

Royal London Ireland's snapshot of claims paid in 2023

In Ireland
we paid

99%

of total protection
claims[^] in 2023

In Ireland
we paid over

€56m[^]

to customers and
their families

We know that unfortunately claims are made during difficult times. So, our focus is to make sure we pay claims quickly and with minimum paperwork to help ease financial worries and allow customers and their families to focus on what matters most.

Our Claims Philosophy

Voted Number 1 for Claims Ethos in the
Brokers Ireland Service Excellence Awards

- > Personal, accessible, local dedicated assessor on all claims
- > All assessors are experts in all products
- > Respect and empathy
- > Trusted and recommended provider
- > Pay all valid claims promptly and efficiently

[^]Figure includes Term Assurance, Whole of Life, Terminal Illness, Specified Serious Illness and Income Protection.



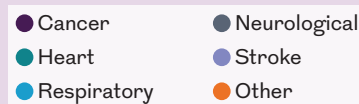
Royal London Ireland – Claims Paid in 2023

Life Cover

In Ireland we paid total claims of:

€46.6 million^{^^}

^{^^}Includes Term Assurance, Term Illness and Whole of Life.



Life Insurance

Average Claim

€146,029

Average Age

55

Male

66%

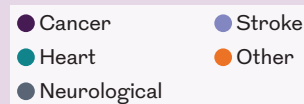
Female

34%

Specified Serious Illness Cover

In Ireland we paid total claims of:

€9 million



Specified Serious Illness

Average Claim

€76,514

Average Age

49

Female

52%

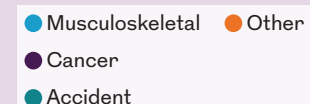
Male

48%

Income Protection Cover

In Ireland we paid total claims of:

€524,000



Income Protection

Average Claim

€16,380

Average Age

41

Female

56%

Male

44%

Life Cover – The average Terminal Illness claim was €177,758 with an average age of 48. Female 71% Male 29%

Royal London Group – Claims Paid in 2023

99%* of all protection claims and a record **€864 million**** in claim payments.

* Group protection figures from Royal London UK and Ireland Protection Business paid (01 January to 31 December 2023)

**Figure includes Term Assurance, Whole of Life, Terminal Illness, Total Permanent Disability, Specified Serious Illness and Income Protection. Figure converted to Euro figure from £731 million.