

Protection Claims Paid 2021



Paying Income Protection claims since one-channel TV.

Aviva Protection Claims Report 2021

At Aviva, we've been providing trusted protection for over 240 years. Experience can mean everything, from the wisdom it brings, to the knowledge and understanding it offers. In 2021, our experience has benefitted more than 2,500 Irish protection claimants, and we have paid out over €106 million euro and helped get income protection customers back on their feet with €200,000 spent on rehabilitation.

2021 Irish claims at a glance



We paid out over
€106m



To more than
2,500
claimants



That's equal to
€291k
every day



We spent
€200k
on rehabilitation for
claimants

Headline Figures

	Life Insurance	Specified Illness	Income Protection
Percentage paid out	96%	80%	92%
Amount paid out	€50.5 million	€10 million	€46 million
No. of customers	408	126	2000

“

In paying out **92% of total claims**, and **over €106 million**, the most important outcome is that we helped more than **2,500 customers and their families**.

”

Income Protection Claims Statistics

In 1978, while the nation's kids held their breath for a second TV channel, we were busy introducing Income Protection. So, it's no wonder we've been the market leader ever since.

Our Income protection cover gives our customers a financial cushion in the form of a replacement income of up to 75% of their previous earnings should an accident or illness prevent them from working and earning a living.

In 2021, approximately 2,000 claimants were paid on income protection policies, with just over €46 million paid in total. No one likes to imagine themselves facing illness or injury resulting in being unable to work, but the reality is that it affects all ages. In 2021, 55% of all Income Protection claims we received came from the under 50's age band and the average age people needed to claim at was 48.

Over the past 5 years

The average time for a female to make a claim on an Individual or Executive policy was 6 years after first taking the policy out, with 40% of all claims made within the first 3 years of the policy start date. The average time for a male to make a claim on an Individual or Executive policy was 11 years, with 40% of all claims made within the first 8 years of the policy (20% within the first 3 years).

92%
Percentage Paid

2,000
Number of claims paid*

€46m
Amount paid out*

5 Years
Average duration of claim

*approximately - to existing and new claimants

Claims Submitted 2021



53%
Female



47%
Male

Average age at time of Claim	48
Under Age 50 at time of Claim	55%

Youngest Claimant Paid	Male	Female
Age	22	23

Earliest Claimant Paid	Male	Female
Time from Policy to Claim	12.5 mth	6.5 mth

Why does experience matter when paying income protection claims?

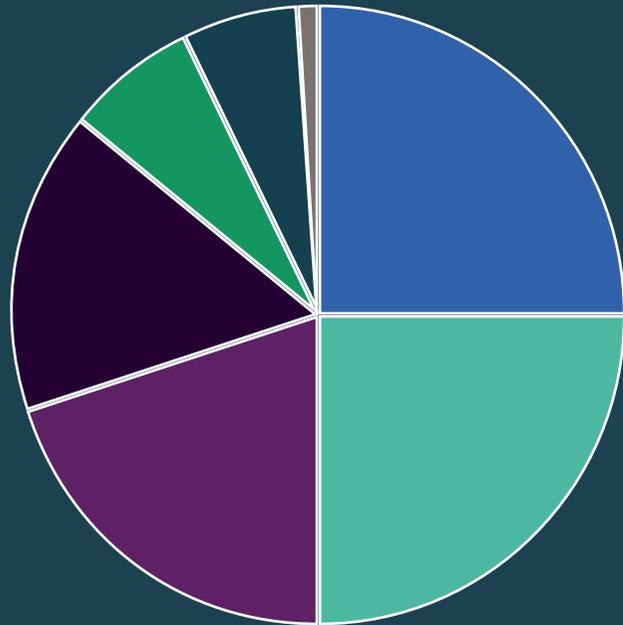
“ Assessing an income protection claim is not always black and white - knowledge and experience is required. Our long history of paying Income Protection claims means that we have encountered many types of situations before and this allows us to be flexible and pragmatic when it comes to those cases that are a little more difficult to assess. Our approach is built around dealing with clients fairly and sensitively, providing support when it is most needed to allow them to recover and get back on their feet and return to work as soon as possible.

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— **Colum Flanagan**,
Risk Claims Manager

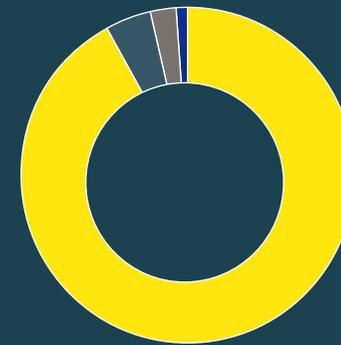
Medical Reasons for Claims



- 25% Psychological
- 25% Orthopedic
- 20% Cancer
- 16% Other medical conditions
- 7% Neurological
- 6% Cardiac
- 1% Respiratory

200k*

spent on rehabilitation for claimants



- 92% Claims Paid
- Total 8% Claims Denied**
- 4.5% Not Medically Supported
- 2.5% Non-Disclosure
- 1% Exclusions

Cases in Payment



Solicitor

Date of Claim	2021
Age of Claim	56
Time to Expiry	8 years
Medical Condition	Stroke
Benefit Received to date	€40,000



Nurse

Date of Claim	2017
Age of Claim	39
Time to Expiry	16 years
Medical Condition	Breast Cancer
Benefit Received to date	€120,000



Plumber

Date of Claim	2015
Age of Claim	46
Time to Expiry	7 years
Medical Condition	Back and leg surgery
Benefit Received to date	€80,000

Income Protection from Aviva provides much more than a monthly income. When our claimants have needed help to get back on their feet, we've been there to help them with support services tailored to their needs. In 2021, we spent €200,000 on rehabilitation costs alone. We work with a number of partners to provide the right kind of care 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)

Specified Illness Claims Statistics

Throughout 2021 we've worked hard to support approximately 126 customers with Specified Illness claims. Having specified illness cover in place could give you a safety net to help you focus on your health instead of your finances.

80%

of Specified Illness claims were paid in 2021

€10m

was paid out to Specified Illness claimants in 2021

126

claims paid in 2021

€500k

the largest Claim paid in 2021

Medical Reasons for Claims

Cardiac	34%
Cancer	31%
Stroke	12%
Youngest Male Claimant Paid	33
Earliest Claim Paid	2 weeks

The average age of claim



56
Male

Cancer (excluding Breast Cancer)	45%
Breast Cancer	35%
Cardiac	7%
Youngest Female Claimant Paid	36
Earliest Claim Paid	7 months

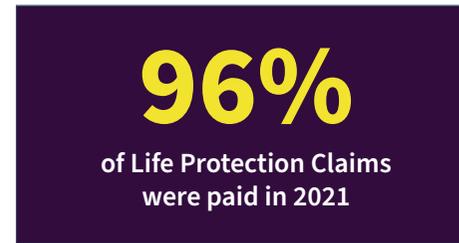


52
Female



Life Claims Statistics

Many of us worry about how our loved ones would cope if we were no longer around. Last year we paid €50.5 million to 408 customers and their families with life insurance and terminal illness benefit taking care of their loved ones financially.



Much more than financial protection

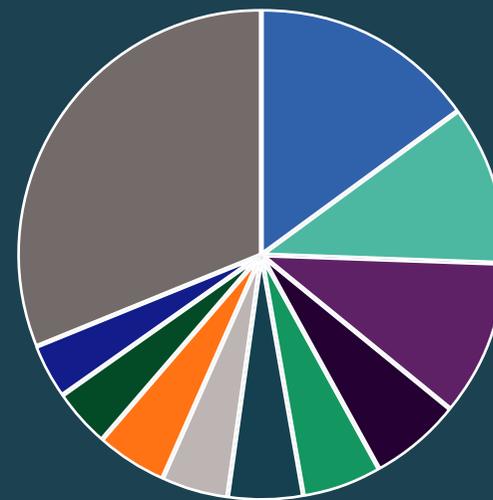
Best Doctors Second Medical Opinion and Aviva Family Care statistics

An exclusive added benefit of a protection policy from Aviva, is access to our 'Best Doctors Second Medical Opinion®' service and Our Aviva Family Care - mental health support service. These added benefits give you the opportunity to talk to a therapist, or global medical expert about any condition affecting your quality of life.

Best Doctors - The right care when you need it most.

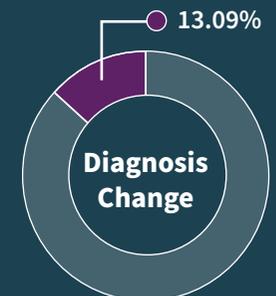
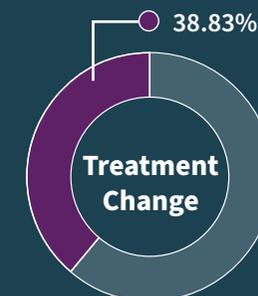
Best Doctors provides you with access to 50,000 of the world's leading medical experts run through The Harvard Medical School. Get medical advice from a global database of world leading medical experts. Whether you need medical questions answered, a diagnosis double-checked, help deciding on a treatment plan or guidance about a surgery, they can help.

These are the reasons people have needed to use the service in the past year.



- 15.3% Medical Oncology and Hematology
- 10.6% Neurology
- 10.4% Orthopaedics
- 5.9% Gastroenterology
- 5.5% Orthopaedic Surgery
- 4.8% Cardiovascular Disease
- 4.6% Rheumatology
- 4.6% Paediatrics
- 3.8% Paediatric Specialist
- 3.6% Obstetrics and Gynecology
- 31.0% Others

Using the expert medical opinion service has led to 13% of cases having a change in diagnosis and 38% a change in their treatment.

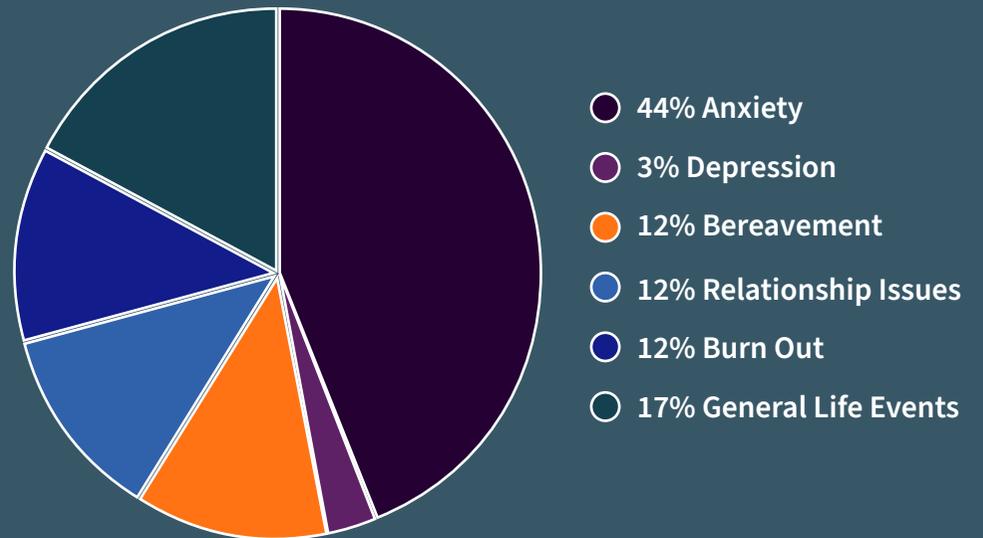




Aviva Family Care

When life brings new and unexpected changes, it's normal to feel anxious, stressed or low. Whatever your challenge, you're not alone. Aviva Family Care is a counselling & psychotherapy service that can help if you're struggling with a bereavement, feeling overwhelmed, stressed, anxious or lonely or just need a little help managing the emotional impact of life events.

These are the reasons people have used the service in 2021.



Paying claims is at the heart of what we do. Helping our customers get through the tough times, so they can look forward to a brighter future. For claims experience you can trust, **It takes Aviva.**



For claims experience you can trust. It takes Aviva.

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

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