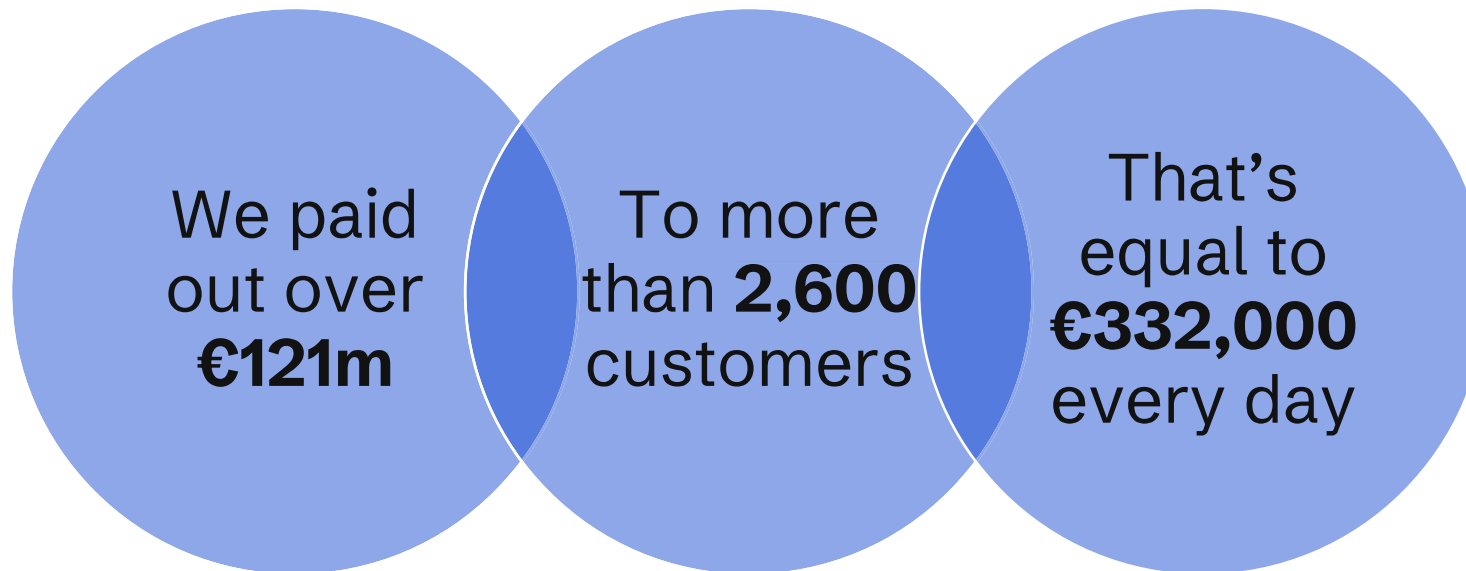


Aviva Ireland Protection Claims Statistics 2023

The Headline Figures



Source: Aviva Life and Pensions Claims department March 2024

Protection Claims Statistics 2023

Income Protection Claims

€51m

Amount paid out*

93%

Percentage Paid

2,000

Number of claims paid*

7.5 Years

Average duration of claim



56%

Female



44%

Male

Claims Submitted 2023

	Male	Female
Average age at time of claim	49	46
Under Age 50 at time of claim	51%	63%

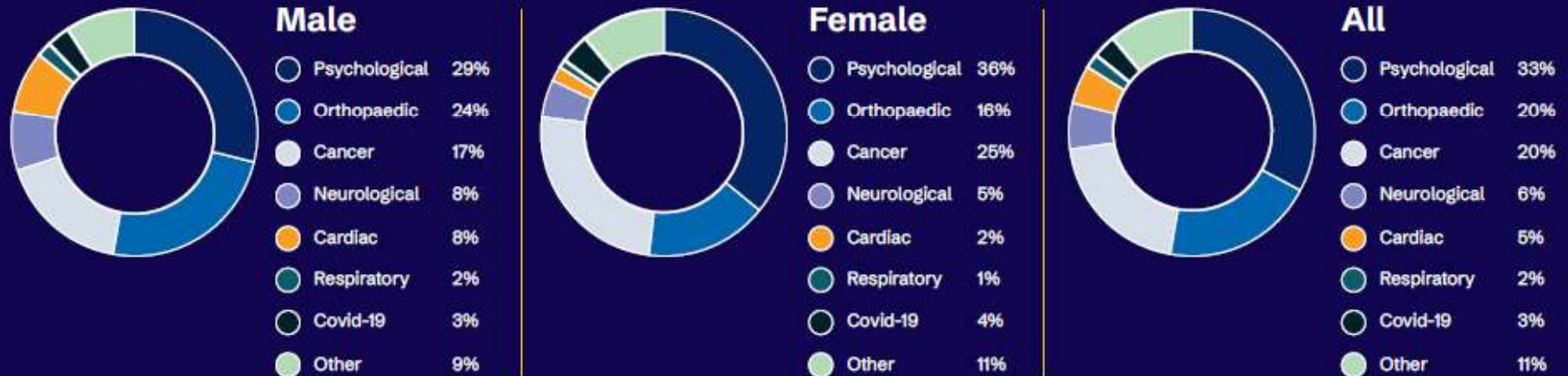
Youngest Claimant Paid	Male	Female
Age	25	23

Earliest Claimant Paid	Male	Female
Time from Policy to claim	18 months	5 months

Protection Claims Statistics 2023

Income Protection Claims

Medical Reasons for Claims Submitted 2023



Protection Claims Statistics 2023

Income Protection Policy Benefits Reminder

Waiver of Premium

– all premiums waived while a customer is on Income Protection claim

Related Disability

– if a customer suffers a relapse of same illness within 6 months of their return to work, no requirement for a further deferred period

Rehabilitation Proportionate Benefit

– if customer returns to work on a gradual basis/lower paid alternative we can consider Rehabilitation or Proportionate Benefit by comparing new earnings with pre-disability earnings & adjusting benefit

Hospital Cash Benefit

– payable for hospital stays over 7 days and for length of stay up to 91 days

Protection Claims Statistics 2023

Specified Illness Claims

85%

of Specified Illness claims were paid

€17.8m

paid out to Specified Illness claimants

€2.9m

the largest claim paid

Medical Reasons for Specified Illness Claims

Female Claims Paid

The average age at diagnosis

Top 3 Reasons for Claims

Breast Cancer	52%
Cancer (excluding Breast Cancer)	28%
Cardiac & Stroke	10%

Youngest Female Claimant Paid	32
Earliest Claim Paid	6 months



51

Male Claims Paid

The average age at diagnosis

Top 3 Reasons for Claims

Cancer	56%
Cardiac	33%
Stroke	6%

Youngest Male Claimant Paid	38
Earliest Claim Paid	16 months



54

*It does not include those cases where the medical condition cannot be considered under any of the SI Policy Definitions or where the medical condition has been excluded.

Protection Claims Statistics 2023

Life Claims

97%

of Life Protection Claims
were paid

€52.3m

paid out to Life Protection
claimants

454

number of Claims paid

€1.9m

largest claim paid

Life Claims Statistics 2023

Top 3 Reasons for Claims

Cancer

Cardiac

Respiratory