

HOW DO YOU USE MY SUBSCRIPTION?

72%

PAYS FOR MEMBERS CLAIMS

IN 2015 WE PAID
£1,232.5m
FOR CLAIMS

Including:



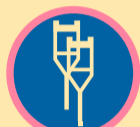
Over **£171m** on cancer treatment



3,968 cataract operations



Over **£77m** on heart operations



2,315 hip operations



Over **£280m** on muscle, joint and bone treatments

10%

PAYS FOR OUR BUSINESS EXPENSES

Like any business, running costs are a necessary expense, including employee salaries, the maintenance of our offices and our IT infrastructure. We of course meet our obligations in contributing to organisations such as the Financial Services Compensation Scheme.



7.5%

OF YOUR SUBSCRIPTION GOES TO THE GOVERNMENT AS INSURANCE PREMIUM TAX (IPT)

In recent years, the government has put this tax up twice. We're lobbying for a reduction - to us it doesn't make sense to penalise people for positively looking after their healthcare.



7%

WE PAY IN COMMISSION FEES

This is paid to intermediaries and our partners for acquiring and retaining members.

0.6%

GOES TO THE GOVERNMENT AS CORPORATION TAX

It matters to us that we're a responsible tax payer.

0.5%

PAYS FOR REINSURANCE COSTS

Insuring ourselves against some risks is good business practice.

2.4%

IS WHAT WE EARN AFTER PAYING EVERYTHING ELSE

Every business needs to make a profit and we're no different. This means we can keep supporting our members.