

Irish Life 2025 Protection Claims

A better life with Irish Life



Contents

A snapshot of our Claims 3

Death Benefits:

Life Insurance Claims 4

Living Benefits:

> Specified Illness Cover Claims 5

> Income Protection (IP) Claims 6

> Bill Cover Claims 7

OnePlan Protection Claims 8

Claims Paid by Gender 9

A Simple Trusted Claims Process 10



A Snapshot of our 2025 Claims



€404.3 million
paid out in total for **7,907 claims**



98.7%
of death claims were paid



Cancer No. 1
cause for **Specified Illness and Life Insurance** claims



Cancer is the top **Bill Cover and Income Protection** claim cause



54
Average age of **Specified Illness** claimants



Over €7.7 million on average
paid weekly in 2025

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

4,830
No. of claims

€137.5m
paid

63%
of total claims

34%
of total amount



Death Benefits

2,831
claims

37%
of total claims

€265.7m
amount paid

66%
of total amount



Death Benefits Life Insurance Claims

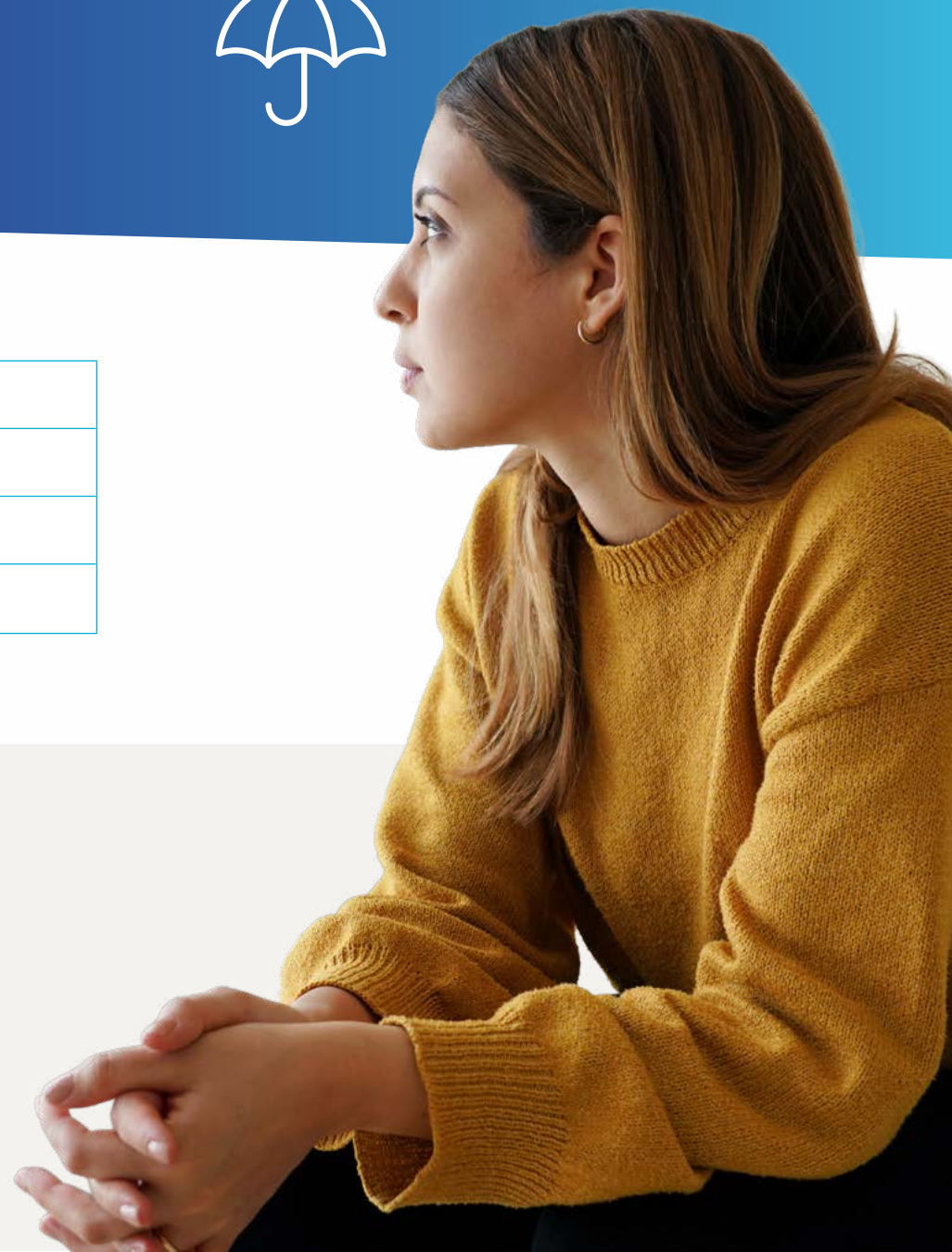
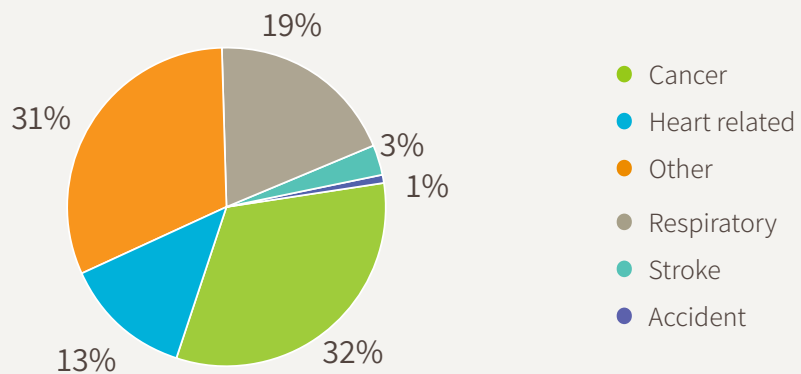


98.7% of death claims paid



Number of claims paid	2,831
Total amount paid out	€265.7 million
Average age of person claiming	68
Average claim amount	€88,942

Life Insurance claims paid



Living Benefits Specified Illness Cover Claims



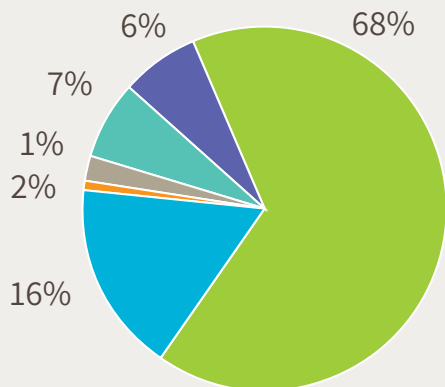
92.8% of SIC claims paid



Number of claims paid	1,104
Total amount paid out	€62.28 million
Average age of person claiming	54
Average claim amount	€62,823
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	3,239
Total amount paid out	€68.57 million
Average age of person claiming	48
Average claim amount	€25,237



Top 3 causes of claims:


Cancer
27%


Musculoskeletal
21%


Mental Health
20%

Living Benefits

Bill Cover Claims



Number of claims paid	246
Total amount paid out	€1,090,000
Average age of person claiming	45
Average claim amount	€4,462
Biggest claim cause	Cancer

Top 3 causes of claims



Cancer

26%



Musculoskeletal

25%



Mental Health

16%



OnePlan Protection Claims



Data based on claims paid for all benefit types available on the OnePlan Protection product (Life Cover, Specified Illness Cover (SIC), Bill Cover, Funeral Cover).



Number of claims paid	426
Total amount paid out	€7.8 million
Average age of person claiming (Life and SIC)	46
Biggest claim cause	Cancer



Average age of OnePlan Protection death claims was **54 years old**



Average age of OnePlan Protection SIC claims was **42 years old**





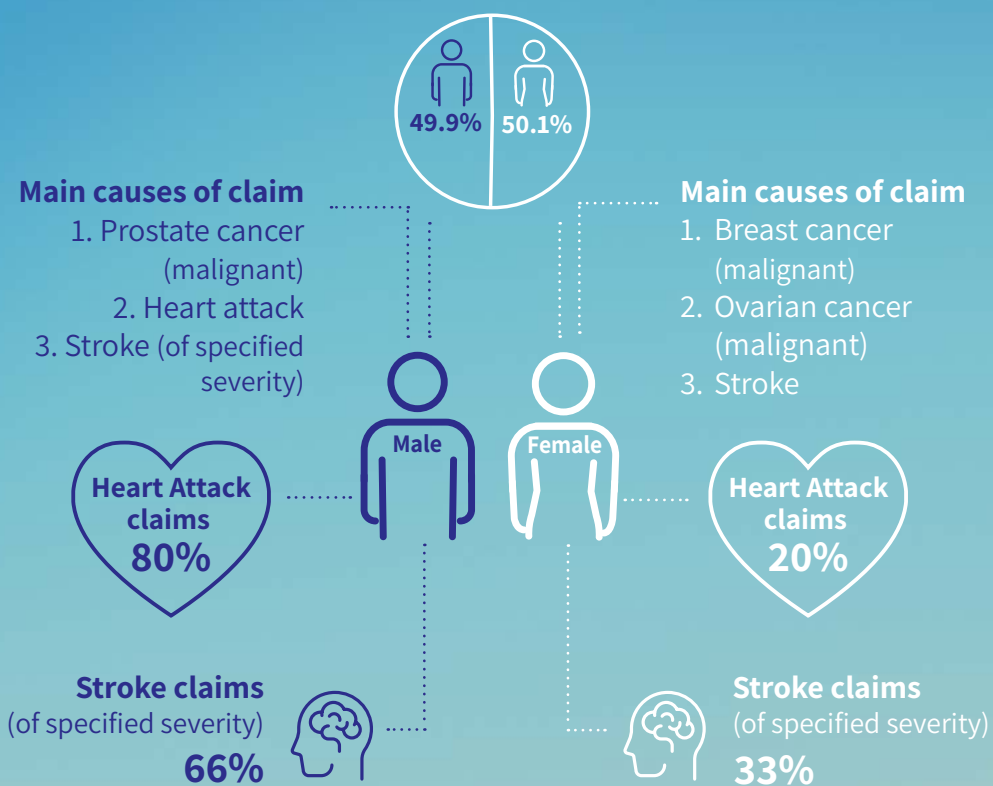
Claims paid by gender

There were notable differences between men and women in terms of Specified Illness Cover and Life Insurance claims paid by Irish Life during 2025.

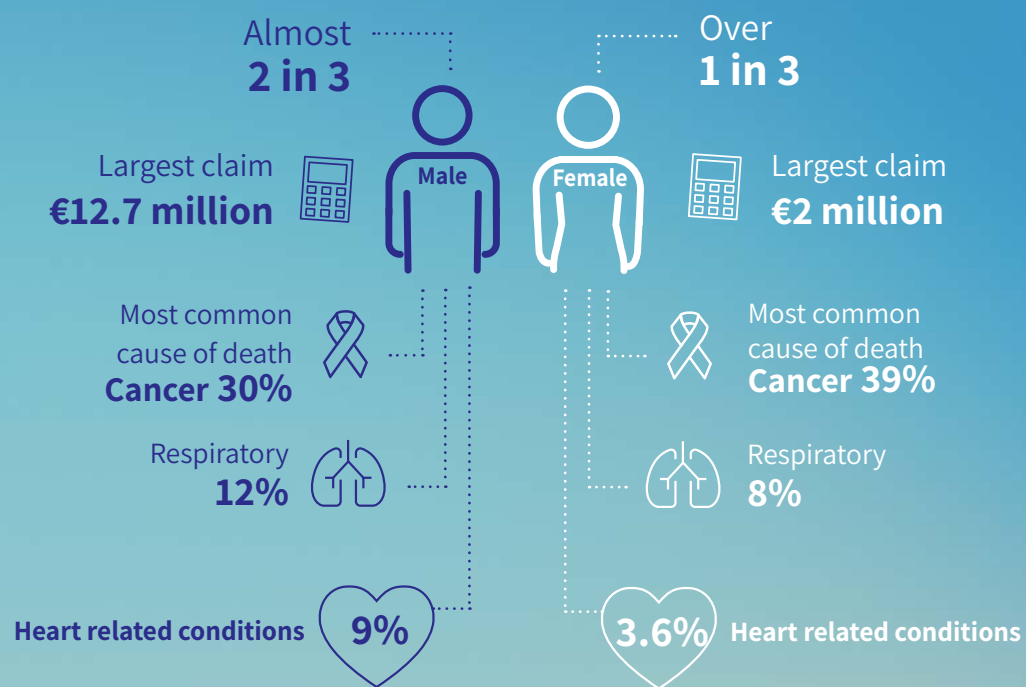


€404.3 MILLION
Irish Life Group claims paid in 2025

Specified Illness Cover Claims



Life Insurance Claims



A simple, trusted claims process



Speak to us

To make a claim, contact our customer services team on 01 704 1010.



Documents

The person you speak to will walk you through the documents we need to process the claim.



You're in safe hands

Our customer services team and our trained claims assessors are all based in Ireland and are here to help throughout the claims process.



Would you like to know more?

Read our guides:

- > [Guide to Death Claims](#)
- > [Guide to Specified Illness Cover Claims](#)

How to contact us about your claim:

Call us: 01 7041010

Email us: customerservices@irishlife.ie



The photos used in this flyer are for illustrative purposes only.

Source for all claims statistics is Irish Life 2025. Information correct as at January 2026.

Irish Life Assurance plc, trading as Irish Life, is regulated by the Central Bank of Ireland.

