

Claims 2016

We paid out a total of **€105,385,473**
in claims in 2016

Percentages paid for:

Death Claims (Individual)

99.5%

Specified Illness Claims (Individual)

88%

Income Protection Claims

94%*

*Percentage of cases received,
where a decision has been made
in 2016.

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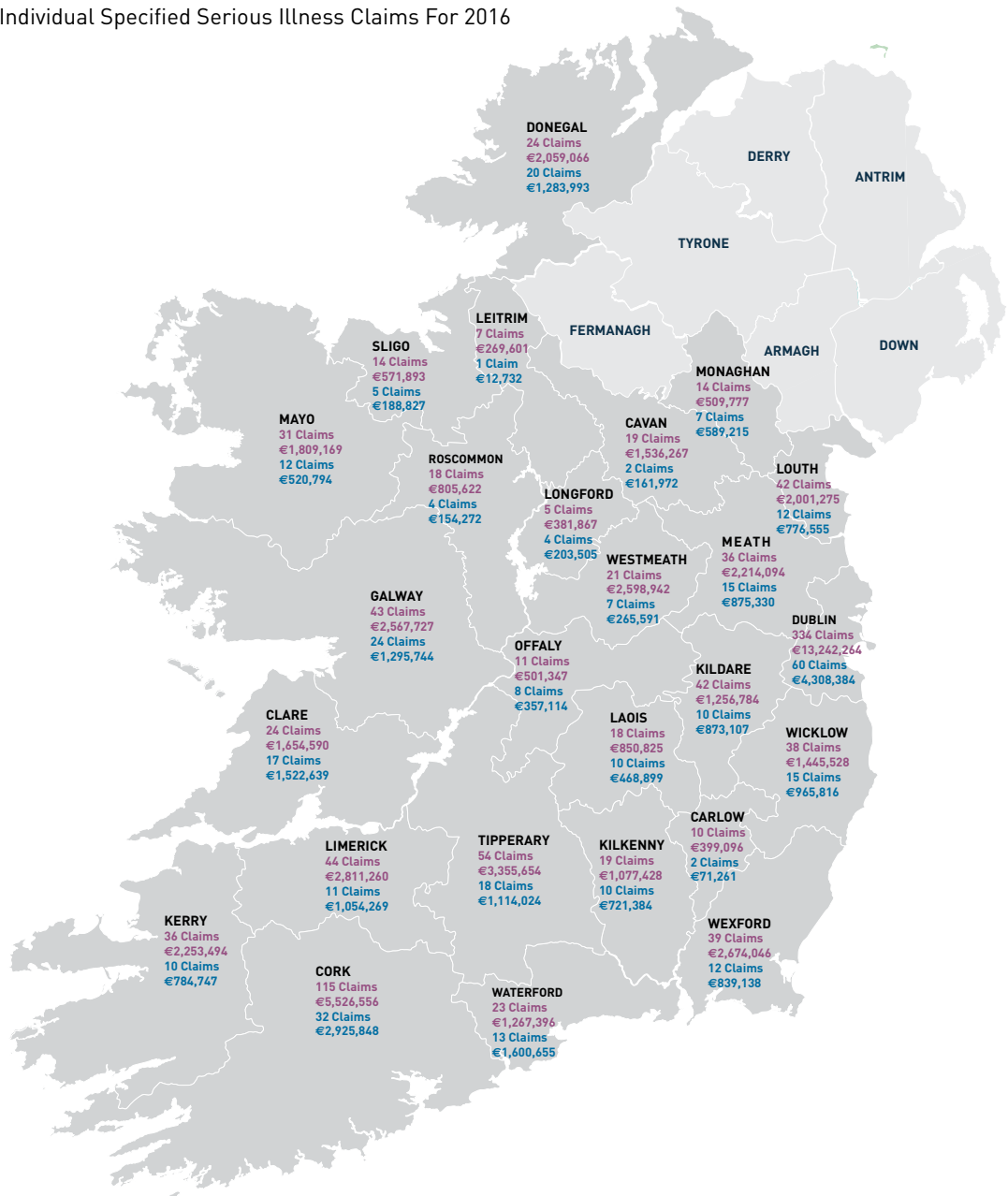
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2016 Claims Statistics

- Total Individual Death Claims For 2016
- Total Individual Specified Serious Illness Claims For 2016



Take the next step to financially protect you and your family today.



Talk to your Financial Broker or Advisor



1890 405 905[†]



www.newireland.ie

[†] To improve our service to you, calls may be recorded.

Amounts quoted are approximate values and figures and include Death and Specified Serious Illness claims paid to policyholders living outside Ireland. Amounts quoted may exclude certain large claims to protect the identity of claimants. Figures are based on New Ireland Assurance's claims in 2016.

Breakdown of 2016 Claims Statistics

| | 2016 | 2015 | 2014 |
|---------------------------------|-------------|-------------|-------------|
| Total Death Claims* | €66,573,237 | €70,829,603 | €64,435,406 |
| Total Specified Illness Claims* | €26,285,733 | €26,744,919 | €23,338,388 |
| Total Income Protection Claims | €10,144,194 | €9,498,713 | €8,202,471 |

The table above includes individual and group risk claims paid out each year.

*Excludes child death claims.



Death Claims







99.5% Admitted

There were only four claims declined for death and 1125 paid.

Declined claims due to non-disclosure of medical information.

€52,400
Average pay out

67
Average age pay out

| | 2016 | 2015 | 2014 |
|-------------|---|--|---|
| |   |   |   |
| Cancer | 57% | 44% | 48% |
| Heart | 14% | 16% | 18% |
| Accidents | 5% | 2% | 2% |
| Stroke | 4% | 5% | -% |
| Respiratory | 3% | 8% | 10% |
| Other | 17% | 25% | 22% |

| | | | |
|--|------|------|-----|
| Age of youngest claimant | 28 | 30 | 26 |
| Number of claims we paid | 1125 | 1063 | 971 |
| % of claims for policies less than 10 yrs in force | 48% | 51% | 46% |
| % of claims from people aged 59 years or younger | 26% | 28% | 31% |
| % of claims cancer & heart related | 71% | 60% | 66% |
| Number of claims > €100,000 | 186 | 192 | 172 |

Examples of death claims:

| Age of client on death | Years policy was in force | Cause of death | Payout |
|------------------------|---------------------------|----------------|------------|
| 62 | 4 | Cancer | €2,000,000 |
| 53 | 20 | Cancer | €1,400,000 |
| 52 | 4 | Cancer | €402,000 |
| 35 | 8 | Heart attack | €200,000 |
| 34 | 4 | Accident | €188,000 |

Statistics for individual claims paid from 1 January to 31 December 2016.

Specified Illness Claims

88% Admitted







€69,898
Average pay out

52
Average age pay out

We paid 360 Specified Illness claims and declined 49.

Declined claims breakdown

| | |
|----------------------------------|----|
| Definition not met | 34 |
| Non-disclosure of material facts | 8 |
| Not a covered condition | 7 |

| | 2016 | 2015 | 2014 |
|--------------|---|--|---|
| |   |   |   |
| Cancer | 61% | 58% | 56% |
| Heart | 11% | 14% | 20% |
| Neurological | 6% | 5% | 4% |
| Stroke | 3% | 7% | 6% |
| Other | 19% | 16% | 14% |

| | | | |
|--|-----|-----|-----|
| Age of youngest claimant | 27 | 26 | 27 |
| Number of claims we paid | 360 | 423 | 329 |
| % of claims for policies less than 10 yrs | 45% | 41% | 32% |
| % of claims from people aged 59 years or younger | 80% | 80% | 80% |
| % of claims cancer & heart related | 72% | 72% | 76% |
| Number of claims > €100,000 | 79 | 84 | 81 |







| Claimant's age | Years policy was in force | Specified Illness diagnosed | Payout |
|----------------|---------------------------|-----------------------------|----------|
| 51 | 13 | Cancer | €566,000 |
| 44 | 3 | Cancer | €500,000 |
| 33 | 4 | MS | €314,000 |
| 42 | 9 | MS | €395,000 |
| 32 | 1 | Testicular Cancer | €120,000 |

Statistics for individual claims paid from 1 January to 31 December 2016.

Income Protection Claims

94% Admitted

Declined Income Protection claims were because our assessment deemed the claimants medically fit to work.

| | 2016 | 2015 | 2014 |
|-----------------|---|--|---|
| |  24%  76% |  25%  75% |  23%  77% |
| Mental Illness | 30% | 28% | 26% |
| Musculoskeletal | 30% | 26% | 25% |
| Cancer | 19% | 18% | 15% |
| Neurological | 4% | 6% | 8% |
| Chronic fatigue | 1% | 2% | 5% |
| Other | 16% | 20% | 21% |

| | | | |
|---|---------|---------|---------|
| Age of youngest claimant | 23 | 27 | 24 |
| Number of claims we paid | 678 | 621 | 504 |
| % of claims as a result of mental illness | 30% | 28% | 26% |
| average annual cover amount | €21,395 | €21,144 | €20,579 |
| Number of claims > €20,000 | 44% | 39% | 38% |

New claims received in 2016

| Age of claimant | Illness | Payout |
|-----------------|-----------------|--------------|
| 31 | Cancer | €29,000 p.a. |
| 28 | Bi Polar | €22,000 p.a. |
| 45 | Crohn's disease | €23,000 p.a. |

Claims in payment in 2016

| Age of claimant | Illness | Claim in payment for | Total paid to date |
|-----------------|--------------------------------|----------------------|--------------------|
| 49 | Stroke | 5 years | €160,848 |
| 34 | Haemorrhage during child birth | 2 years | €161,813 |
| 39 | Brain injury | 20 years | €519,618 |

Statistics for individual claims paid from 1 January to 31 December 2016.

Children's Cover

| Children's Death Claims | |
|-------------------------|---------|
| Total amount paid | €34,000 |
| Total number of claims | 9 |
| Average sum paid | €3,778 |

| Children's Specified Illness Claims | |
|-------------------------------------|----------|
| Total amount paid | €132,894 |
| Total number of claims | 6 |
| Average sum paid | €22,149 |

Statistics for individual claims paid from 1 January to 31 December 2016.

Hospital Cash

Total Amounts Paid Out In Hospital Cash

| Age | Female | Male | Total |
|--------------|--------------------|--------------------|--------------------|
| 20 - 29 | €11,774.00 | €10,409.90 | €22,183.90 |
| 30 - 39 | €66,316.61 | €49,875.77 | €116,192.38 |
| 40 - 49 | €89,866.31 | €114,321.94, | €204,188.25 |
| 50 - 59 | €65,554.06 | €149,797.65 | €215,351.71 |
| 60+ | €9,444.53 | €33,855.59 | €43,300.12 |
| Total | €242,955.51 | €358,260.85 | €601,216.36 |

| Total Hospital Cash Claims paid out | |
|-------------------------------------|-----|
| 20 - 29 | 4% |
| 30 - 39 | 24% |
| 40 - 49 | 33% |
| 50 - 59 | 33% |
| 60+ | 6% |

New Ireland's Claim Team

Every year, the Claims Department see the serious life changing and personal challenges that our customers have to face, along with the real value of having a relevant protection plan in place.

At New Ireland, we pride ourselves on the professionalism and dedication of our Claims Assessors. If you ever need to make a claim, we promise to offer a compassionate and professional personal service. Deliver a quick and efficient process, keep you informed regularly, provide additional supports to assist you and make it easy to contact us. Our experienced team of 17 Claims Assessors are available to help you with your claim. They will help make the claims process as easy and straightforward as possible.

Making it easier for you to do business with us

For income protection policies we offer a confirmed Income Option. This means that you can supply us with proof of your relevant income when taking out your policy and then you don't have to go through this again at claim stage. This means that we guarantee to pay you the full sum assured on your policy at claim stage, so you don't need to worry about the financials when making your claim.

If we receive your completed income protection claim form within the specified timelines in our claims guide, we promise to commence payment of your claim at the end of the deferred period even if we have not finalised our assessment of your claim.

Making a claim

If you need to make a claim, please contact us as early as possible. This will help us pay your claim as quickly as possible. Simply email or call us directly and we will guide you through the claims process.

Who do I contact?

You can contact us by phone or email:



1850 200 319*



claim@newireland.ie**

Claim forms may be downloaded directly from [newireland.ie](https://www.newireland.ie)

* To improve our service to you, calls may be recorded.

** Please ensure if sending personal data (especially sensitive personal data i.e. medical information) by email that appropriate security measures (including encrypting the data) are taken to comply with relevant regulatory obligations.

It is important to note that all of the reasons for claims listed have satisfied the specific definition of the particular illness contained in the policy conditions. Amounts quoted are approximate values and figures and also includes Death and Specified Serious Illness claims paid to policyholders living outside of Ireland. Terms and conditions apply. Benefits are subject to underwriting and acceptance by New Ireland Assurance Company plc. The payment of benefits is dependent on meeting the terms set out in the policy conditions. It is important to note that certain restrictions and exclusions apply.



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