

2019 Claim Statistics

We paid out a record total of 4,821 claims in 2019 amounting to

€129,732,482



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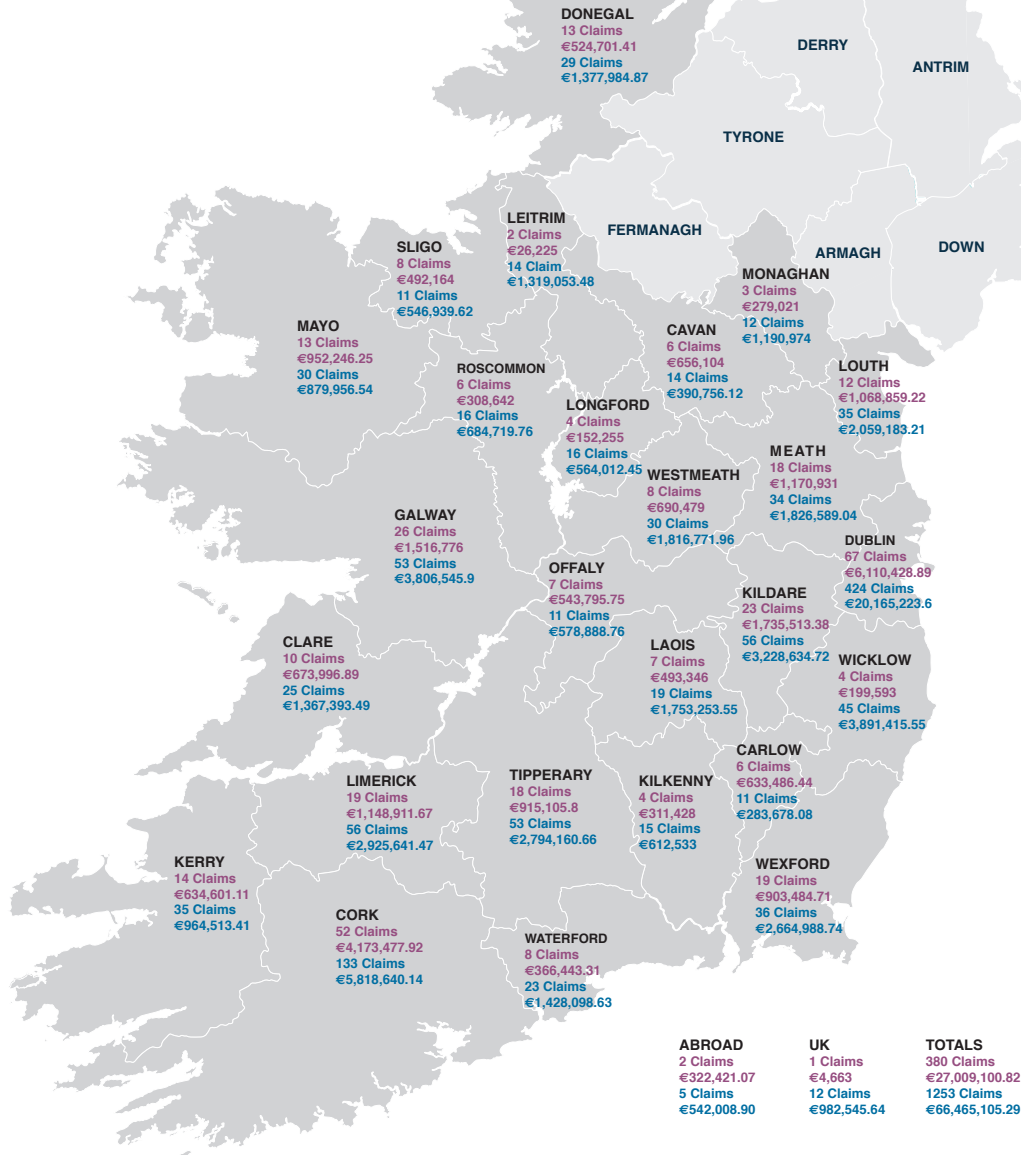
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2019 Claims Statistics*

The combined rate of acceptance of all Life & Serious Illness claims was 95.6%

■ Total Individual Death Claims For 2019

■ Total Individual Specified Illness Claims For 2019



Take the next step to financially protect you and your family today.

Talk to your Financial Broker or Advisor

1890 405 905[†]

www.newireland.ie

[†] Calls may be recorded for service, verification, analysis and training purposes.

* From January to December 2019.

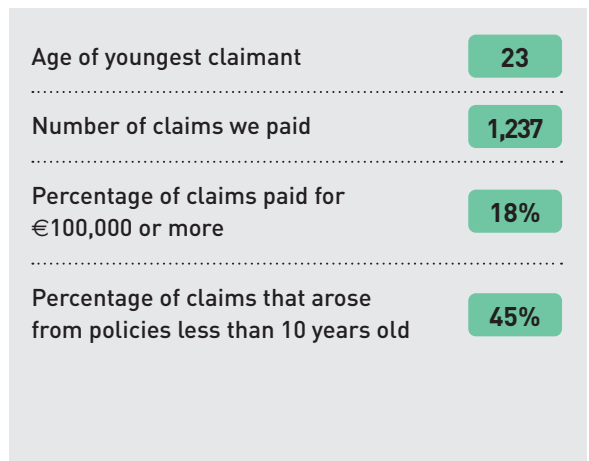
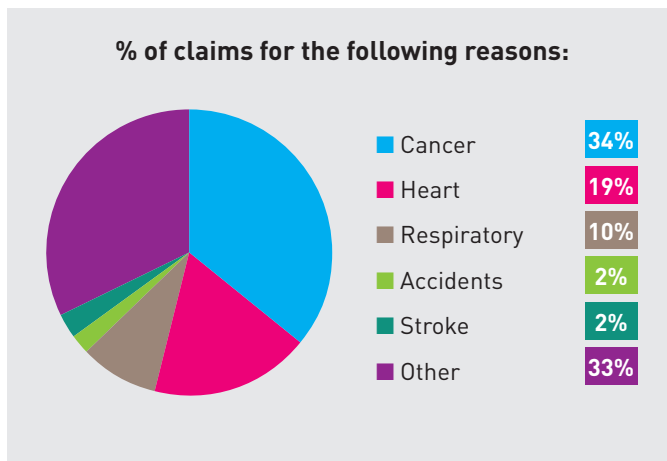
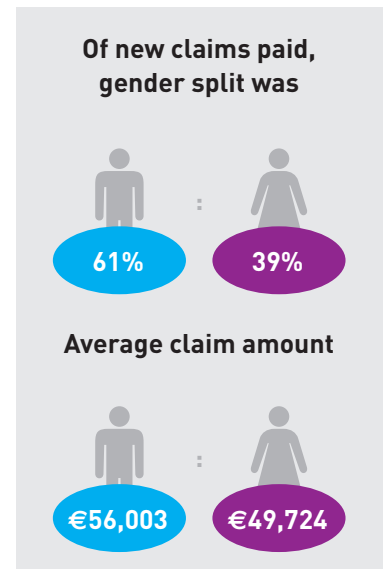
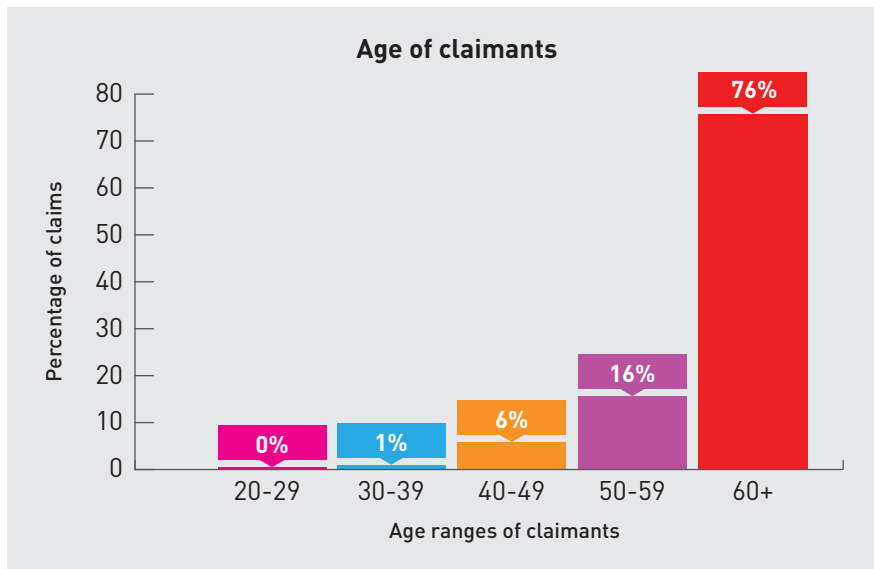
Amounts quoted are approximate values and figures and include Death and Specified Illness (including children's) claims paid to policyholders living outside Ireland. Figures are based on Bank of Ireland Life's and New Ireland Assurance's claims in 2019.

Death Claims

There were only 8 claims declined for death and 1,237 paid.
8 were due to non-disclosure.

€53,203
Average pay out

68
Average age pay out



Examples of death claims

Claimant's age	Years policy was in force	Cause of death	Payout
33	<1	Road Traffic Accident	€166,467
43	7	Stroke	€310,237
40	<1	Accident	€150,000
47	4	Cardiac Event	€1,033,580
34	2	Suicide	€400,000

Statistics for individual claims paid from 1 January to 31 December 2019.

Figures shown exclude Children's Death claims.

Specified Illness Claims

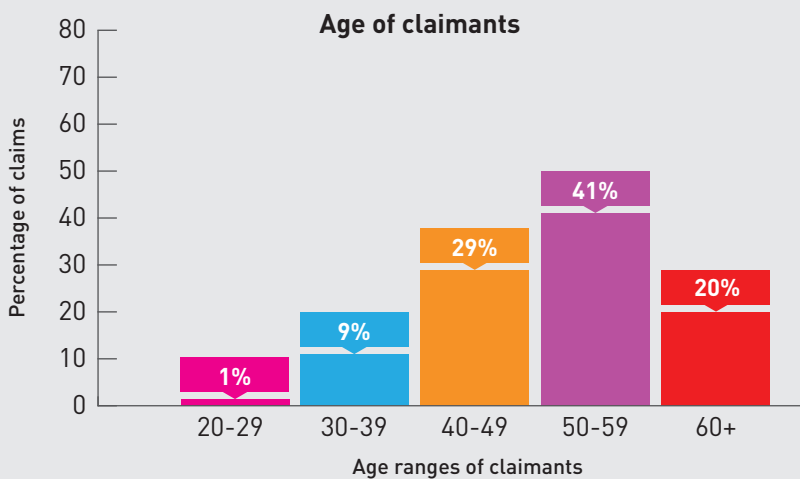
We paid 369 Individual Specified Illness claims and declined 65.

Declined claims breakdown

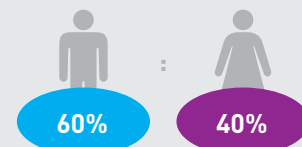
Did not meet definition	52
Non-disclosure	13

€72,644
Average pay out

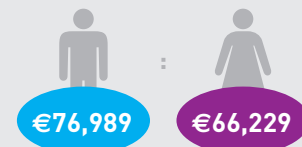
53
Average age pay out



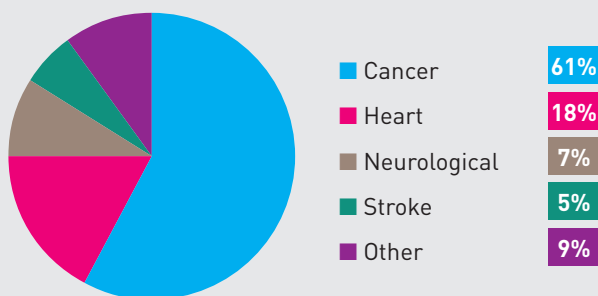
Of new claims paid, gender split was



Average claim amount



% of claims for the following reasons:



Age of youngest claimant	24
Number of claims we paid	369
Percentage of claims paid for €100,000 or more	26%
Percentage of claims that arose from policies less than 10 years old	49%

Examples of specified illness claims

Claimant's age	Years policy was in force	Specified Illness diagnosed	Payout
32	5	Multiple Sclerosis	€76,000
37	2	Brain Surgery	€12,500
40	9	Accident	€217,000
59	19	Heart Surgery	€387,000
57	3	Parkinson's Disease	€140,000
44	14	Cancer	€255,000
38	4	Stroke	€100,000

Statistics for individual claims paid from 1 January to 31 December 2019.

Figures shown exclude Children's Specified Illness claims.

New Ireland's Claim Team

Every year, the Claims Team sees the serious life changing and personal challenges that our customers have to face, along with the real value of having a relevant protection plan in place.

At New Ireland, we pride ourselves on the professionalism and dedication of our Claims Assessors. If you ever need to make a claim, we promise to offer a compassionate and professional personal service. This includes a quick and efficient process, regular updates and we will provide additional supports to assist and make it easy for you to contact us. Our experienced team consists of 19 Claims Assessors who are available to help you with your claim. They will help make the claims process as easy and straightforward as possible.

Making it easier for you to do business with us

For income protection policies we offer a confirmed Income Option. This means that you can supply us with proof of your relevant income when taking out your policy and then you don't have to go through this again at claim stage. This means that we guarantee to pay you the full sum assured on your policy at claim stage, so you don't need to worry about the financials when making your claim.

If we receive your completed income protection claim form within the specified timelines in our claims guide, we promise to commence payment of your claim at the end of the deferred period if we have not finalised our assessment of your claim.

Making a claim

If you need to make a claim, please contact us as early as possible. This will help us pay your claim as quickly as possible. Simply email or call us directly and we will guide you through the claims process.

Who do I contact?

You can contact us by phone or email:



1850 200 319*



claim@newireland.ie**

Claim forms may be downloaded directly from newireland.ie

For a full breakdown of our claims, visit our claims section on newireland.ie to see our claims history from 2013 to 2019 .

* Calls may be recorded for service, verification, analysis and training purposes.

** Please ensure if sending personal data (especially sensitive personal data i.e. medical information) by email that appropriate security measures (including encrypting the data) are taken to comply with relevant regulatory obligations.

It is important to note that all of the reasons for claims listed have satisfied the specific definition of the particular illness contained in the policy conditions. Amounts quoted are approximate values and figures and also includes Death and Specified Illness claims paid to policyholders living outside of Ireland. Terms and conditions apply. Benefits are subject to underwriting and acceptance by New Ireland Assurance Company plc. The payment of benefits is dependent on meeting the terms set out in the policy conditions. It is important to note that certain restrictions and exclusions apply.

Summary Claims Statistics

Figure by Claim Type	Total Amount	Total Number
Individual Death	€66,401,296.29	1237
Group Death	€14,750,694.08	1056
Income on Death	€138,072.99	10
Terminal Illness	€1,926,428.81	14
Individual Specified Illness	€26,805,573	369
Group Specified Illness	€1,462,928.62	97
Income Protection	€16,295,459.42	1159
Absence from Work & Accident Benefit	€939,895.68	253
Hospital Cash	€530,256.71	422
Broken Bones	€131,594.00	88
Surgical Cash	€5,713.00	2
Waiver of Premium	€35,215.94	11
Children's Death	€63,809	16
Children's Specified Illness	€203,527	11
Children's Hospital Cash	€42,017	76
Total Paid	€129,732,482.36	4821

Breakdown By Age of Claimants 2019*

Age Group	20-29	30-39	40-49	50-59	60+
Death Claims	0%	1%	6%	16%	76%
Specified Serious Illness	1%	9%	29%	41%	20%
Hospital Cash	3%	18%	31%	36%	12%

*Figures shown exclude Children's claims.



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New Ireland Assurance Company plc is regulated by the Central Bank of Ireland. A member of Bank of Ireland Group.

March 2020

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