

Irish Life 2024 Protection Claims



Irish Life Protection...
simply better

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A Snapshot of our 2024 Claims



€379.7 million
paid out in total for **7,804 claims**



99.1%
of Death Claims were paid



Mental health is the top
Income Protection claim cause



54
Average age of Specified
Illness claimants



CANCER No. 1
cause for Specified Illness
and Life Insurance claims



Over €7.3 million on average
paid weekly in 2024

Nearly **2 out of 3** claims paid for Living Benefits

There's a lot more to life insurance than paying claims when people die. In fact, the majority of the claims we pay are for living benefits (e.g. Specified Illness lump sums or regular payments if you can't work due to an accident/illness).



Living Benefits

No. of claims
4,739

amount paid
€138.1m

63%
of total claims

36%
of total amount



Death Benefits

No. of claims
2,838

37%
of total claims

amount paid
€240.7m

64%
of total amount



Living Benefits Specified Illness Cover Claims

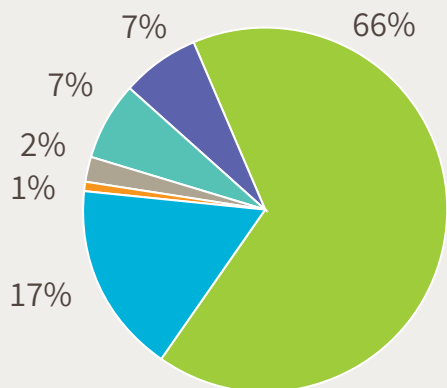


92.5% of SIC claims paid



Number of claims paid	1,145
Total amount paid out	€68.23 million
Average age of person claiming	54
Average claim amount	€59,626
Biggest claim cause	Malignant Breast Cancer

Specified Illness Cover claims paid



- Cancer (malignant)
- Heart related (diagnosed)
- Permanent and total disablement / Loss of independence (permanent symptoms)
- Multiple sclerosis (with past or present symptoms)
- Other
- Stroke (of specified severity)



Living Benefits

Income Protection (IP) Claims



Number of claims paid	3,086
Total amount paid out	€64 million
Average age of person claiming	47
Average claim amount	€20,744

Top causes of claims:



Mental Health



Cancer



Musculoskeletal



Death Benefits Life Insurance Claims

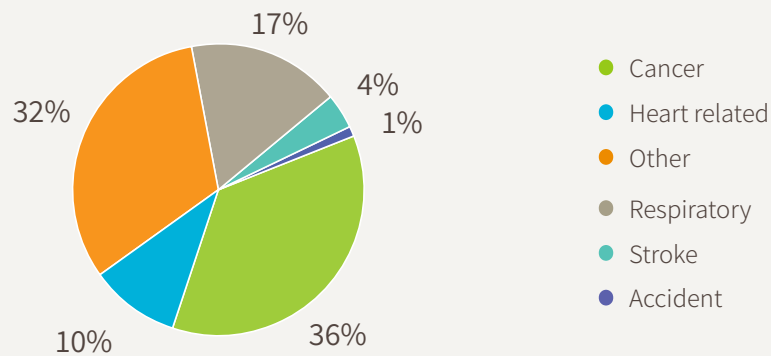


99.1% of death claims paid



Number of claims paid	2,838
Total amount paid out	€240.7 million
Average age of person claiming	68
Average claim amount	€84,780

Life Insurance claims paid





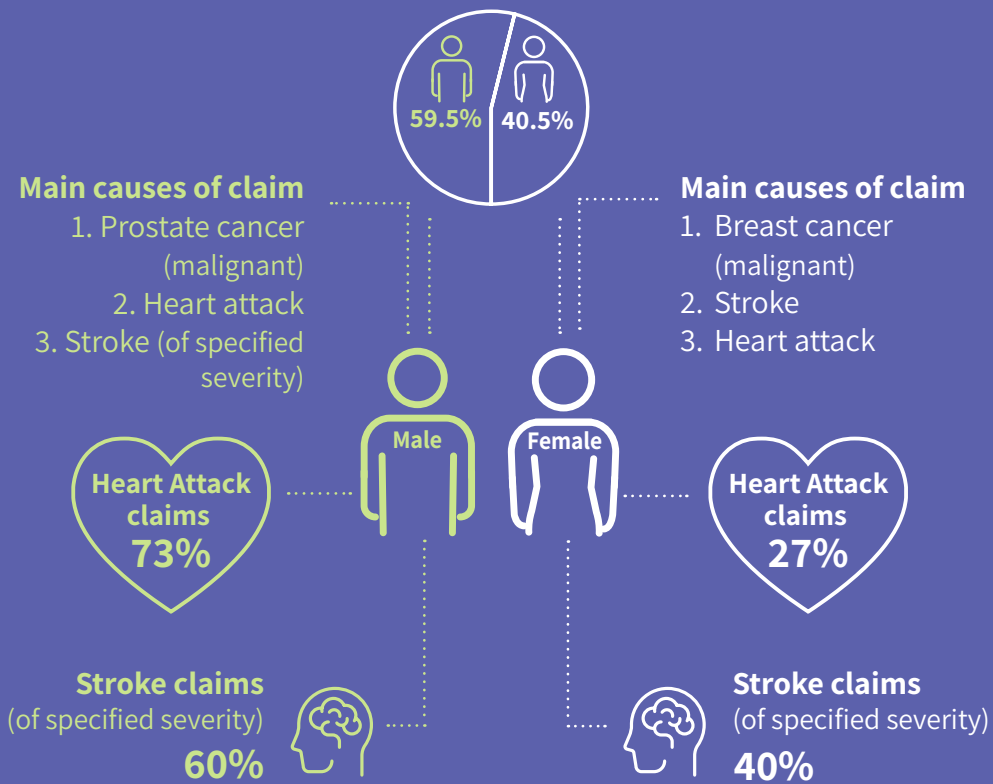
Claims paid by Gender



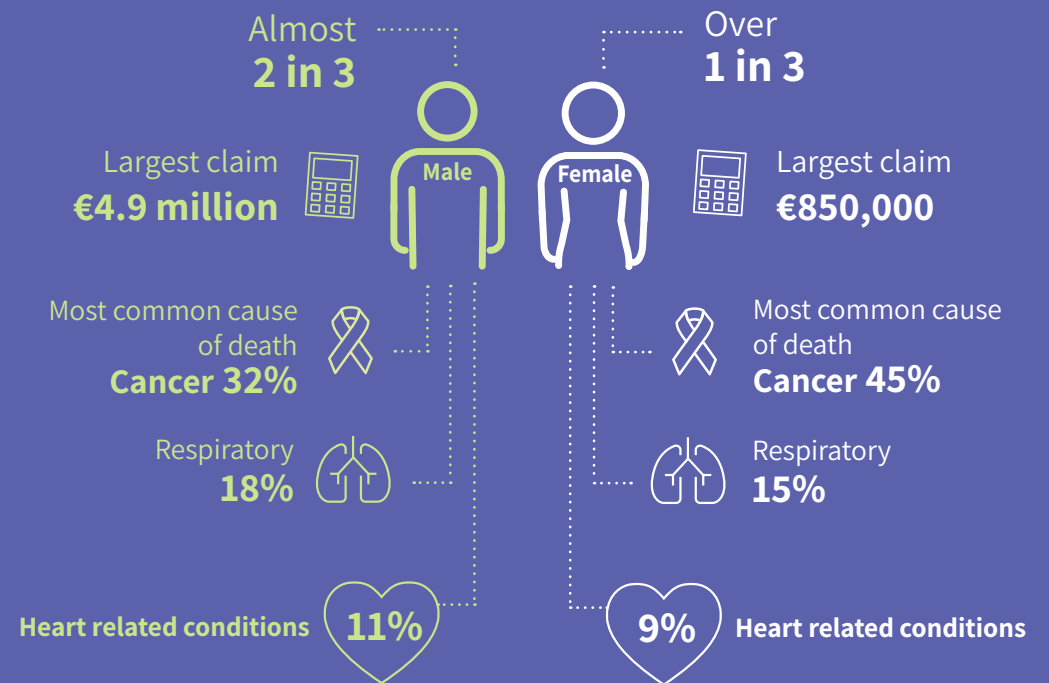
€379.7 MILLION
Irish Life Group claims paid in 2024

There were notable differences between men and women in terms of Specified Illness Cover and Life Insurance claims paid by the Advice Solutions division of Irish Life during 2024.

Specified Illness Cover Claims

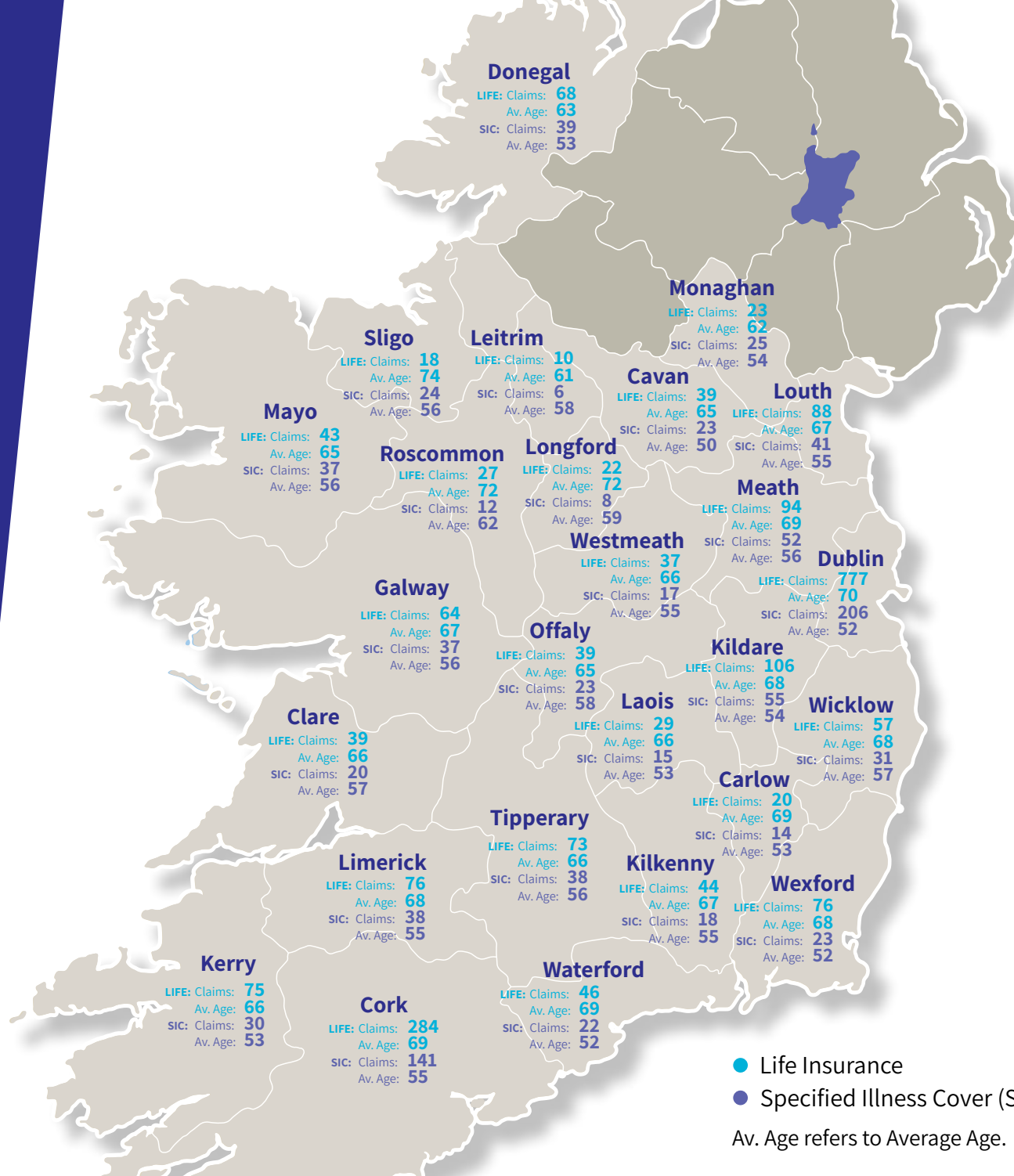


Life Insurance Claims





Claims paid by County



- Life Insurance
- Specified Illness Cover (SIC)

Av. Age refers to Average Age.





Claims paid by County and Province

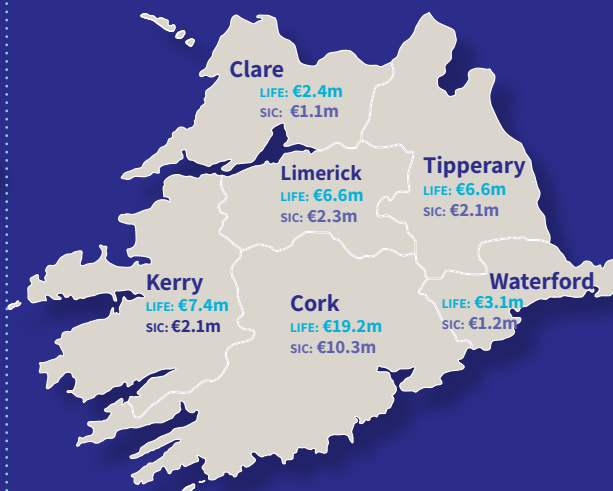
Connacht



LIFE
 Claims: **162**
 Amount Paid: **€14.6m**
 Average Age: **68**

SIC
 Claims: **116**
 Amount Paid: **€6.4m**
 Average Age: **56**

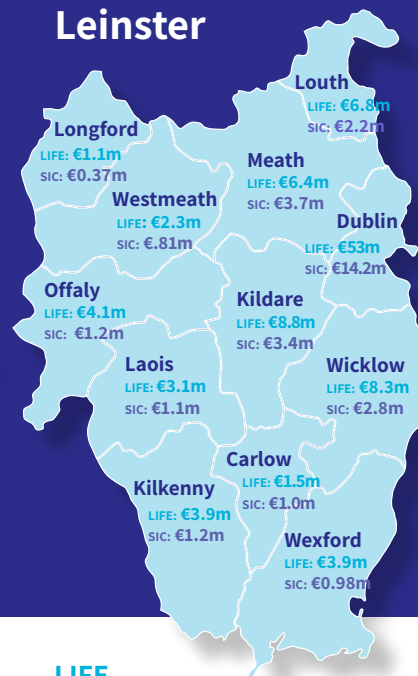
Munster



LIFE
 Claims: **593**
 Amount Paid: **€45.7m**
 Average Age: **68**

SIC
 Claims: **289**
 Amount Paid: **€19.4m**
 Average Age: **55**

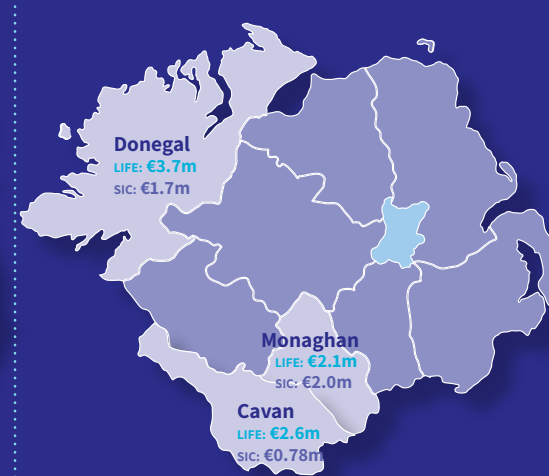
Leinster



LIFE
 Claims: **1389**
 Amount Paid: **€103.7m**
 Average Age: **69**

SIC
 Claims: **503**
 Amount Paid: **€33.3m**
 Average Age: **54**

Ulster



LIFE
 Claims: **130**
 Amount Paid: **€8.5m**
 Average Age: **64**

SIC
 Claims: **87**
 Amount Paid: **€4.5m**
 Average Age: **52**

● Life Insurance ○ Specified Illness Cover (SIC)



The photos used in this flyer are for illustrative purposes only.
Source for all claims statistics is Irish Life 2024. Information correct as at March 2025.
Irish Life Assurance plc, trading as Irish Life, is regulated by the Central Bank of Ireland.

