up in hospital falling off a chair than being stung by an insect or spider.



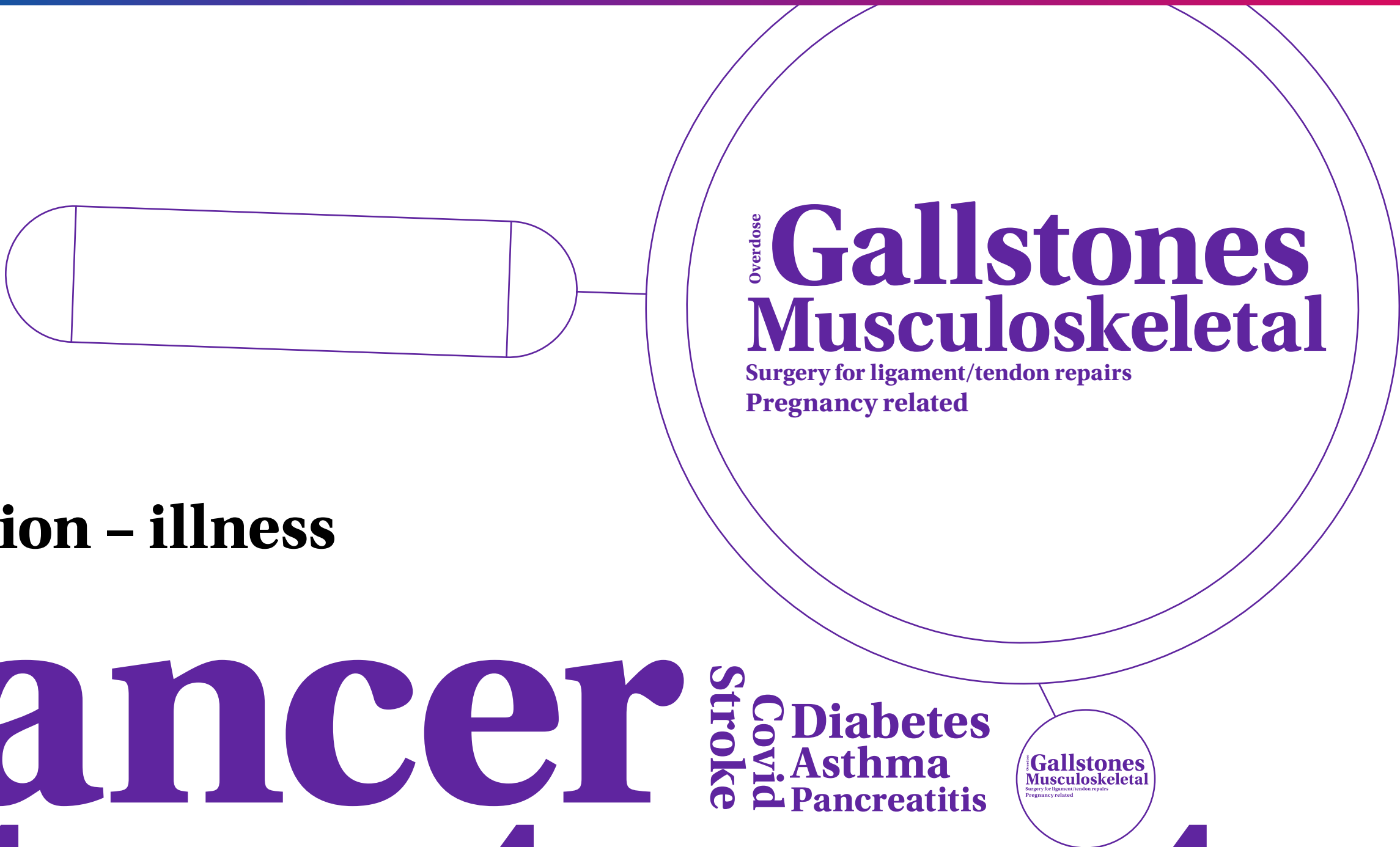
Some of the many conditions MetLife's protection products pay out for:

While cover that provides financial protection in the event of everyday accidents and medical events does not enjoy the awareness levels of insurance or critical illness, MetLife's protection products provide reassurance and a payout that other pieces of the protection puzzle don't.

Hospitalisation – accident



Hospitalisation – illness





The context for *everyday* risk

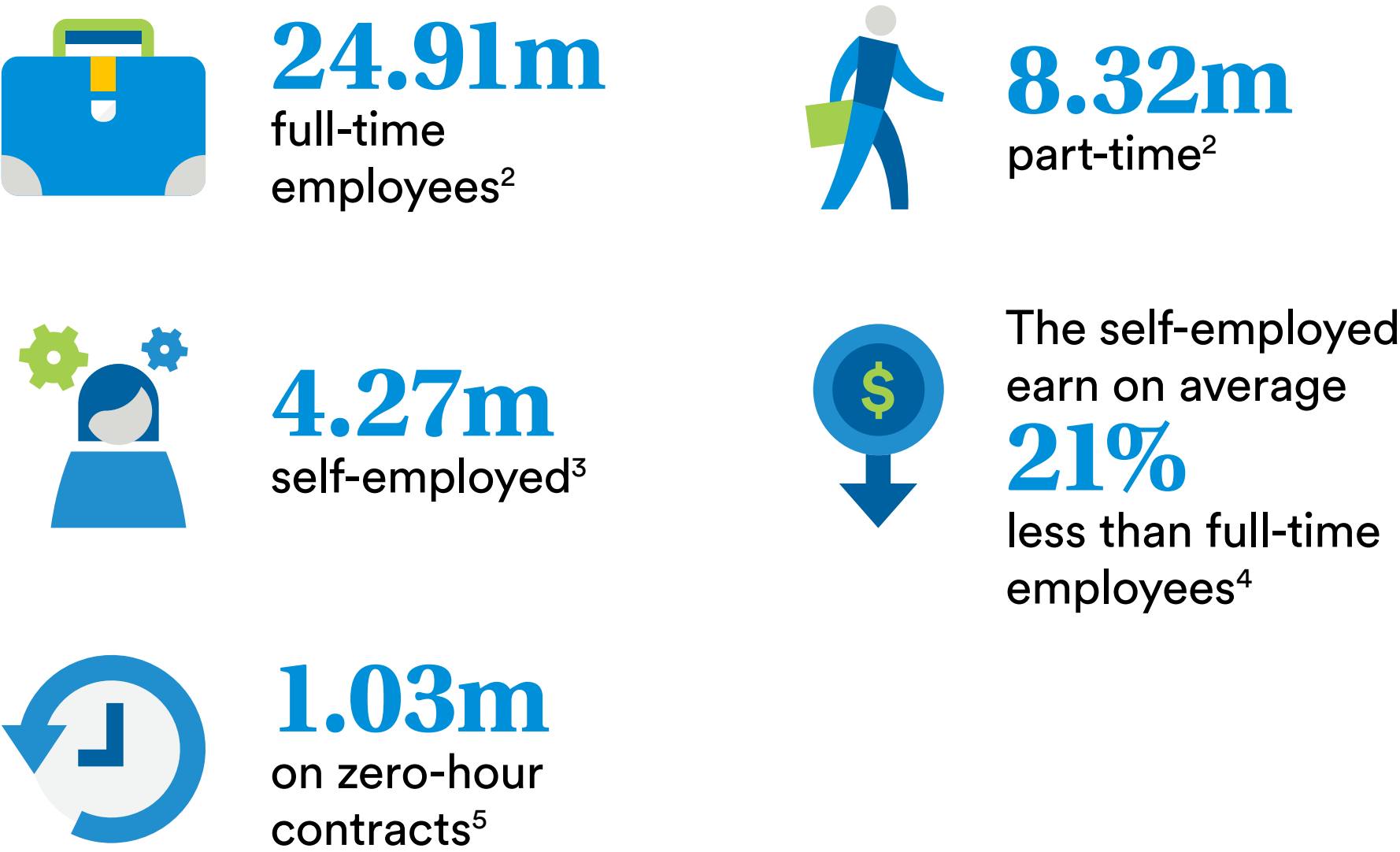
UK employment and wider pressures on consumers

Just as the cost-of-living crisis is having an adverse effect on consumers’ ability to spend, how we live today is impacting both our exposure to risks, and our need to protect ourselves against them.

When the data on accidents and illness is reviewed against the economic backdrop in the UK today, it's clear that many may not be well equipped to be able to withstand the financial shock that may arise following a bad accident or new diagnosis.



UK employment at a glance



The self-employed are more financially vulnerable to lost income from illness or accidents



Savings levels are often insufficient to cover the unexpected⁴

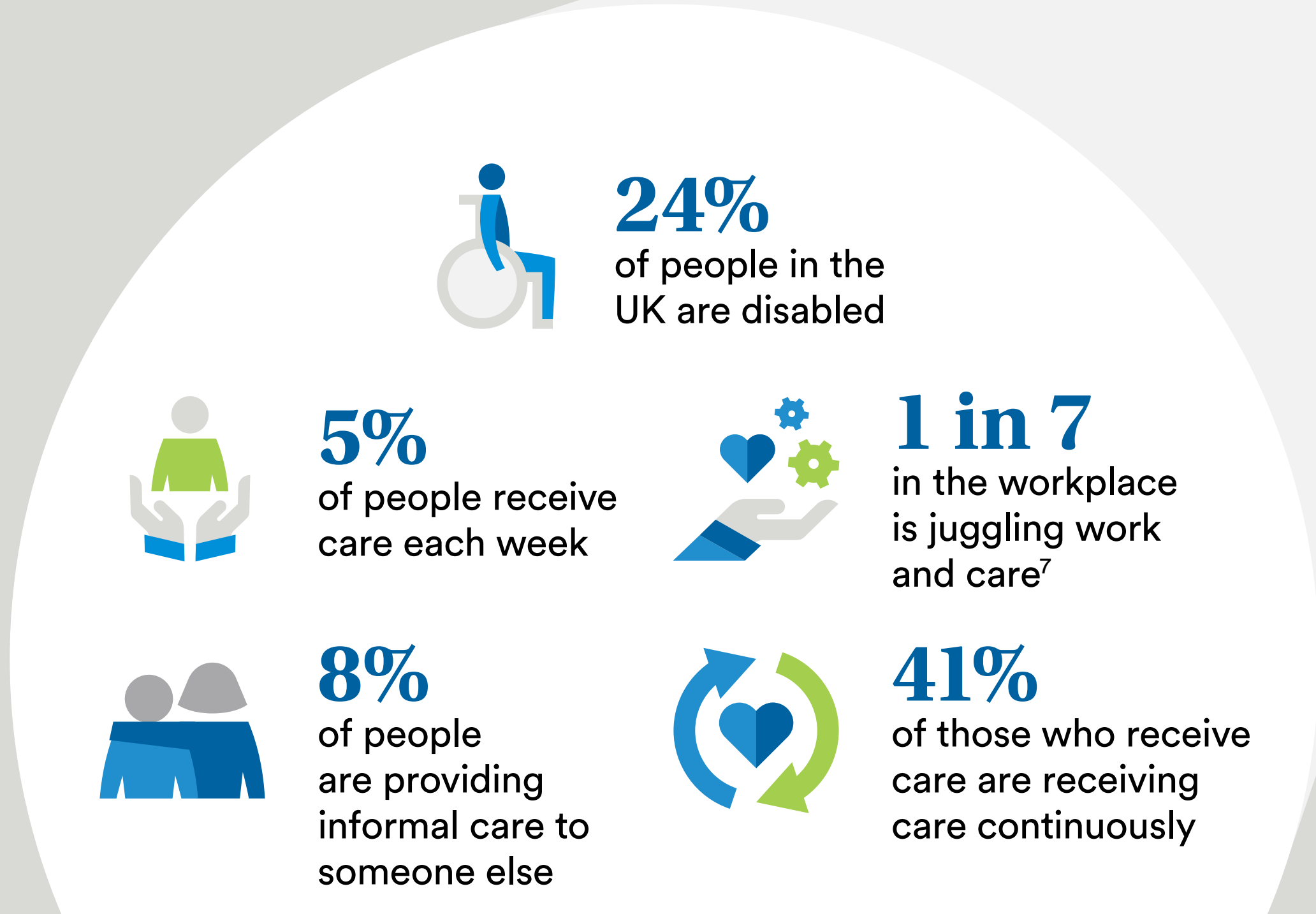
48%
of families have less than £1,500 in savings

20%
have no savings at all

 Many families have low/no financial reserves to cover unplanned ‘events’

A spotlight on unpaid carers⁶

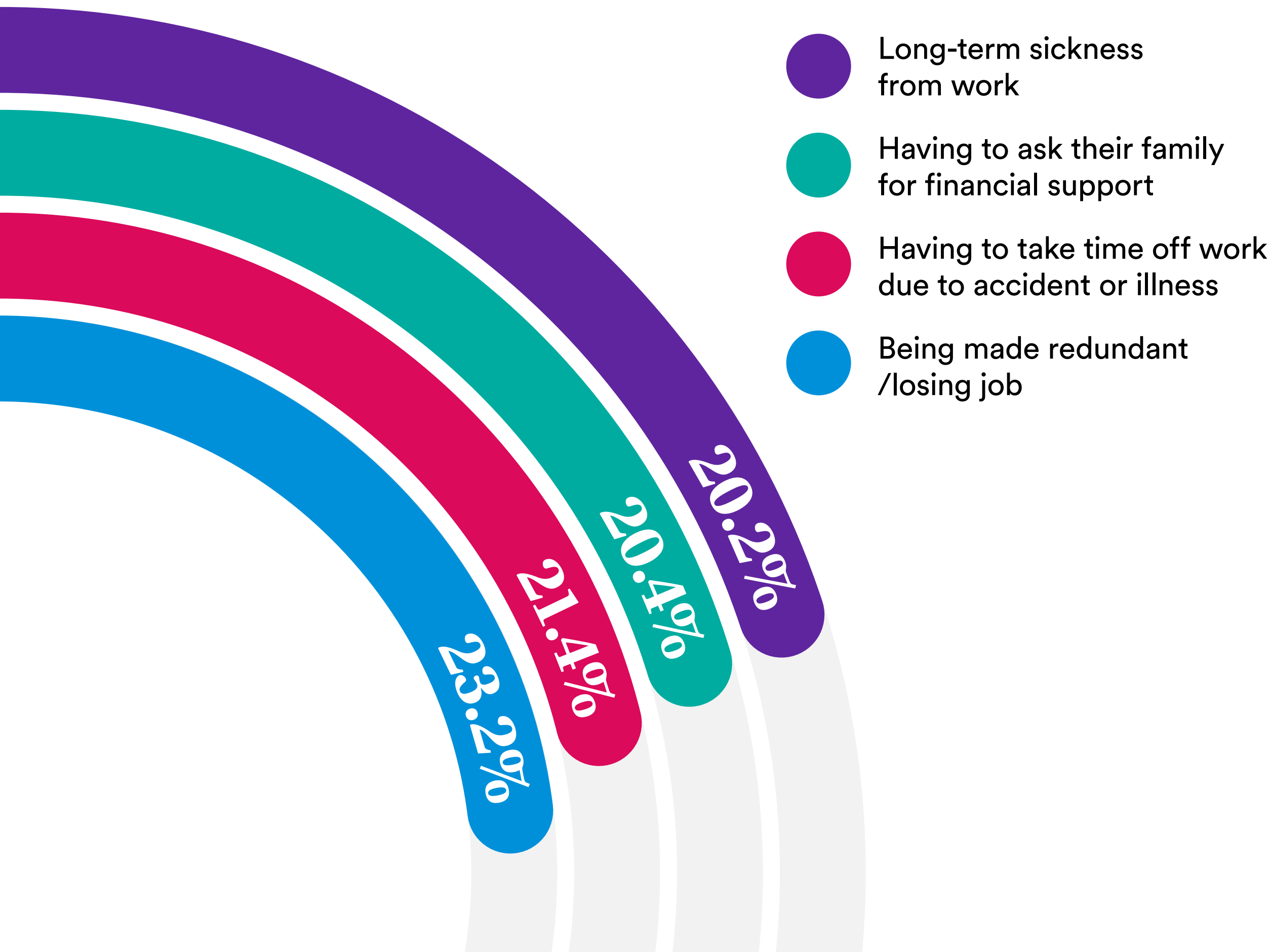
Carers perform an invaluable role in society, quietly looking after the 5.7m people who rely on them to perform daily duties. Many care for others whilst also in full or part-time employment. This group is highly vulnerable, as their incapacity or time in hospital could lead to them having to fund paid-for care in their absence.



The UK's top financial concerns in the next 12 months

Revealingly, our 2024 adviser research reveals three primary client concerns: redundancy, not being able to work through sickness, and needing to ask others to support them financially.⁸

All are clearly interlinked; the inability to work commonly leading to financial shortfalls which, as we've seen earlier in the report, many have insufficient reserves to fall back on.



There's a lack of sufficient cover for the *everyday*

Our research also revealed that it's only once someone personally experiences an accident and suffers a financial loss, that they see the need for cover in this area.⁸ Awareness of everyday protection is lower than for more established products like life and critical illness cover, but could be of more use in everyday life.



68%

of advisers say the majority of their clients have had an accident that impacted them financially

34%

of advisers say their clients are most often looking for protection that covers their everyday life

35%

of advisers say their clients are most often looking for protection that covers their children

86%

of advisers whose clients had an accident said they had no cover in place to support them

The UK is taking 26% more sick days now than in 2012

For those people who are self-employed or whose employers don't offer income protection, falling ill can impact on their income if they're unable to work.

In the last year, the value of sick days was £26m in earnings.⁹



- > People now take off **5.7** sick days each year
- > The average number of sick days has grown by **26%** between 2012 and 2022
- > The self-employed take **2.1** less sick days than full-time employees
- > Women are likely to need to take **14%** more sick days than men

The most common reasons for calling in sick⁹

Looking beyond the 3 in 10 caused by minor conditions, the remaining 70% of absences include musculoskeletal problems, respiratory conditions, diabetes.



Minor illnesses – coughs, colds and flu; sickness, nausea and diarrhoea



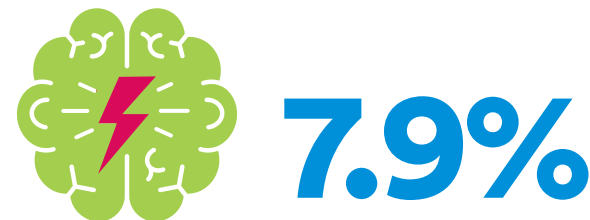
Accidents, poisonings, infectious diseases, skin disorders, diabetes and anything else not covered on this page



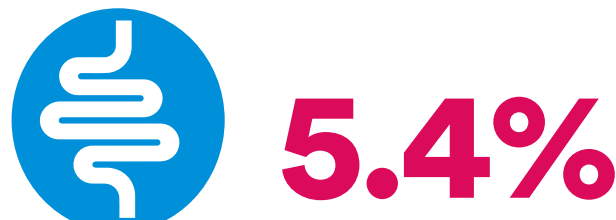
Musculoskeletal problems – back pain, neck and upper limb problems and other problems



Respiratory conditions



Mental health conditions – stress, depression, anxiety and serious mental health problems



Gastrointestinal problems



Headaches and migraines



Eye/ear/nose/mouth/dental problems



Heart, blood pressure, circulation problems



Genito-urinary problems



Audiences more vulnerable
to *everyday* risks

A spotlight on: financial vulnerability

For some specific groups, the impact of everyday accidents and illness can be felt more acutely, especially those with low financial resilience.

20.3m people are now financially vulnerable, a 16% rise from 17.5 million in 2022.¹⁰

The FCA expects the financial services industry to protect vulnerable customers, and with protection products, financial advisers have the ability to do just that. MetLife’s range of protection products have been developed to pay out, should people need to claim for more 'everyday' events. They also include access to wellbeing services and virtual GP.



28%
UK adults are not coping financially⁴



43%
UK adults show a vulnerable financial characteristic⁴



22%
UK adults suffer from low financial resilience⁴



4 in 10
UK adults find it difficult to save money or afford their rent or mortgage⁴

Single parents with children

There are now 3.2m UK households made up of one parent with dependent children.¹¹ Largely single income, by definition they're significantly more exposed to the financial impact of everyday accidents and unexpected medical diagnoses.



3 out of 5

lone parent households have less than £100 in savings (compared with 1 in 5 for all households)¹²



£138

The average weekly UK cost of part-time childcare for a child under two if a parent was ill or admitted to hospital¹³

The self-employed

13% of the UK's workforce is self-employed,² denying them access to paid-for sick leave or wider time off caused by incapacity. They take 4.2 sick days per year, compared with almost 50% more (6.2) for employed people, which is an indication of their inability to take more days off because of lost income.

As a further indication of their vulnerability, the self-employed earn less at the highest levels of income than the employed. Just 69% of the self-employed earn over £30k a year, compared with 81% of those employed.¹⁴

> 22%
More likely to consider their domestic bills a heavy burden than the employed¹⁴

> 19%
More likely not to be coping financially than the employed¹⁴





The *growth* of common and long-standing medical conditions



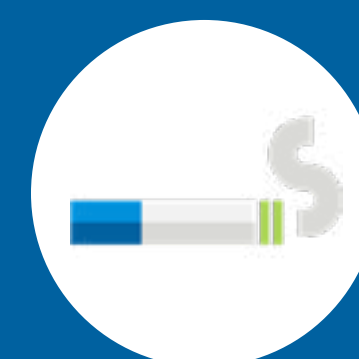
Unhealthy choices are increasing our risk of illness¹⁵

The average household in the UK spends £529 per week on running the home. What we buy with our disposable income is increasing our risk of dietary-related illness.



Poor dietary choices and cholesterol

- › We spend more on buns, biscuits and cakes than on fresh fruit
- › 59% of the UK are living with high cholesterol
- › 44% of those living with high cholesterol are 16-44



Lifestyle and cancer risk

- › We spend £12 of our weekly household expenditure on alcohol, tobacco and narcotics. More than we spend on health (£9.10) and education (£5.20)
- › We spend 76% of this (£9.30) on alcohol



Diabetes

- › 84% of the population eat at least one sugary snack daily¹⁶
- › Just under 1 in 33 is living with undiagnosed diabetes¹⁷
- › Men are 71% more likely to be diagnosed with diabetes than women¹⁷

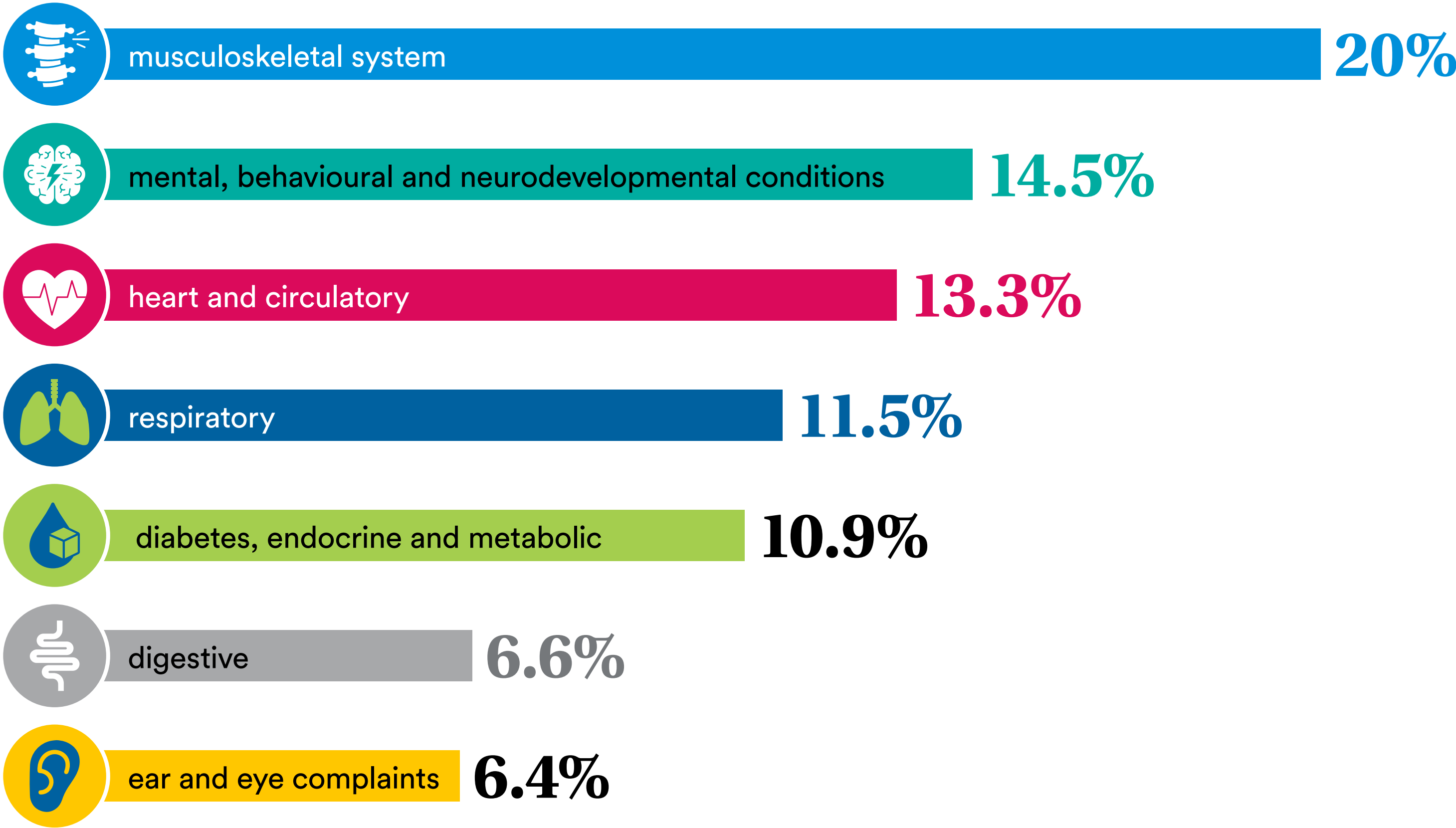
The frequency of serious health conditions is increasing

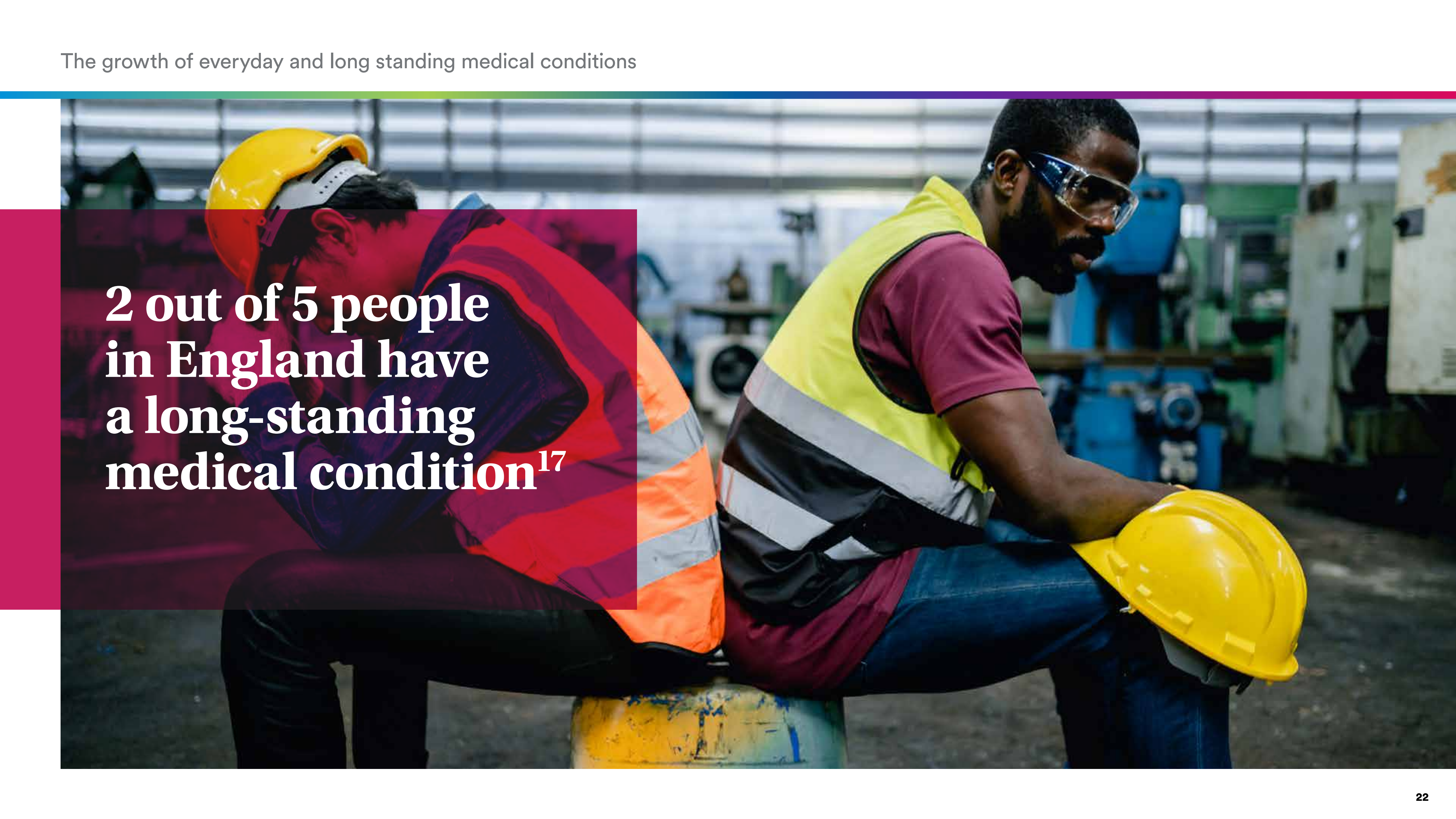
It's a fact that the number of people being diagnosed with serious health conditions is on the rise – an essential reality in our understanding of people's health and their ability to be financially resilient. The growth in the UK's population is partly responsible, as is our healthcare infrastructure's ability to record diagnoses earlier.

Many have to live day to day with long-standing medical conditions (defined as one that lasts – or is expected to last – more than 12 months). For this audience the risk of having time off work and potential hospitalisation will be heightened. As are costs from lost earnings and associated costs such as finding childcare.

The number and diversity of these conditions is broad, encompassing people of all ages, genders and family medical histories – a range of people who may well be suitable (and benefit from) financial protection.

The following illustrates, out of 100% of all incidents, the most commonly occurring conditions:¹⁷



A photograph of two male workers in a factory. The worker on the left is wearing a yellow hard hat and a high-visibility orange and grey safety vest over a dark blue long-sleeved shirt. He is leaning forward, resting his head on his hand. The worker on the right is wearing safety glasses, a maroon t-shirt, and a yellow high-visibility safety vest. He is holding a yellow hard hat in his left hand and is looking down. The background shows industrial machinery and a factory floor. A semi-transparent dark red box is overlaid on the left side of the image, containing white text.

**2 out of 5 people
in England have
a long-standing
medical condition¹⁷**

Asthma, diabetes and long-term medical conditions

The growing number of individuals diagnosed with specific conditions necessitates particular mention in this report on everyday risk.

Whilst the incidence of asthma, diabetes and cancer is significant, it's important to note that this is not just down to a growth in the conditions themselves – but is also driven by the NHS and the private sector's improved diagnostics, identifying conditions that would previously have gone unnoticed.

> Asthma

Asthma hospital admissions for children have grown by **149%** in a year¹

5.4m people live in the UK with asthma¹⁸ – the equivalent of the population of Norway

60,624 people were admitted into hospital with asthma¹

> Diabetes

1 in 6 UK hospital beds are occupied by someone with diabetes

6.4m people are now at an increased risk of type 2 diabetes in the UK – more than the population of Denmark

1.2m have undiagnosed type 2 diabetes in the UK¹⁹

> Cancer

The number of people with cancer 2010-2020 has grown **57%**¹

2.2m people are now living with or beyond cancer in England²⁰

64% of all new cancer cases in UK are diagnosed in the under-75s²¹

> Multiple sclerosis (MS)

150,000 are estimated to be living with MS in the UK: that's 1 in 400²²

61,761 hospital admissions last year had MS as the main diagnosis¹

People in their **30s** and **40s** are most commonly diagnosed²²

> Parkinson's Disease

No.1 fastest growing neurological condition in the world

153,000 people live with Parkinson's in the UK today

1 in 37 people alive today will be diagnosed with Parkinson's²³

> Sickle Cell Disease

No.1 most common genetic disorder in UK

30,544 hospital admissions with sickle cell¹

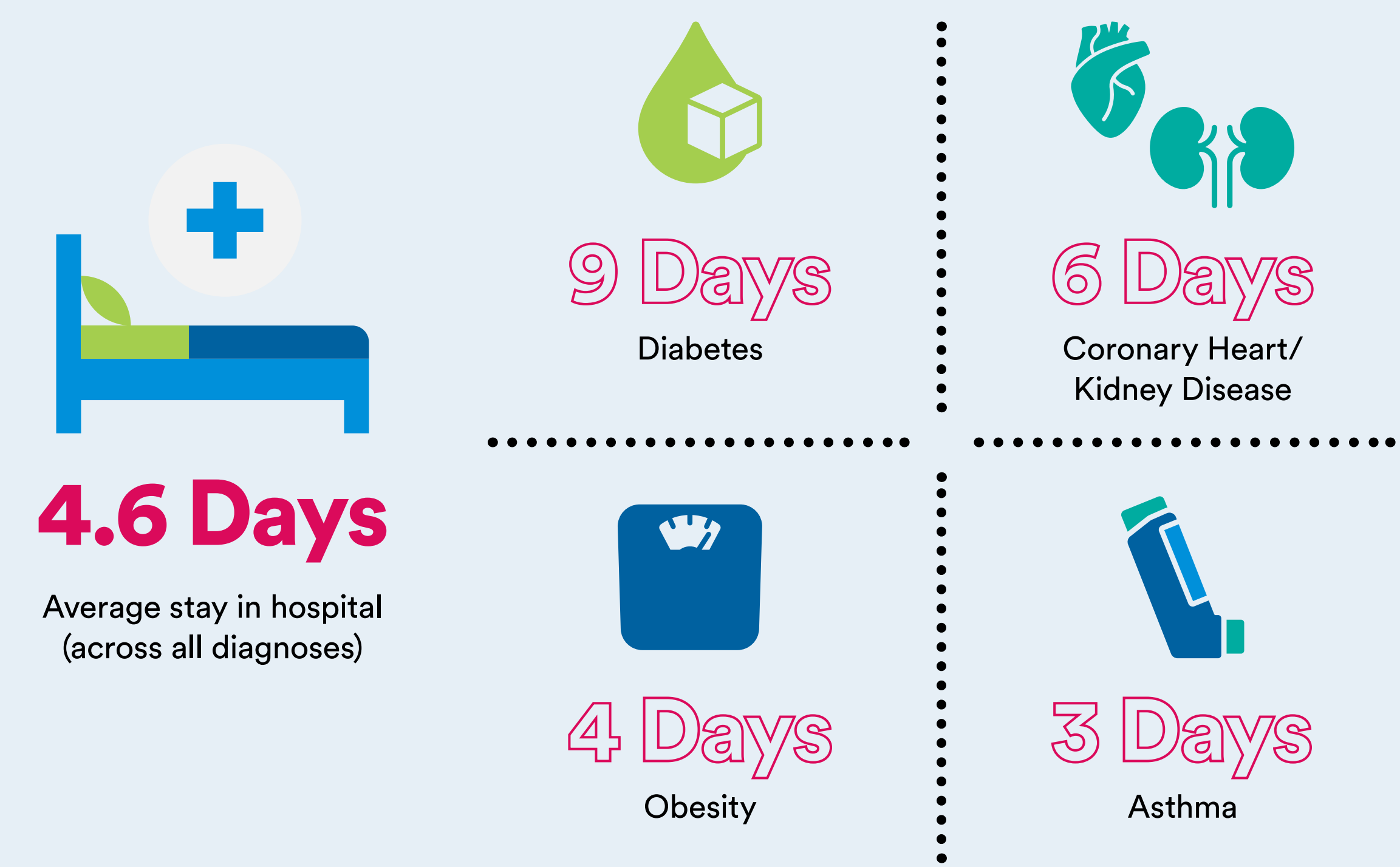
Average hospital admission **4 days**¹

Hospital visits have become an everyday experience¹

- > **1 in 3**
in England had to go to hospital in 2022/23
- > **37%**
of hospital admissions started at A&E
- > **47,000**
the average number of people going to A&E in England daily
- > **21%**
likelihood of women spending more time in hospital vs men



Average hospital stays on admission, by condition



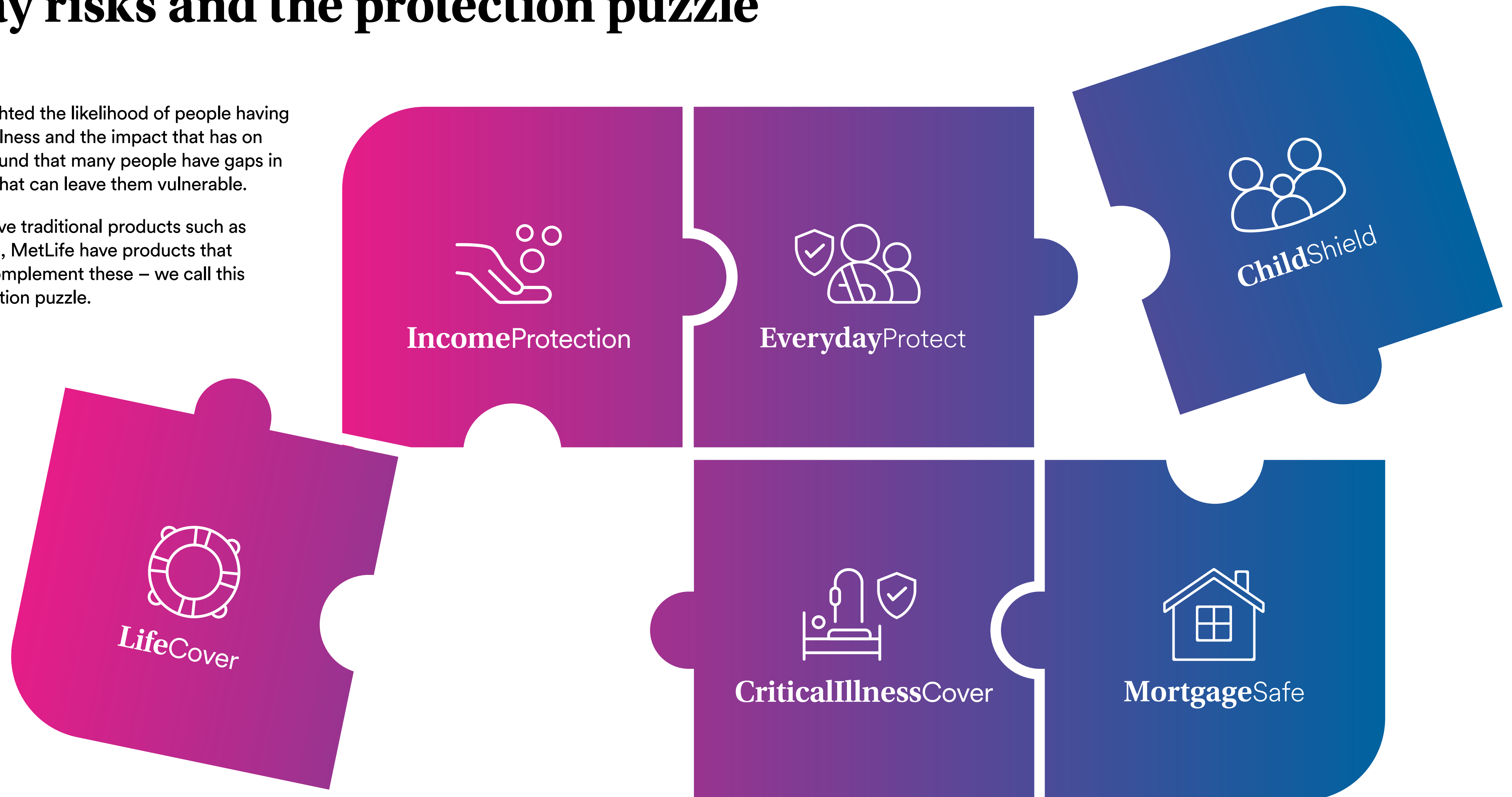


Completing the *protection* puzzle with MetLife

Everyday risks and the protection puzzle

This report has highlighted the likelihood of people having a serious accident or illness and the impact that has on finances. It has also found that many people have gaps in their insurance cover that can leave them vulnerable.

Where people may have traditional products such as Life and Critical Illness, MetLife have products that work alongside and complement these – we call this completing the protection puzzle.



Our Products

At MetLife, we offer a range of everyday protection options that complements these products and work in harmony for total peace of mind:



EverydayProtect

Provides financial support for broken bones, hospital stays, and a range of accidental injuries. Your client can claim for multiple injuries and includes unlimited access to our Wellbeing Support Centre and GP24 service.



MortgageSafe

Our mortgage protection policy ensures your client's mortgage repayments are covered if they can't work due to an accident or illness.



ChildShield

A unique and affordable, stand-alone protection policy, designed to cover children in case of illness and accident. Includes access to our Wellbeing Support Centre and GP24 service.

Our Claims

You'll find some examples of how our everyday protection products have helped customers on the following pages of the report. For more examples, please see our [Claims case study booklet](#).



27,000 claims

worth over

£27 million

paid out in individual protection in 2024

We ensure claims are paid out as fast as possible within

5 days

so people don't need to worry about extra financial worries when they should be focusing on rest and recovery.

Motorcycle accident & hospitalisation

Accidents make up **1 in 10** of all hospital visits in the UK*

Incident

Mr H, a construction worker, was in a motorcycle accident. He suffered a fractured tibia, fibula, an ankle dislocation, and a torn ligament.

He was hospitalised and spent 13 days in hospital while he underwent surgery and recovered from his injuries.

A man with a beard, wearing a light blue polo shirt, is sitting on a grey sofa in a modern living room. He is holding a black mobile phone to his ear and smiling. In the background, there is a white lamp and a small potted plant.

What MetLife did

Because he had three units of cover, when MetLife received the claim, we were able to pay £1,950 for the 13 consecutive days in hospital, £2,250 for each broken bone, £3,000 for the dislocation, and £3,000 for the ligament tear.

Outcome

We were able to pay a total of:

£12,450

Policy purchased on or after 8th February 2018.

* [Everyday Risk Report p5](#)
Source: [Claims case study booklet 2024](#)

Roadside accident

59,701 unplanned hospital visits were caused by being the victim of transport accident*

Incident

Mr G, a self-employed HGV driver, was driving a pick-up lorry when he had to stop to check something on his vehicle. Whilst checking, he was hit by a lorry, sustaining a range of serious injuries.

Mr G fractured 20 major broken bones including his pelvis, tibia, fibula and scapula. He fractured 14 spinal bones, 2 wrist bones and 6 minor bones including his ribs. Mr G needed to spend 32 days in hospital.



What MetLife did

The policyholder held 5 units of cover.

MetLife assessed his claim and paid a total of £114,000 consisting of £100,000 for the major broken bones, £6,000 for the minor broken bones and £8,000 for hospitalisation.

Mr G has now been discharged from hospital and is recovering from his injuries.

Outcome

We were able to help him focus on his recovery with a payment of:

£114,000

Policy purchased on or after 8th February 2018.

* [Everyday Risk Report p18](#)

Source: [Claims case study booklet 2024](#)

Fall from a ladder

Musculoskeletal problems now account for **10.8%** of sick days*

Incident

Whilst working on a construction site, Mr K fell from a 3-metre-high ladder. He sustained 5 spinal fractures as well as 5 broken ribs. He spent 20 days in a hospital receiving treatment for his injuries.

What MetLife did

Mr K held 4 units of cover. Following an assessment of his claim, we were able to pay £15,000 for the major broken spinal bones, £3,000 for the minor broken rib bones, and £4,000 for his hospitalisation.

Outcome

We helped Mr K concentrate on their recovery with a payment of:

£22,000

Policy purchased on or after 8th February 2018.



* [Everyday Risk Report p16](#)
Source: [Claims case study booklet 2024](#)

Child broken bones and hospitalisation

Incident

Mr and Mrs B, a shop manager and a housewife, both took out MetLife policies in December 2022 with one unit of cover, plus one unit of optional Child Cover each.

In January 2023, they contacted MetLife when their son was a passenger in a road traffic collision.

What MetLife did

He'd broken his left femur, left tibia, left fibula, right tibia, right fibula, temporal bone (skull) and occipital bone (skull) in the accident. And due to the extent of his injuries, he was also admitted to hospital for 32 days for treatment and recovery.

Across their two policies, MetLife were able to pay a total of £3,500 for the broken bones, as well as £1,280 for the hospital stay.

Outcome

We helped the family during this difficult period with a payment of:

£4,780

Policy purchased on or after 8th February 2018.

Hospitalisation due to diabetes

1 in 6 UK hospital beds are occupied by someone with diabetes*

Incident

Mr L, a priest, was admitted to hospital due to a diabetic foot which worsened and caused an ulcer that created a hole probing the bone. He spent a total of 41 days in hospital.

What MetLife did

As the policyholder spent 41 days in hospital and held 5 units of cover, MetLife paid £10,250.

Outcome

We helped him focus on his recovery with a payment of:

£10,250

Policy purchased on or after 8th February 2018.

* [Everyday Risk Report p11](#)
Source: [Claims case study booklet 2024](#)

Hospitalisation due to asthma

4.5m people in the UK live with Asthma*

Incident

Ms. M, a charity worker, was admitted to hospital on 4th November after suffering an asthma attack. She spent the following 40 days in a hospital and was finally discharged on 14th December.



What MetLife did

Ms. M had two units of cover costing £16 per month, which meant she was entitled to £100 for every 24-hour period she spent in hospital. When MetLife assessed the claim, we were able to pay a total of £4,000 for her 40-day hospital stay.

Outcome

We were able to help Ms. M focus on feeling better with a payment of:

£4,000

Policy purchased on or after 8th February 2018.

* [Everyday Risk Report p7](#)
Source: [Claims case study booklet 2024](#)



In *summary*

There is a clear need for protection that can help provide a financial cushion against everyday accidents and illnesses



1. Accidents and debilitating medical conditions are on the rise

To cite three examples: 453,004 people were admitted to hospital for trips and falls; asthma admissions for children were up 149% and 85,283 people were admitted for accidental poisoning.¹



2. The financial implications of accidents and illness are more than many can cope with

The average hospital stay is now 4.6 days and the number of sick days 5.7.¹ The inability to work commonly leads to loss of earnings, combined with the need to cover costs such as childcare and other unexpected expenses.



3. Some audiences are more vulnerable than others

While everyday risks impact us all, some groups are more financially vulnerable to unexpected financial shocks than others: the self-employed, lone parents and carers to name but three. Typically, these groups have lower levels of savings and greater vulnerability than others.



4. Protection could improve financial outcomes for many

While cover for more everyday accidents and medical conditions exists, many seem unaware of it. 34% of advisers say their clients are looking for protection that covers their everyday life, yet 86% of advisers whose clients had actually had an accident said they had no cover in place to support them.⁸

MetLife has a range of simple, affordable protection solutions that are easy to say yes to. So every call, every conversation and every review is an opportunity for more advisers to help more clients and their families say yes to their everyday lives with the confidence they're covered.



Sources

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