



# Protection Claims Report 2025

# €125.6M

paid to over 2,900 customers

# Aviva Life & Pensions Ireland - Protection Claims Report 2025

Welcome to our 2025 Annual Claims Report, outlining our claims performance, emerging trends and the ongoing impact of our protection products.

Total claims paid fell by 2.7% compared with 2024,

with Life claims down 7.5% and Specified Illness claims up 5%. Income Protection remained a vital support, with claims paid up 1% and new claim volumes rising sharply by 32%. Psychological and orthopaedic conditions

were the leading causes of new Income Protection claims, while cancer accounted for around one in five. Specified Illness acceptance rates improved to 87% from 82%, driven largely by cancer claims,

which represented 67% of all payments. Breast cancer remained the most common diagnosis among females. Our transparent approach to sharing claims data ensures you can clearly see the value and real-life impact of our protection products.

We remain committed to supporting customers when they need us most and to continually improving the service, care and financial security we provide.

## 2025 Irish claims at a glance



We paid out over

**€125.6m**



To more than

**2,900**

claimants



That's equal to

**€344k**

every day



We spent

**€290k**

on rehabilitation for claimants

## Headline Figures

	Life Insurance	Specified Illness	Income Protection
Percentage paid out	97%	87%	92%
Amount paid out	€59.4 million	€11.6 million	€54.6 million
No. of customers	463	151	2300

# Income Protection Claims Statistics

Our Income Protection cover continues to provide customers with essential financial security, offering up to 75% of their previous earnings if illness or injury prevents them from working.

In 2025, the demand for this support grew noticeably, with new claim volumes increasing by 32% compared to 2024 - a clear indication of the growing need for reliable income replacement during unexpected life events. Psychological illness remained the most common cause of new claims for females, while orthopaedic conditions continued to be the leading cause for males. Cancer also played a significant role, accounting for around one in five new Income Protection claims, with a higher prevalence among females (23%) than males (17%). The duration of support provided through Income Protection remains substantial. In 2025, the average duration of a claim across our portfolio reached 7.8 years, with 55% of claims in payment for more than five years, highlighting the long-term financial resilience that Income Protection cover provides. The earliest claim paid in 2025 was on a policy that had been in force for just 13 weeks, demonstrating how quickly customers may come to rely on this safety net.

**92%**

Percentage Paid

**2,300**

Number of claims paid\*

**€54.6m**

Amount paid out\*

**7.8 Years**

Average duration of claim

**“Income Protection is a core part of how we support customers when they are unable to work. By providing long-term financial security and dependable claims support, it reflects our operational commitment to being there for customers at critical moments and for as long as they need us.”**

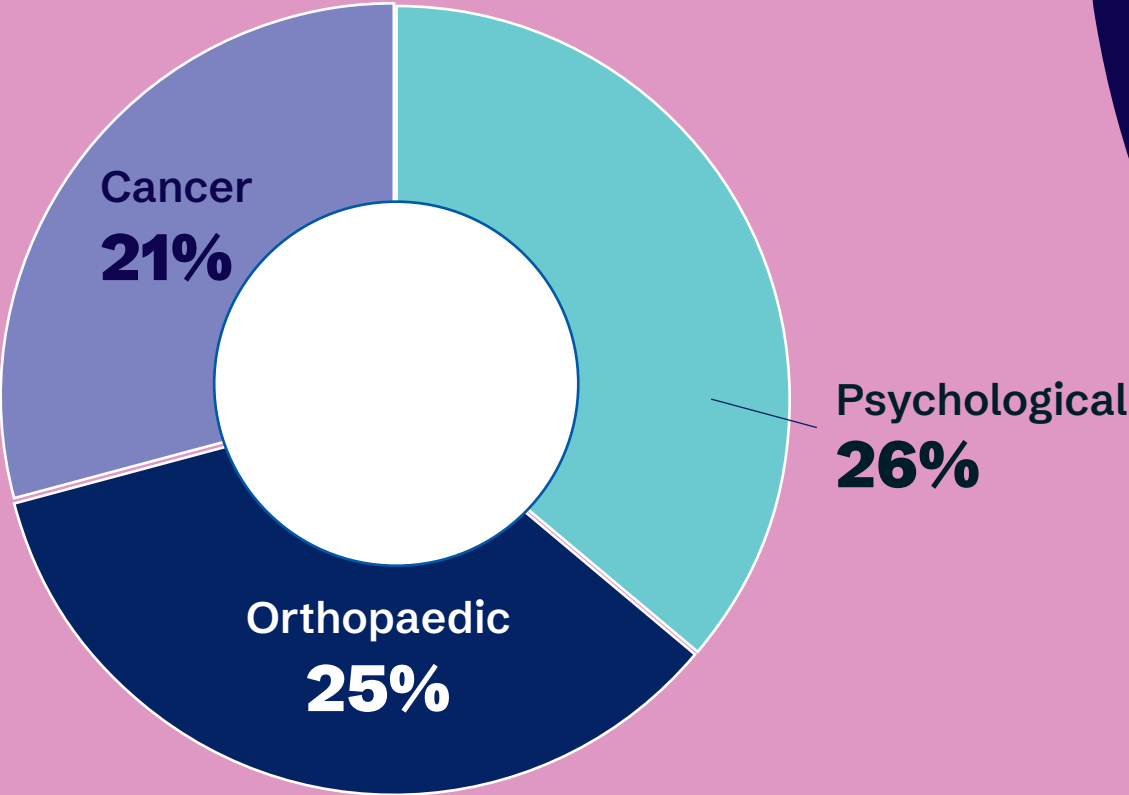
**Michelle Leahy,**  
Head of Insurance Operations.



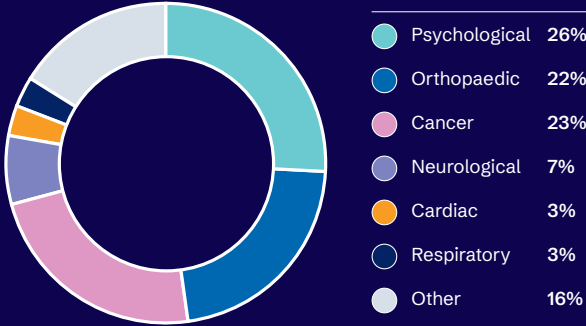
*\*Approximately - to existing and new claimants.*

# Medical Reasons for **Income Protection Claims Submitted 2025**

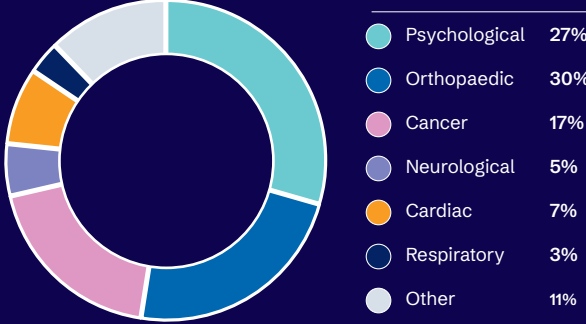
## Top 3 reasons for claims



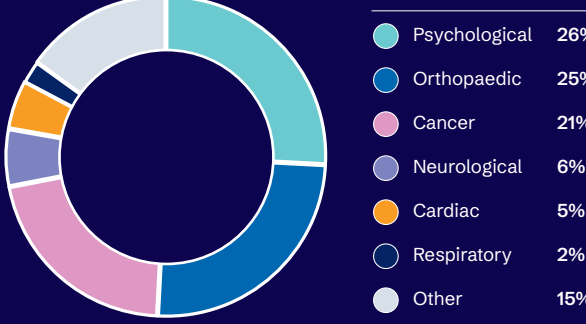
### Female



### Male



### All



# Claims Submitted 2025



46%

Male



54%

Female

	Male	Female
Average age at time of claim	47	47
Under Age 50 at time of claim	60%	62%

Youngest Claimant Paid	Male	Female
Age	23	24

Earliest Claimant Paid	Male	Female
Time from Policy to claim	13 weeks	56 weeks

Longest active claim in payment overall **34 Years**

## Examples of current claims in payment



GP

Date of Claim	2016
Age of Claimant	48
Medical Condition	Cancer
Benefit Received to date	€483,000



Nurse

Date of Claim	2023
Age of Claimant	47
Medical Condition	Chronic Fatigue
Benefit Received to date	€68,000



Engineer

Date of Claim	2008
Age of Claimant	31
Medical Condition	Back Pain
Benefit Received to date	€340,000



Painter

Date of Claim	2025
Age of Claimant	47
Medical Condition	Fractured Shoulder
Benefit Received to date	€9,000

# 290k spent on rehabilitation for claimants

## Rehabilitation and Support Services - 2025

When our claimants have needed help to get back on their feet, we've been there to provide support services tailored to their individual needs. In 2025, we spent €290,000 on rehabilitation costs, reinforcing our commitment to helping customers recover, rebuild and return to work where possible. We work with a number of specialist partners to ensure the right support is available when it's needed most.

### Cancer Support Service

This third party psychological and physical support service is designed to help people diagnosed with cancer and provides:

- Cognitive Behavioural Therapy
- Graded Exercise
- Specialist Physiotherapy

### Orthopaedic Solutions

This service supports claimants with musculoskeletal disorders by providing:

- Ergonomic Assessments
- Chartered Physiotherapy
- Functional restoration & weight management

### Psychological Therapy Services

This third party stepped care service is designed to help people manage mental health issues by providing:

- Counselling
- Psychological Assessment
- Psychotherapy including Cognitive Behavioural Therapy (CBT)



# Life Claims Statistics

Life insurance continues to be a vital part of financial planning, offering peace of mind and financial security when families need it most. It ensures essential expenses can be covered, replaces lost income and provides long-term stability in the event of an untimely death.

In 2025, we paid €59.4 million in life insurance and terminal illness benefits to 463 claimants and their families, helping protect their financial wellbeing during exceptionally difficult times. We paid 97% of all life claims, reflecting our commitment to fairness, transparency and timely support. The largest single life claim paid in 2025 was €6.35 million, demonstrating the meaningful financial protection our products provide. Cancer remained the number one reason for life claims, followed by cardiac, respiratory and stroke and neurological conditions-highlighting the continuing importance of having robust protection in place.

By including life insurance in your financial plan, you can safeguard your family's future and ensure they are supported when it matters most.

## Life Claims Statistics 2025

### Top three Reasons for Claims

Cancer

Cardiac & Respiratory

Stroke & Neurological

97%

of life protection claims were paid

€59.4m

paid out to life protection claimants

463

number of claims paid

€6.35m

largest claim paid

# Specified Illness Claims Statistics

Throughout 2025, we continued our commitment to supporting customers during some of the most challenging moments of their lives. This year, we paid 151 Specified Illness claims, providing essential financial support when it was needed most. Having Specified Illness cover in place offers a crucial safety net, allowing customers to focus on their health rather than their finances.

**67%**  
of specified illness  
claims in 2025 were  
for cancer

In 2025, our Specified Illness claim acceptance rate increased to 87% from 82%, reflecting our strong approach to fair and transparent claims assessment. A total of €11.6 million was paid out, with the largest single claim amounting to €500,000. The gender split this year showed males accounting for 57% of all Specified Illness claims, with females making up the remaining 43%.

Cancer continues to be the leading cause of Specified Illness claims, representing 67% of all claims paid in 2025. Cardiac conditions accounted for 16%, while stroke represented 6%. These trends underline the ongoing prevalence of serious illnesses and the importance of maintaining strong protection cover.

## Female Claimants

For female policyholders, cancer remains the predominant cause of Specified Illness claims. In 2025, 44% of female Specified Illness claims were for cancers excluding breast cancer, while 35% were attributed specifically to breast cancer. Cardiac and stroke conditions together made up 13% of claims. The average age at diagnosis for female claimants was 52, with the youngest female claimant aged 32. The earliest claim paid this year was made on a policy that had been in force for just six weeks, highlighting

how quickly life-changing illnesses can occur after cover begins.

## Male Claimants

Among male claimants, cancer also remained the primary cause of Specified Illness claims, accounting for 58% of all male claims. Cardiac-related claims represented 21%, while stroke-related claims accounted for 8%.

The average age at diagnosis for males was 54, with the youngest male claimant also aged 32. The earliest claim paid to a male customer occurred on a policy in force for 10 months.

Specified Illness cover remains a vital part of financial protection planning. We cover 52 illnesses on a full-payment basis and 45 conditions on a partial-payment basis, offering the highest partial payment levels available in the market. Partial payments do not reduce the sum assured, ensuring customers retain their full cover for future full-payment conditions.

These insights reinforce the importance of robust protection policies that provide meaningful support at critical times - particularly in the face of illnesses such as cancer, cardiac and stroke, which continue to affect individuals and families across the country.

**87%**

of Specified Illness claims  
were paid

**€11.6m**

paid out to Specified Illness  
claimants

**151**

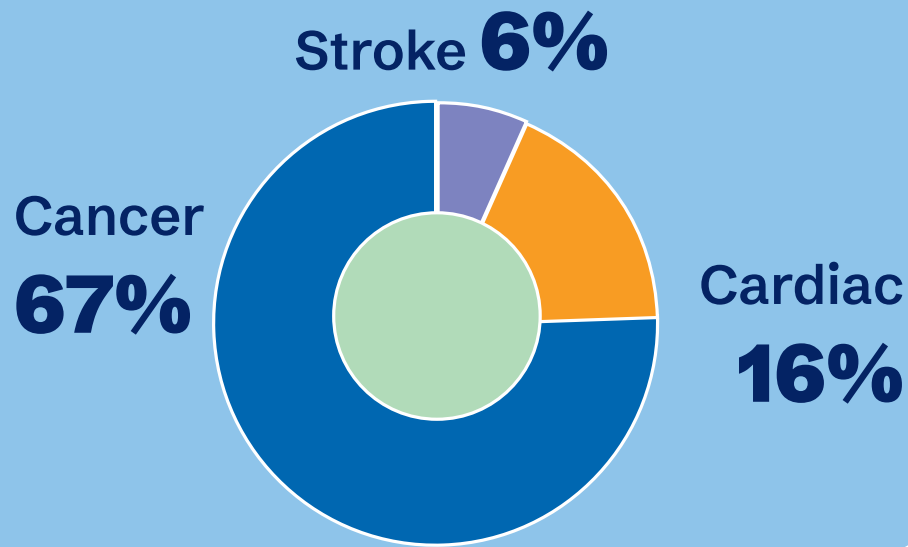
claims paid

**€500,000**

the largest claim paid

*Figures above do 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.*

# All specified illness claims paid



**Male**  
**57%**

**Female**  
**43%**

## Medical Reasons for Specified Illness claims

### Female Claims Paid

#### Top three reasons for claims

Breast Cancer	35%
Cancer (excluding Breast Cancer)	44%
Cardiac & Stroke	13%

Youngest female claimant paid	32
Earliest claim paid	6 weeks

The average age at diagnosis



**52**

### Male Claims Paid

#### Top three reasons for claims

Cancer	58%
Cardiac	21%
Stroke	8%

Youngest male claimant paid	32
Earliest claim paid	10 months

The average age at diagnosis



**54**

# Aviva Care just got **Stronger!**

Protection from Aviva offers so much more than financial security. Aviva Protection comes with Aviva Care at no extra cost — now offering five comprehensive health and wellbeing services, including our brand-new Get Fit Programme.

## Aviva Care now includes:

### › Digital GP

When you're feeling unwell, our Digital GPs are available to provide online diagnosis and prescriptions at home or abroad. You and your family can request an appointment with an Irish-registered doctor Monday-Friday, 8am-8pm and weekends, 9am-12 noon.

### › Best Doctors Second Medical Opinion

If you're concerned about a diagnosis or treatment, you and your extended family can access a second medical opinion from more than 50,000 world-leading medical experts.

### › Family Care Mental Health Support

Your mental wellbeing matters. Connect confidentially with our team of qualified psychologists for professional support.

### › Bereavement Support

During the difficult time of losing a loved one, professional bereavement counselling is available to help you cope.

### › Get Fit Programme

A personalised 4-8 week online fitness and nutrition plan, designed by exercise and nutrition professionals.

*\*source: Teladoc Health March 2026.  
Available on all policies taken out since  
January 2023.*

**Get more from your protection policy.**

Download the Aviva Care app from the App Store or Google Play Store  
or visit [aviva.ie/avivacare](https://aviva.ie/avivacare).



With many GP surgeries under pressure, it's not always easy to get an appointment at your local doctor's surgery. With Aviva Care which is included in your policy at no extra charge, you have access to our expert Digital GPs.

- › Provides quick access to an experienced GP without having to wait for a face-to-face appointment.
- › It's easy to use from the comfort of your own home
- › You can use it at home or on holiday
- › You can get prescriptions sent to your local pharmacy

## Patient feedback

*"The clinician was extremely professional and she was so kind, understanding and supportive. I feel 100 times better than I did before. I don't think I would have improved so much without this help, the clinician was fantastic!"*

*"I explained my symptoms to the doctor & found her questions were direct & she fully understood how I was feeling."*

**Score 10 out of 10**  
*"Ease of service,  
Friendliness of doctor."*





## Best Doctors

Oncology, neurology and orthopaedics are the top 3 reasons people have used the Best Doctors service to date.



- 12% Orthopaedics
- 10% Neurology
- 11% Oncology
- 7% Dermatology
- 6% Gastroenterology
- 4% Rheumatology
- 4% Cardiology
- 3% Endocrinology
- 3% Urology
- 3% Obstetrics and Gynecology

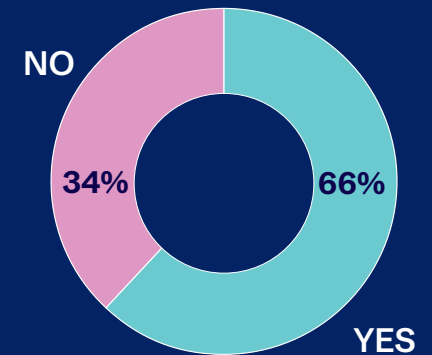
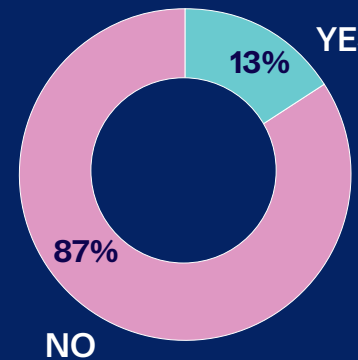
As a result of using Best Doctors, 13% of customers had a change of diagnosis, 66% had a change of treatment.

If you or an immediate family member such as your child, spouse/partner, or parent — becomes ill or receives a medical diagnosis, you can access expert medical guidance at no extra cost through your Best Doctors Second Medical Opinion benefit.

You'll have access to a network of 50,000 world-renowned medical experts across more than 450 specialties. These leading physicians work alongside your Irish treating doctor to review diagnoses, explore alternative treatment options and provide a detailed second medical opinion to support your care decisions.

This service is included at no additional cost with your Aviva protection plan as part of Aviva Care.

It's available to you, your children up to age 18 (or 23 if in full-time education), your spouse or partner, plus your parents and your spouse's or partner's parents.



*Excludes cases for which change in diagnosis / treatment is "n.a."  
Source: Teladoc Health, February 2026.*

# Family Care & Bereavement Service

Managing your mental health is just as important as your physical health. Family Care gives you access to a wide variety of specialised forms of therapy, including counselling and Cognitive Behavioural Therapy.

*“I got more from the 5 sessions with my Teladoc Health psychologist than I did after years of weekly therapy through another organisation.”*



# Get Fit Programme

The Get Fit Programme, is a four to eight week online fitness and nutrition plan designed to help you build healthier habits, lose weight safely, and stay motivated. Created by a team of nutrition and fitness experts, the programme combines structured meal planning with guided exercise routines to support steady, sustainable progress.

## Aviva Care now includes:

- › A calorie-controlled meal plan to help you structure your week.
- › Weekly lunch and dinner ideas to keep you inspired and on track.
- › Guided video exercises that complement your meal plan and support your goals.
- › Tasty, nutritious recipe options available for omnivore, vegetarian, and vegan preferences.

## All of these services come at no extra charge with Aviva Protection.

Paying claims is central to who we are. We help our customers through difficult times so they can focus on a brighter tomorrow. When it comes to trusted claims support, it takes Aviva.





# AVIVA

**For claims experience you can trust. It takes Aviva.**

**For more information  
contact your Financial Broker  
or visit [aviva.ie](http://aviva.ie)**

Aviva Life & Pensions Ireland does not guarantee the on-going availability of any or all of the Aviva Care Ireland services to its policy holders and may, at its sole discretion, withdraw access to the service at a month's notice. If we withdraw it, we'll write to notify policy holders at least 30 days in advance of its removal.

**Teladoc Health, who provide the Aviva Care services, is not a regulated entity. Aviva Care is not a regulated service.**

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