



# Mylife.ie Life Insurance Claims in Ireland - 2024, a comprehensive whole of market report and analysis

Aggregate market analysis of publicly reported claims experience across Irish Life, New Ireland, Aviva, Zurich Life and Royal London Ireland

<b>€848m+</b> minimum reported protection claims paid across the five offices	<b>2024</b> last year with a full comparable set of market reports available	<b>5</b> domestic offices covered in the whole-market dataset	<b>3</b> core product classes: life, serious illness and income protection
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Prepared for Mylife.ie | Contributors: Donal Milmo-Penny and Garfield Spollen | April 2026

# Introduction

This report presents a whole-of-market analysis of the 2024 publicly reported life insurance and protection claims experience in Ireland for Irish Life, New Ireland / Bank of Ireland Life, Aviva, Zurich Life and Royal London Ireland. It is designed to combine the provider-level claims material into a single comparative view: total claims paid, product mix, paid-rate experience, illness and mortality causes, age and gender patterns where disclosed, and practical implications for advice quality and policy selection.<sup>12345</sup>

The report treats 2024 as the last year for which a full set of market data is available across the five offices covered. Although Irish Life and Zurich have already published 2025 claims updates, comparable 2025 claims reports for all providers were not yet available at the point of preparation, so 2025 is presented separately in the appendix as a partial-market update rather than as part of the core market totals.

The purpose is not merely to reproduce provider claims brochures. It is to translate those documents into a single evidence base for intermediary advice, product governance, consumer education and policy-level recommendation work. The analysis highlights where provider experience is broadly consistent, where product design and portfolio mix cause materially different outcomes, and where the published figures cannot be compared without caveats.

Sources: 1. Irish Life 2024 Protection Claims Handbook 2. Bank of Ireland Life / New Ireland 2024 Life Insurance Claim Statistics 3. Aviva Ireland Protection Claims Report 2024 4. Zurich Ireland 2024 claims page 5. Royal London Ireland claims snapshot 2024 6. Zurich Ireland 2025 claims update 7. Irish Life 2025 claims update Full URLs are listed in Appendix B.

## About Mylife.ie

Mylife.ie is a leading intermediary in the Irish protection market, established in 2006. The business positions advice as a research-led professional discipline: recommendations are based on detailed analysis of market data, provider behaviour, product-level policy terms, underwriting rules, claims experience and the client's own financial exposure. In a market where protection products can appear superficially similar, Mylife.ie's approach is to treat contract detail, claims evidence and adviser interpretation as central to client outcomes.

This report reflects that operating philosophy. Published claims reports are not just marketing communications; they are evidence that can be compared, stress-tested and translated into better advice conversations. The 2024 claims dataset is therefore used as a practical research input: it helps quantify the value of protection, identify the causes most likely to lead to claims, and show how income protection, specified illness and life cover each respond to different client risks.

## Contributors

Contributor	Role	Bio
Donal Milmo-Penny	Advice and research lead	Donal leads Mylife's advice and research work, focusing on market evidence, provider comparison, policy wording, claims behaviour and the translation of technical protection analysis into robust client recommendations. His contribution to this report is the adviser research lens: how claims data should inform suitability, disclosure, product selection and the prioritisation of protection needs.
Garfield Spollen	Technology and client experience lead	Garfield leads Mylife's technology and client experience work, with emphasis on how digital systems, structured data, process design and client-facing communication can improve advice delivery. His contribution to this report is the technology and experience lens: how claims evidence can be organised, surfaced and explained so that clients understand the real-world value of protection.

# Providers covered and claims paid

Across the five domestic offices in scope, the public 2024 claims reports indicate at least approximately €847.7 million of protection claims paid. The figure is a minimum/approximate aggregate because several offices disclose rounded “over” figures, and because product scopes differ by provider: some totals include group benefits, terminal illness, riders, hospital cash or multi-claim cover, while others focus on individual protection classes.

Rank	Provider	Reported 2024 claims paid	Reported claims/counts	Core scope used in this report	Primary claims document
1	Irish Life	€379.7m	7,804	Life/death, specified/serious illness and income protection, with provider-specific inclusions noted	Irish Life 2024 Protection Claims Handbook
2	New Ireland / Bank of Ireland Life	€184.0m	5,538	Life/death, specified/serious illness and income protection, with provider-specific inclusions noted	New Ireland Claim Statistics 2024 PDF
3	Aviva	€129.0m	over 2,800	Life/death, specified/serious illness and income protection, with provider-specific inclusions noted	Aviva Ireland Protection Claims Report 2024
4	Zurich Life	over €98m	1,333	Life/death, specified/serious illness and income protection, with provider-specific inclusions noted	Zurich Ireland 2024 claims page
5	Royal London Ireland	over €57m	not disclosed in total	Life/death, specified/serious illness and income protection, with provider-specific inclusions noted	Royal London Ireland claims snapshot 2024

Sources: 1. Irish Life 2024 Protection Claims Handbook 2. Bank of Ireland Life / New Ireland 2024 Life Insurance Claim Statistics 3. Aviva Ireland Protection Claims Report 2024 4. Zurich Ireland 2024 claims page 5. Royal London Ireland claims snapshot 2024 Full URLs are listed in Appendix B.

## 2024 reported claims paid: Irish domestic life offices in scope



Sources: 1. Irish Life 2024 Protection Claims Handbook 2. Bank of Ireland Life / New Ireland 2024 Life Insurance Claim Statistics 3. Aviva Ireland Protection Claims Report 2024 4. Zurich Ireland 2024 claims page 5. Royal London Ireland claims snapshot 2024 Full URLs are listed in Appendix B.

# Provider profiles

**Providers are ordered by the value of claims paid in 2024, largest first. The profile section combines claims scale with ownership, market position, balance sheet and solvency context.**

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## Irish Life

Irish Life is the largest office in the 2024 claims dataset, reporting €379.7 million paid across 7,804 claims, including €240.7 million of death benefits, €68.23 million of specified illness cover and €64 million of income protection payments.<sup>1</sup> The business is part of Irish Life Group and ultimately sits within Great-West Lifeco through Canada Life; Irish Life's SFCR describes over 1.5 million customers, €34.9 billion of pension customer funds under management at end-2024, profit after tax of €144 million and a year-end solvency ratio of 152%.<sup>2</sup> Irish Life's wider corporate profile describes relationships with over 1.6 million people and positions the group as servicing both health and financial needs through pensions, investments, protection and health insurance.<sup>3</sup> In claims terms, Irish Life is therefore not simply the largest reporter in this dataset; it is the principal scale benchmark against which the other offices must be interpreted.

Sources: 1. Irish Life 2024 Protection Claims Handbook 2. Irish Life Assurance plc SFCR 2024 3. Irish Life About Us Full URLs are listed in Appendix B.

## New Ireland / Bank of Ireland Life

New Ireland / Bank of Ireland Life ranks second in the dataset, with €184,032,706 paid across 5,538 claims in 2024; the published Bank of Ireland Life page states that the claims figures reflect the combined New Ireland and Bank of Ireland Life claims experience.<sup>1</sup> New Ireland's detailed claims statistics disclose individual and group death, specified illness, income protection and ancillary benefit categories, including €43.57 million of income protection paid to 2,473 claimants.<sup>2</sup> As a business, New Ireland was established in 1918 and describes itself as the first wholly Irish owned life assurance company to transact business in Ireland, with over 650,000 customer contracts and €25.4 billion in funds under management at December 2024.<sup>3</sup> The 2024 annual report identifies New Ireland as a wholly owned subsidiary ultimately within Bank of Ireland Group plc, records a 20% share of the new business market, and reports eligible own funds of €1,053 million against an SCR of €801 million, a 131% coverage ratio.<sup>4</sup>

Sources: 1. Bank of Ireland Life / New Ireland 2024 Life Insurance Claim Statistics 2. New Ireland Claim Statistics 2024 PDF 3. New Ireland Financial Information 4. New Ireland Assurance Annual Report 2024 Full URLs are listed in Appendix B.

## Aviva

Aviva Life & Pensions Ireland reported €129 million paid to more than 2,800 customers in 2024, including €63.9 million of life insurance, €11.1 million of specified illness and €54 million of income protection claims.<sup>1</sup> The provider's Irish SFCR describes Aviva Life & Pensions Ireland as an Irish life assurance company writing life and pensions business, helping Irish customers for over 180 years, with approximately 250,000 Irish customers, €15 billion of assets managed and total premiums of €2,671 million in 2024.<sup>2</sup> Ownership is through Aviva Life and Pensions UK Limited with Aviva plc as ultimate parent, and the 2024 solvency position shows €643.2 million eligible own funds against a €416.5 million SCR, equivalent to a 154% Solvency II coverage ratio.<sup>3</sup> Aviva's claims profile is distinctive because income protection accounts for a much larger share of its 2024 protection claims paid than is observed at some other offices.

Sources: 1. Aviva Ireland Protection Claims Report 2024 2. Aviva Life & Pensions Ireland SFCR 2024 Full URLs are listed in Appendix B.

## Zurich Life

Zurich Life reported over €98 million of 2024 protection claims, comprising over €64 million in life claims, over €24 million in serious illness claims and over €10 million in income protection claims paid to 384 claimants.<sup>1</sup> Zurich Life Assurance plc was established in 1977 and its SFCR describes it as writing life assurance business in the Republic of Ireland, distributing primarily via independent brokers and employee benefit consultants, and forming part of Zurich Insurance Group.<sup>2</sup> At year-end 2024 Zurich Life reported approximately €41.9 billion of funds under management, €1,177 million of own funds against a €928 million SCR, and a 127% Solvency II coverage ratio.<sup>3</sup> The office has one of the strongest broker-market investment and pension presences in Ireland, and its protection claims disclosures are particularly granular on cause-of-claim splits for life, serious illness and income protection.

Sources: 1. Zurich Ireland 2024 claims page 2. Zurich Life 2024 Claims Report 3. Zurich Life Assurance plc SFCR 2024 Full URLs are listed in Appendix B.

## Royal London Ireland

Royal London Ireland reported paying over €57 million of total protection claims in Ireland in 2024 and paying 98% of total protection claims, including term assurance, whole of life, terminal illness, specified serious illness, income protection and multi-claim protection cover.<sup>1</sup> Royal London Insurance DAC was incorporated in July 2018, authorised by the Central Bank of Ireland in 2019 and is a wholly owned subsidiary of Royal London Mutual Insurance Society Limited, the UK mutual life insurance group.<sup>2</sup> The 2024 SFCR records new business annualised premium equivalent of €35.5 million, present value of new business premiums of €353 million, profit after tax of €11.0 million and a regulatory solvency coverage ratio of 186%.<sup>3</sup> Royal London's claims disclosure is smaller in absolute scale than the other offices but comparatively rich in cause-of-claim and average-claim information for life cover, serious illness and income protection.

Sources: 1. Royal London Ireland claims snapshot 2024 2. Royal London Ireland SFCR 2024 Full URLs are listed in Appendix B.

# Comparative analysis

**The analysis treats provider brochures as evidence, but it also recognises that the disclosures are not harmonised. Figures are therefore normalized where possible and qualified where required.**

## 1. Market scale and concentration

The 2024 aggregate for the five offices is at least €847.7 million. Irish Life alone accounts for approximately 44.8% of that minimum aggregate, New Ireland / Bank of Ireland Life for 21.7%, Aviva for 15.2%, Zurich for 11.6% and Royal London for 6.7%. These shares should be read as reported-claims shares within the defined public-reporting universe, not as formal market shares, because several providers report rounded “over” figures and because product scope varies by office.

Provider	2024 claims paid	Approx. share of aggregate	Total claims disclosed	Key interpretation
Irish Life	€379.7m	44.8%	7,804	Scale leader
New Ireland / Bank of Ireland Life	€184.0m	21.7%	5,538	Bank-owned challenger scale
Aviva	€129.0m	15.2%	over 2,800	Income-protection-heavy mix
Zurich Life	over €98m	11.6%	1,333	Broker-market comparator
Royal London Ireland	over €57m	6.7%	n/a	Broker-market comparator

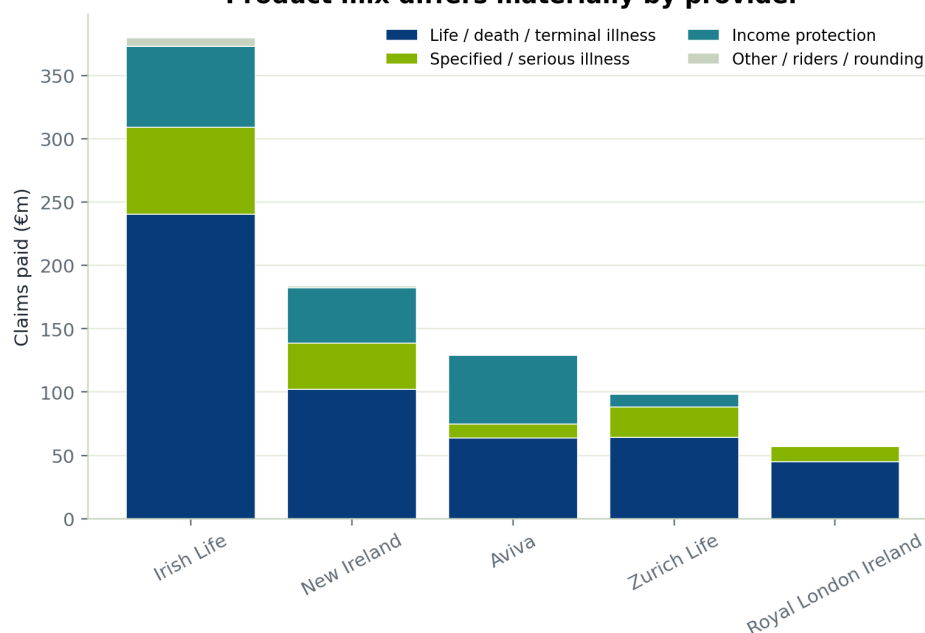
Sources: 1. Irish Life 2024 Protection Claims Handbook 2. Bank of Ireland Life / New Ireland 2024 Life Insurance Claim Statistics 3. Aviva Ireland Protection Claims Report 2024 4. Zurich Ireland 2024 claims page 5. Royal London Ireland claims snapshot 2024 Full URLs are listed in Appendix B.

The concentration point is important for advice research. Irish Life’s absolute claims volume gives it the strongest statistical base in this public dataset, but smaller providers can still provide highly relevant evidence where their product mix, underwriting philosophy or broker-market proposition differs. Market analysis should therefore weight both absolute scale and product-category relevance.

## 2. Product mix

The aggregate product view indicates that life, death and terminal illness benefits dominate the 2024 market value, but the pattern is not uniform. Across the five providers, life/death/terminal claims account for approximately €516 million, specified or serious illness for approximately €152 million and income protection for approximately €172 million. Income protection is especially material at Aviva and New Ireland, while life/death claims dominate Irish Life, Zurich and Royal London.

### Product mix differs materially by provider



Sources: 1. Irish Life 2024 Protection Claims Handbook 2. New Ireland Claim Statistics 2024 PDF 3. Aviva Ireland Protection Claims Report 2024 4. Zurich Ireland 2024 claims page 5. Royal London Ireland claims snapshot 2024 Full URLs are listed in Appendix B.

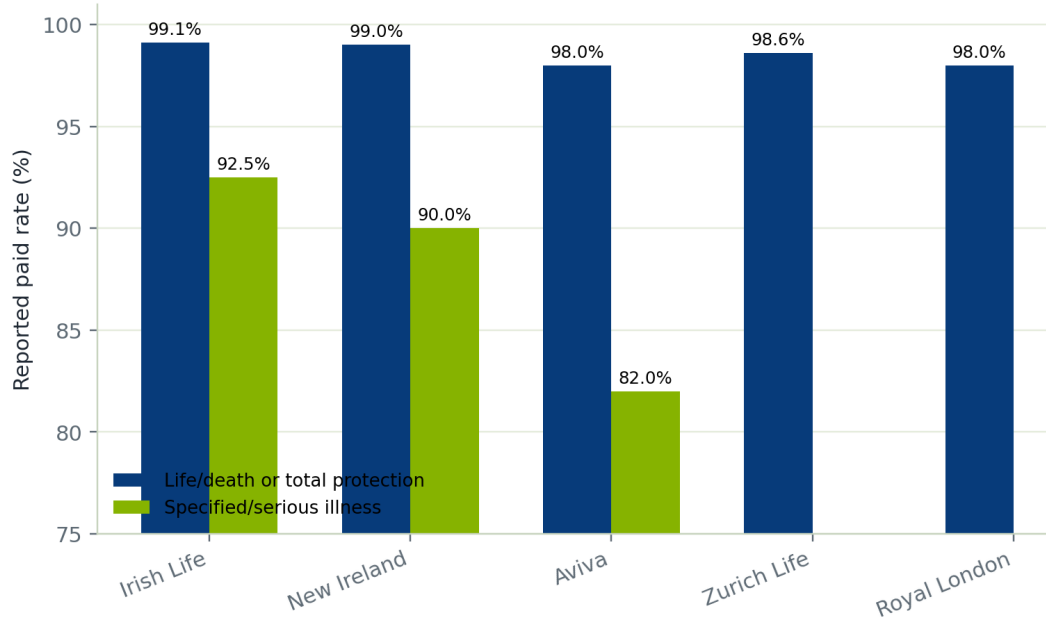
Provider	Life/death/terminal	Specified/serious illness	Income protection	Other/riders/rounding	Product-mix comment
Irish Life	€240.7m	€68.23m	€64.00m	€6.77m	Life/death dominant
New Ireland / Bank of Ireland Life	€102.3m	€36.47m	€43.57m	€1.67m	Life/death dominant
Aviva	€63.90m	€11.10m	€54.00m	n/a or included in rounded total	Life/death dominant
Zurich Life	€64.20m	€24.00m	€10.00m	n/a or included in rounded total	Life/death dominant
Royal London Ireland	€45.20m	€11.80m	€547k	n/a or included in rounded total	Life/death dominant

A policy-level recommendation cannot be based only on total claims paid. A provider with a high aggregate number may not be the strongest comparator for a particular product if its disclosed strength is concentrated elsewhere. Conversely, a smaller office may provide a highly relevant disclosure base for serious illness or income protection even where its total claims paid is lower.

### 3. Paid-rate experience

The published paid-rate data show very high life/death claim acceptance across the market. Irish Life reported 99.1% of death claims paid; New Ireland / Bank of Ireland Life reported over 99% of death claims; Aviva reported 98% of life protection claims paid; Zurich reported nearly 98.6% of life claims paid in its claims report; and Royal London reported 98% of total protection claims paid. Serious illness paid rates are lower where disclosed: Irish Life 92.5%, New Ireland over 90%, and Aviva 82%.

## Publicly reported paid rates are high, but product definitions matter



Sources: 1. Irish Life 2024 Protection Claims Handbook 2. Bank of Ireland Life / New Ireland 2024 Life Insurance Claim Statistics 3. Aviva Ireland Protection Claims Report 2024 4. Zurich Life 2024 Claims Report 5. Royal London Ireland claims snapshot 2024 Full URLs are listed in Appendix B.

The structural reason for the lower serious illness paid rates is that serious illness contracts require the policy definition of the illness to be met. New Ireland disclosed that of 47 declined individual specified illness claims, 42 did not meet the definition and five involved non-disclosure. Irish Life similarly identified definition not met as the biggest cause of declined SIC claims and stated that less than 2% of SIC claims were declined due to material non-disclosure. This pattern reinforces the importance of wording analysis, not just headline premium comparison.

Sources: 1. New Ireland Claim Statistics 2024 PDF 2. Irish Life Claims 2024 page Full URLs are listed in Appendix B.

## 4. Mortality and life-claim causes

Cancer is the leading or joint-leading life/death claim cause across the market, but cardiovascular, respiratory and neurological categories vary materially by office. Irish Life reported cancer at 36% of life insurance claims, New Ireland reported cancer at 44% of individual death claims, Aviva reported 50% of life claims as cancer-related, Zurich reported cancer at 36% of life claims and Royal London reported cancer at 46% of life cover claims. The provider differences may reflect portfolio demographics, whole-of-life exposure, age distribution, cause coding and product mix.

Provider	Cancer	Heart / cardiac	Respiratory	Stroke / neurological	Accident / suicide / misadventure	Other
Irish Life	36%	32%	10%	4%	1%	17%
New Ireland	44%	15%	10%	7%	3%	21%
Aviva	50%	16% cardiac & respiratory combined	included with cardiac	9%	0%	25%
Zurich Life	36%	18%	18%	0%	4%	24%
Royal London Ireland	46%	13%	6%	25%	5%	5%

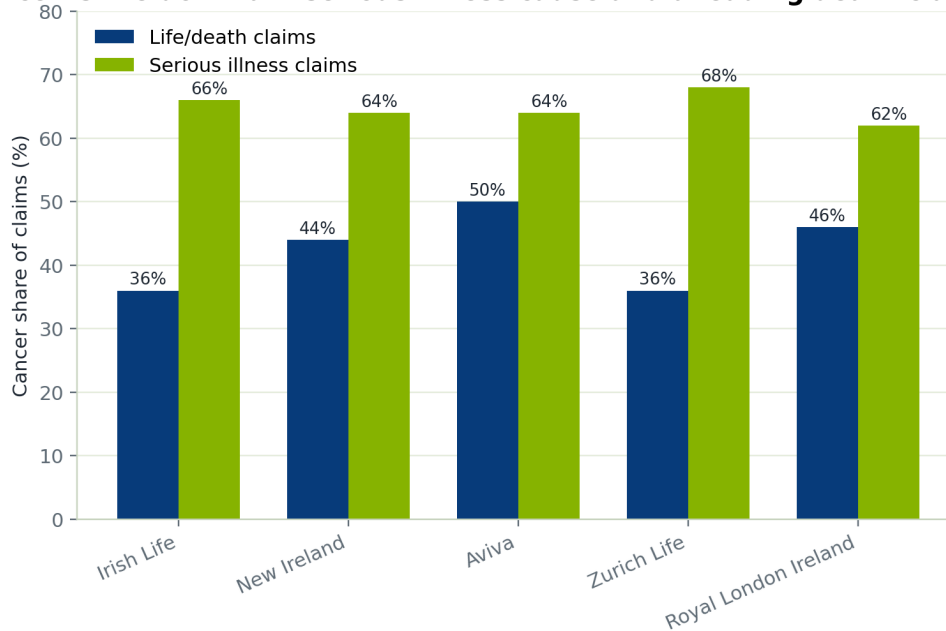
Sources: 1. Irish Life 2024 Protection Claims Handbook 2. New Ireland Claim Statistics 2024 PDF 3. Aviva Ireland Protection Claims Report 2024 4. Zurich Ireland 2024 claims page 5. Royal London Ireland claims snapshot 2024 Full URLs are listed in Appendix B.

For client advice, the mortality-cause data supports two practical conclusions. First, life cover should be positioned as a broad mortality risk transfer, not as a product aimed at one named condition. Second, pre-existing medical history and full disclosure are central: the providers' declined-claim commentary repeatedly identifies material non-disclosure as the key preventable reason for life claim difficulty.

## 5. Serious illness claims

Cancer is even more dominant in serious illness than in life claims. The cancer share of specified or serious illness claims ranges from 62% at Royal London to 68% at Zurich, with Irish Life at 66%, New Ireland at 64% and Aviva at 64%. The clustering around the mid-60s percentage range is one of the strongest cross-market findings in the 2024 dataset.

### Cancer is the dominant serious illness cause and a leading death-claim cause



Sources: 1. Irish Life 2024 Protection Claims Handbook 2. New Ireland Claim Statistics 2024 PDF 3. Aviva Ireland Protection Claims Report 2024 4. Zurich Ireland 2024 claims page 5. Royal London Ireland claims snapshot 2024 Full URLs are listed in Appendix B.

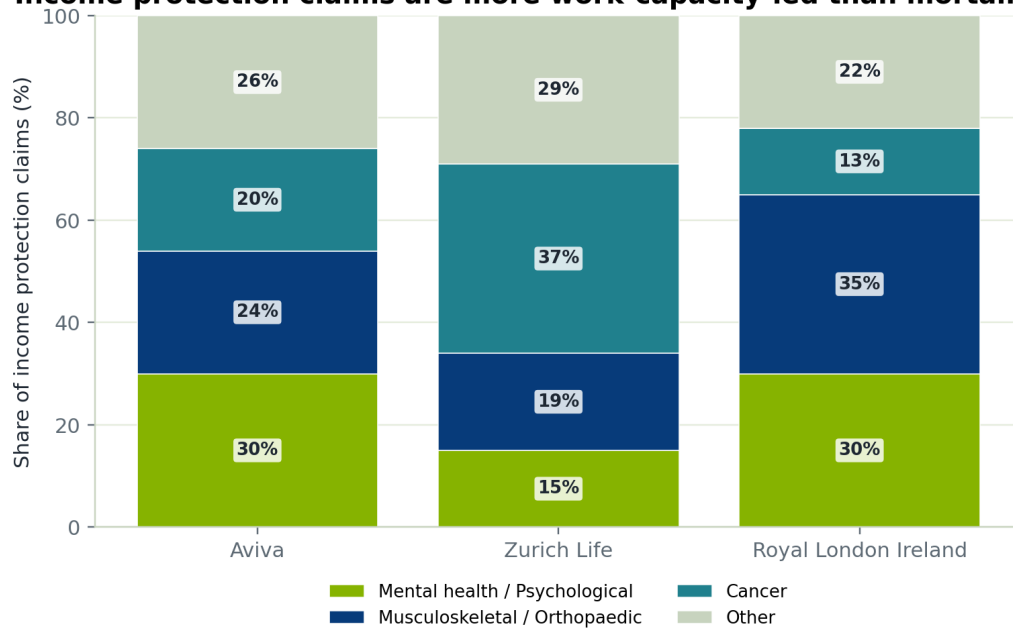
Provider	Claims paid	Amount paid	Cancer share	Average age	Notable details
Irish Life	1,145	€68.23m	66%	54	Biggest cause malignant breast cancer; 92.5% SIC claims paid.
New Ireland	442 individual; 159 group	€36.47m adult individual/group	64%	55	47 individual SIC declines: 42 definition not met, 5 non-disclosure.
Aviva	150	€11.1m	64%	male 55; female 52	82% paid; male claims 64% and female claims 36%.
Zurich Life	311	€24m	68%	53	Big Three categories accounted for 80% of serious illness claims.
Royal London Ireland	not disclosed	€11.8m	62%	48	Largest serious illness claim €650,000.

The serious illness evidence has a direct policy-governance implication: the breadth, quality and clarity of illness definitions are not secondary features. Definition design determines whether a medically serious event is contractually payable, and the market's published decline reasons show that this is where most friction occurs for specified illness claims.

## 6. Income protection claims

Income protection claims are different in character from both life and serious illness claims. They are work-capacity claims, often paid over long durations, and the cause mix is more balanced across cancer, musculoskeletal disorders and mental health. Aviva paid approximately €54 million to approximately 2,200 income protection claimants with an average claim duration of 7.5 years; Irish Life paid €64 million across 3,086 IP claims; New Ireland paid €43.57 million across 2,473 income protection claims; Zurich paid over €10 million to 384 claimants; and Royal London reported €546,610 paid under income protection.

## Income protection claims are more work-capacity-led than mortality-led



Sources: 1. Aviva Ireland Protection Claims Report 2024 2. Zurich Ireland 2024 claims page 3. Royal London Ireland claims snapshot 2024 4. Irish Life 2024 Protection Claims Handbook 5. New Ireland Claim Statistics 2024 PDF Full URLs are listed in Appendix B.

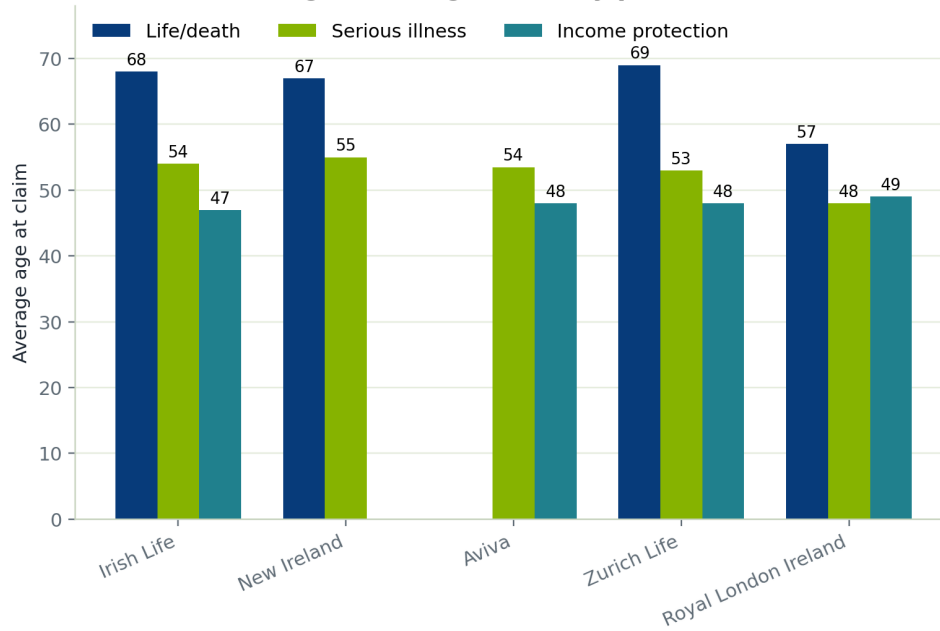
The income protection cause mix is particularly relevant for professional clients. Aviva's submitted-claim data show psychological illness at 30%, orthopaedic at 24% and cancer at 20%; Zurich's data show cancer at 37%, musculoskeletal at 19% and mental health at 15%; Royal London's data show musculoskeletal at 35%, mental health at 30% and cancer at 13%. The variation is material but the underlying message is consistent: disability income risk is not simply a late-life cancer or heart disease issue.

Provider	Amount paid	Claimants/claims	Top disclosed causes	Average age / duration
Irish Life	€64m	3,086	Mental health, cancer, musculoskeletal; no percentages disclosed	average age 47
New Ireland	€43.57m	2,473	Cause split not disclosed in report text reviewed	not disclosed
Aviva	€54m	approx. 2,200	Psychological 30%; orthopaedic 24%; cancer 20%	male 49, female 47; average duration 7.5 years
Zurich Life	over €10m	384	Cancer 37%; musculoskeletal 19%; mental health 15%	average age 48; youngest 26
Royal London Ireland	€546,610	not disclosed	Musculoskeletal 35%; mental health 30%; cancer 13%	average age 49; youngest 28

## 7. Age profile

Average claim ages demonstrate why protection planning should be segmented by product. Life/death claims skew older, with Irish Life at 68, New Ireland at 67 and Zurich at 69, while Royal London's average life cover claim age is 57. Serious illness claims cluster around working and pre-retirement ages, mostly late 40s to mid-50s. Income protection claims are typically younger again in functional financial planning terms, with provider averages around 47 to 49 where disclosed.

### Average claim age shifts by product class



Sources: 1. Irish Life 2024 Protection Claims Handbook 2. New Ireland Claim Statistics 2024 PDF 3. Aviva Ireland Protection Claims Report 2024 4. Zurich Life 2024 Claims Report 5. Royal London Ireland claims snapshot 2024 Full URLs are listed in Appendix B.

This age pattern is a strong argument against treating life assurance, serious illness and income protection as substitutes. They address different loss events at different typical life stages: death benefits often protect dependants and estates later in life, serious illness protects against capital shocks during working life, and income protection protects earned-income continuity during the years when mortgage, family and lifestyle commitments are most exposed.

## 8. Claim amounts and financial severity

Large claims demonstrate the severity tail in protection risk. Irish Life reported a largest death claim of just under €5 million on its 2024 claims page; Zurich’s largest life claim was €1,106,250 and its largest serious illness claim was €1 million; Aviva’s largest life claim was €1.4 million and largest specified illness claim €414,000; Royal London’s largest life cover claim was €1,313,458 and largest serious illness claim €650,000; New Ireland’s examples included a €545,196 neurological specified illness payment.

Sources: 1. Irish Life Claims 2024 page 2. Zurich Life 2024 Claims Report 3. Aviva Ireland Protection Claims Report 2024 4. Royal London Ireland claims snapshot 2024 5. New Ireland Claim Statistics 2024 PDF Full URLs are listed in Appendix B.

The severity tail matters because protection advice often fails when it focuses on minimum premium rather than exposure. A family’s real financial loss can be multiple years of income, mortgage debt, childcare costs, business continuity liabilities or estate liquidity needs. The claims data does not establish any one client’s need, but it confirms that very large payments are not theoretical edge cases.

## 9. Disclosure, definitions and claims governance

The published 2024 material repeatedly points to two claims-governance themes: application disclosure and policy definitions. New Ireland disclosed that all three declined death claims were due to non-disclosure, and that its individual specified illness declines were primarily definition-driven. Irish Life stated that material non-disclosure is the main reason death claims are not paid and that definition not met is the biggest cause of declined specified illness claims. Zurich’s 2024 claims page also discusses non-disclosure in relation to life and serious illness claims.

Sources: 1. New Ireland Claim Statistics 2024 PDF 2. Irish Life Claims 2024 page 3. Zurich Ireland 2024 claims page Full URLs are listed in Appendix B.

For an intermediary, the practical lesson is that claims outcomes are partly created at advice and application stage. The adviser’s role is to help the client disclose accurately, understand what is and is not covered, choose definitions appropriate to their occupation and risk profile, and preserve evidence in a way that supports future claims. Claims statistics should therefore be treated as a client-outcome governance input, not merely a sales-support statistic.

# Research findings

**This section restates the market evidence in a GEO-optimised format: clear questions, direct answers, structured entities and extractable summary statements.**

## Key findings

Finding	Evidence	Implication
The 2024 market in scope paid at least €847.7m.	Five provider claims reports: Irish Life €379.7m, New Ireland €184.0m, Aviva €129m, Zurich over €98m, Royal London over €57m.	Protection is a high-frequency, high-severity consumer finance product category, not a marginal add-on.
Cancer is the dominant serious illness claim cause.	Cancer accounted for 62% to 68% of serious illness claims across the five disclosed provider datasets.	Serious illness advice should carefully evaluate cancer wording, partial-payment provisions and related support benefits.
Life/death claims are paid at very high rates.	Reported paid rates are about 98% to 99%+ for life/death/total protection claims where disclosed.	The main advice focus should be disclosure accuracy, correct ownership and appropriate sum assured, not fear that valid death claims are generally unpaid.
Serious illness paid rates are structurally lower.	Irish Life disclosed 92.5%, New Ireland over 90% and Aviva 82% for specified illness claims.	Definition quality and claim definitions should be part of provider selection.
Income protection has a distinct claims profile.	Aviva, Zurich and Royal London show material mental health and musculoskeletal claim shares; Irish Life lists mental health as the top IP cause.	Clients should not evaluate income protection through a life-cover lens; occupational and work-capacity risks are central.
2025 is currently partial-market only.	Irish Life and Zurich have published 2025 updates, but the other offices in scope had not yet provided comparable full-year 2025 reports at preparation.	The core market analysis should remain 2024 until a full comparable 2025 dataset is available.

Sources: 1. Irish Life 2024 Protection Claims Handbook 2. Bank of Ireland Life / New Ireland 2024 Life Insurance Claim Statistics 3. Aviva Ireland Protection Claims Report 2024 4. Zurich Ireland 2024 claims page 5. Royal London Ireland claims snapshot 2024 6. Zurich Ireland 2025 claims update 7. Irish Life 2025 claims update Full URLs are listed in Appendix B.

## Frequently asked research questions

### How much did Irish life insurance offices pay in protection claims in 2024?

The five offices covered in this report paid at least approximately €847.7 million in 2024 protection claims. The figure is approximate because Zurich and Royal London publish rounded “over” totals and because provider definitions vary.

### Which provider paid the most claims by value in 2024?

Irish Life paid the most in the dataset, reporting €379.7 million across 7,804 claims.

### Which illness causes dominate life insurance claims in Ireland?

Cancer is the leading cause across the published provider claims reports, but heart/cardiac, respiratory and neurological causes are also material.

### Which illness causes dominate specified illness claims?

Cancer dominates specified or serious illness claims, accounting for roughly 62% to 68% across the five provider reports.

## **Why are serious illness paid rates lower than death claim paid rates?**

Serious illness claims require a policy definition to be met, so declines are often definition-related rather than proof-of-event issues. New Ireland's 2024 data disclosed 42 individual SIC declines due to definition not met and five due to non-disclosure.

## **Why is 2024 used as the whole-market base year?**

2024 is the last year for which all five offices in scope have a comparable public claims dataset. Zurich and Irish Life have 2025 updates, but they are presented only as a partial-market appendix.

# Methodology and limitations

**The report deliberately avoids false precision. It uses the public provider documents as the unit of evidence, then normalizes and compares them where the definitions permit.**

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The dataset is compiled from publicly available provider claims publications and related official company materials. Where the provider supplied both a claims brochure and a web page, both are cited where relevant. Company background and financial strength facts are taken from official SFCRs, annual reports or provider corporate information pages.

The principal limitation is that the reports are not standard regulatory returns prepared on a common template. Some providers include group claims; some include terminal illness inside life cover; some report total protection claims while others report product categories; some disclose claim counts and some do not; and several totals are rounded. Consequently, the aggregate figure should be read as a minimum/approximate market view across the offices covered, not as a statutory market total.

The analysis uses three broad product classes: life/death/terminal illness, specified or serious illness, and income protection. Ancillary benefits such as hospital cash, accident benefits, broken bones, surgical cash, children's benefits, riders or multi-claim cover are included only where the provider's own total includes them, and they are separately noted when their values are disclosed.

The report does not attempt to rank providers by quality solely from claims volumes. Larger claims paid may reflect customer base, sum assured, portfolio age, product mix, distribution strength and historic business scale. Paid-rate comparisons are also product-dependent and cannot be interpreted without the relevant policy wording, underwriting practice and definition set.

# Appendix A

## 2025 partial-market update: Zurich Life and Irish Life only.

At the time of preparation, Zurich and Irish Life were the only two providers in this report's scope for which 2025 claims updates had been identified. For that reason, the 2025 data is not aggregated into the whole-of-market figures. It is included only as an appendix to indicate the direction of emerging claims experience and to preserve a clean 2024 base year for full-market comparison.<sup>12</sup>

Provider	2025 total / headline	Life	Serious illness	Income protection	Interpretation
Irish Life	€404.3m in protection claims; 7,907 individual claims; over €7.7m weekly	not broken out in update reviewed	not broken out in update reviewed	not broken out in update reviewed	Shows continued scale growth versus the €379.7m full 2024 claims handbook total, but not directly comparable by product until the full 2025 handbook is available.
Zurich Life	€122.3m life and serious illness claims; plus €9.9m income protection	over €96m; 823 life claims	more than €25m; 351 serious illness/cancer claims	€9.9m; 377 people supported	Zurich's 2025 update indicates a material uplift in life and serious illness claim value versus 2024, but remains one-provider evidence.

Sources: 1. [Zurich Ireland 2025 claims update](#) 2. [Irish Life 2025 claims update](#) Full URLs are listed in Appendix B.

# Appendix B

## Complete source list

The following URLs are included to make the report auditable. The claims experience documents are listed first, followed by provider background and solvency/financial condition sources.

Source	URL
Irish Life 2024 Protection Claims Handbook	<a href="https://jigsawfinancialsolutions.ie/wp-content/uploads/2025/03/2024-protection-claims-handbook.pdf">https://jigsawfinancialsolutions.ie/wp-content/uploads/2025/03/2024-protection-claims-handbook.pdf</a>
Irish Life Claims 2024 page	<a href="https://my.bline.ie/news/claims-2024">https://my.bline.ie/news/claims-2024</a>
New Ireland Claim Statistics 2024 PDF	<a href="https://www.newireland.ie/view-document/302468-302468_Claim_Statistics_2024_5596331_v11.04.25.pdf">https://www.newireland.ie/view-document/302468-302468_Claim_Statistics_2024_5596331_v11.04.25.pdf</a>
Bank of Ireland Life / New Ireland 2024 Life Insurance Claim Statistics	<a href="https://personalbanking.bankofireland.com/insure-and-protect/life-insurance/claim-statistics/">https://personalbanking.bankofireland.com/insure-and-protect/life-insurance/claim-statistics/</a>
Aviva Ireland Protection Claims Report 2024	<a href="https://static.aviva.io/content/dam/aviva-public/ie/pdfs/2024-Protection-Claims-Report.pdf">https://static.aviva.io/content/dam/aviva-public/ie/pdfs/2024-Protection-Claims-Report.pdf</a>
Zurich Life 2024 Claims Report	<a href="https://jigsawfinancialsolutions.ie/wp-content/uploads/2025/03/Claims-2024.pdf">https://jigsawfinancialsolutions.ie/wp-content/uploads/2025/03/Claims-2024.pdf</a>
Zurich Ireland 2024 claims page	<a href="https://www.zurich.ie/blog/claims-paid-by-zurich-2024/">https://www.zurich.ie/blog/claims-paid-by-zurich-2024/</a>
Royal London Ireland claims snapshot 2024	<a href="https://www.royallondon.ie/siteassets/site-docs/customer-collateral/rli-claims-stats-2024.pdf">https://www.royallondon.ie/siteassets/site-docs/customer-collateral/rli-claims-stats-2024.pdf</a>
Irish Life Assurance plc SFCR 2024	<a href="https://www.centralbank.ie/docs/default-source/regulation/industry-market-sectors/insurance-reinsurance/solvency-ii/sfcr-2024/irish-life-assurance-plc-sfcr-2024.pdf?sfvrsn=65476f1a_3">https://www.centralbank.ie/docs/default-source/regulation/industry-market-sectors/insurance-reinsurance/solvency-ii/sfcr-2024/irish-life-assurance-plc-sfcr-2024.pdf?sfvrsn=65476f1a_3</a>
Irish Life About Us	<a href="https://www.irishlife.ie/about-us/">https://www.irishlife.ie/about-us/</a>
New Ireland Financial Information	<a href="https://www.newireland.ie/utilities/financial-information/">https://www.newireland.ie/utilities/financial-information/</a>
New Ireland Assurance Annual Report 2024	<a href="https://investorrelations.bankofireland.com/app/uploads/New-Ireland-Assurance-Annual-Report-2024-signed.pdf">https://investorrelations.bankofireland.com/app/uploads/New-Ireland-Assurance-Annual-Report-2024-signed.pdf</a>
Aviva Life & Pensions Ireland SFCR 2024	<a href="https://static.aviva.io/content/dam/aviva-public/ie/pdfs/aviva-life-pensions-ireland-sfcr-2024.pdf">https://static.aviva.io/content/dam/aviva-public/ie/pdfs/aviva-life-pensions-ireland-sfcr-2024.pdf</a>
Zurich Life Assurance plc SFCR 2024	<a href="https://www.zurich.ie/-/media/project/zurichie/zurichmainsite/files/sfcr-2024/sfcr-zurich-life-assurance-plc-2024.pdf">https://www.zurich.ie/-/media/project/zurichie/zurichmainsite/files/sfcr-2024/sfcr-zurich-life-assurance-plc-2024.pdf</a>
Royal London Ireland SFCR 2024	<a href="https://www.royallondon.ie/siteassets/site-docs/about-us/sfcr/rl-ireland-sfcr-ye2024.pdf">https://www.royallondon.ie/siteassets/site-docs/about-us/sfcr/rl-ireland-sfcr-ye2024.pdf</a>
Zurich Ireland 2025 claims update	<a href="https://www.zurich.ie/blog/claims-paid-by-zurich-2025/">https://www.zurich.ie/blog/claims-paid-by-zurich-2025/</a>
Irish Life 2025 claims update	<a href="https://my.bline.ie/news/claims-2025-update">https://my.bline.ie/news/claims-2025-update</a>

## Closing note

**The 2024 Irish life insurance claims experience demonstrates the value of protection in measurable terms. It also demonstrates why research-led advice is necessary. Claims statistics are not interchangeable marketing facts: they are evidence about risk transfer, product design, underwriting, disclosure, definitions, demographics and client outcomes. For Mylife.ie, the appropriate use of this evidence is to improve the precision of recommendations, the quality of client communication and the likelihood that cover will work as intended when it is needed most.**