ZURICH

We're here when it counts.

Our claims paid in 2025

Supporting you
when you need it most

You probably don't spend too much time thinking about the valuable protection cover you have in place. You take out your plan and then you put it out of your mind – it's one less thing to worry about! Well, that is until you need to make a claim. It's then that you will be glad of the protection plan you have in place.

€122.3 million

Total amount of Life & Serious Illness Claims paid

€9.9 million

Total amount of Income Protection Claims paid

Source: Zurich Life, March 2026.

In 2025, we paid **€122.3 million** in Life and Serious Illness claims, and **€9.9 million** in Income Protection claims.

Behind every claim is a person relying on us during one of the most challenging moments of their life. While the figures show the scale of claims we paid last year, it's the individual experiences and outcomes that matter most. Every claim is assessed with care by our specialist team to ensure each case receives a fair, timely and compassionate response.

By sharing our claims experience, we hope to give clients confidence in the value of their cover and demonstrate our ongoing commitment to transparency, support and continual improvement in all that we do.

Paul Murphy
Head of Claims, Zurich

Source: Zurich Life, March 2026.

Zurich Claims paid in 2025

Total amount of **Life & Serious Illness** claims paid was

Over €122.3m

Total amount of **Income Protection** claims paid was

Over €9.9m

Life Insurance Claims

Largest claim amounted to

€1.416m

Cancer & heart-related deaths accounted for

50% of all life insurance claims

Average claimant was

63 years old

Source: Zurich Life, March 2026.

Serious Illness Cover Claims

Largest claim amounted to
€601k

Cancer accounted for
66% of all Serious Illness claims

Average claimant was
53 years

Male claims

56% were related to **Cancer**
29% were related to their **Heart**
8% were related to a **Stroke**

Female claims

77% were related to **Cancer**
52% of female **Cancer** claims were related to **Breast Cancer**
5% were related to a **Stroke**

Hospital Cash

Average claim paid
€1,525

Income Protection Claims

Largest annual sum paid amounted to over
€157k

The top 3 underlying causes were:
Cancer 30%
Neurological 21%
Musculo-skeletal 18%

Average new claimant
47 years old

Youngest claimant
23 years old

Personal Accident Cover Claims

Largest claim amounted to
€7,200

Average claim paid
€1,313

Males accounted for
66% of claims

Source: Zurich Life, March 2026.

Life Insurance

Life Insurance or Life Cover pays a lump sum to your family or other beneficiaries if you pass away. It is the simplest form of protection available, and it is usually taken out to provide for your family or to pay off your mortgage in the event of death.

The most common reasons for insurance claims related to loss of life in Ireland are heart attack, respiratory illness, stroke and cancer. In 2025 we paid out to over 800 families, that's about 15 death claims every week.

Total number of claims paid

823 Claims

Total amount paid out

€96.7 Million

Average payout

€117k

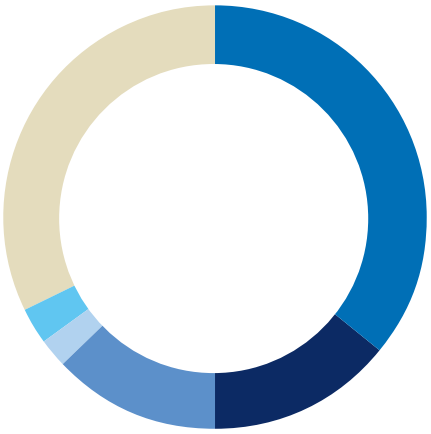
Average age of claimant

63 years old

Source: Zurich Life, March 2026.

Leading causes of life insurance claims paid out in 2025

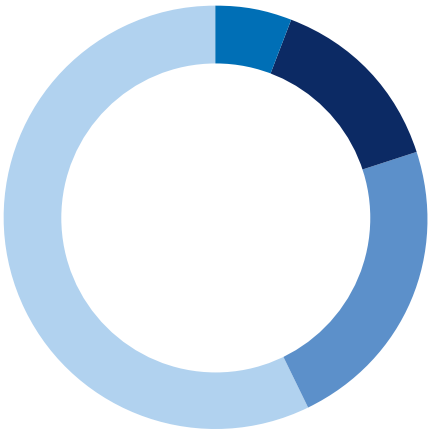
Cancer is the principle cause of death – it accounted for 36% of Zurich life claims in 2025. Cancer and heart-related deaths together accounted for ~50% of all life claims.



Cancer	**36%**
Heart-related	**14%**
Respiratory	**13%**
Suicide	**2%**
Accident	**3%**
Other	**32%**

Age breakdown

The vast majority of claims were filed for people over 50. Yet sadly, some life claims were paid to the beneficiaries of people who passed away as young as their early twenties.



Up to age 40	**6%**
Age 41-50	**14%**
Age 51-60	**23%**
Over age 60	**57%**

Source: Zurich Life, March 2026.

Serious Illness and Cancer Cover

Serious Illness Cover is a type of insurance policy that pays out a cash lump sum if you get one of the many serious illnesses covered by the plan. **Cancer Cover** is a specific type of Serious Illness insurance, which covers particular cancer diagnoses only.

A cash lump sum paid to you could help remove some of the financial and emotional stress associated with a serious illness – to enable you to take the time off work, to help pay for specialist treatment and/or even to help cover day-to-day household bills such as childcare.

Total number of claims paid

351 Claims

Total amount paid out

€25.6 Million

Average payout

€72k

Average age of claimant

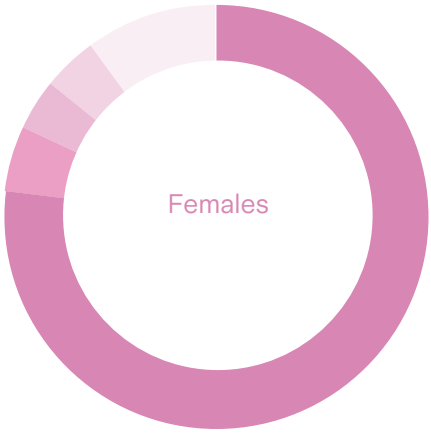
53 years old

At Zurich, we focus on the strength of our Serious Illness definitions, and our view is that this is the most important element of any Serious Illness contract. **We've always focused on the 'Big Three' – Cancer, Heart and Stroke.**

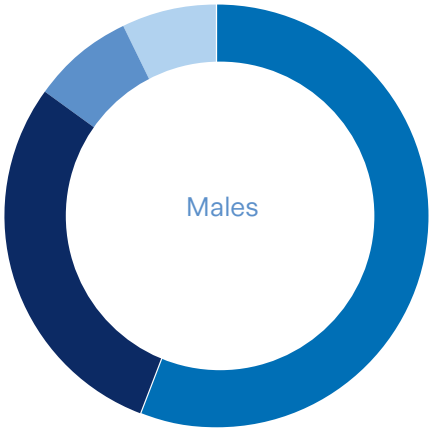
Illnesses in these three categories alone accounted for 89% of all our Serious Illness claims in 2025. At Zurich, Cancer accounts for 66% of all Serious Illness claims. However, for women, Cancer is the cause of 77% of Serious Illness claims of which over half related to Breast Cancer.

Source: Zurich Life, March 2026.

Leading causes of Serious Illness claims paid out in 2025

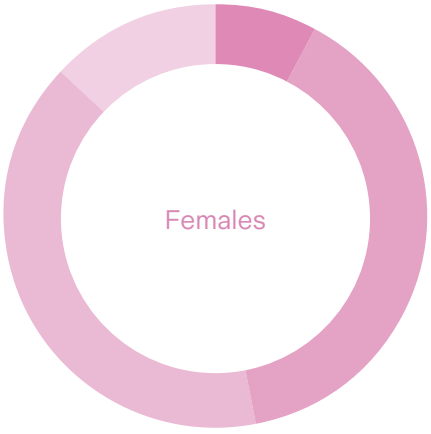


Cancer	77%
Stroke	5%
Heart	4%
MS	4%
Other	10%

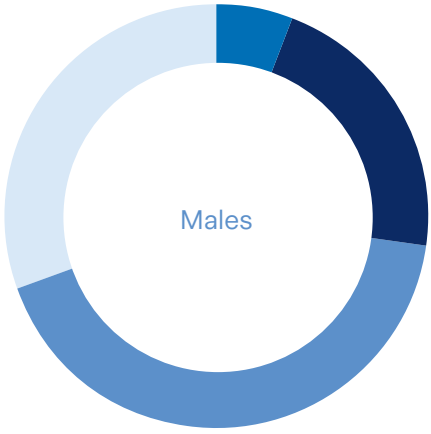


Cancer	56%
Heart-related	29%
Stroke	8%
Other	7%

Age breakdown of claimants



Up to age 40	9%
Age 41-50	38%
Age 51-60	40%
Over age 60	13%



Up to age 40	6%
Age 41-50	21%
Age 51-60	42%
Over age 60	31%

Source: Zurich Life, March 2026.

Income Protection

If you are unfortunate enough to fall ill or become injured and are unable to work during the term of your plan, you may be eligible to receive a monthly income until you are well enough to work again. Income Protection from Zurich also includes valuable additional benefits such as back-to-work services, a hospital cash benefit and essential activities benefits.

The core of our **Income Protection** proposition is that it gives you financial resilience, so that you can still pay off your mortgage, cover your household bills and take care of your family when you are unable to earn an income due to injury or illness.

Total number of claims paid

377 Claims

Total amount paid out

€9.9 Million

Average monthly payout

€3,143

Average age of claimant

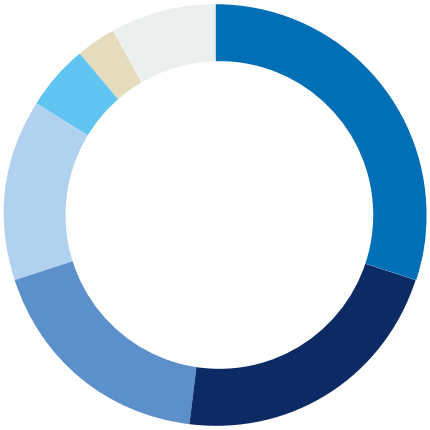
47 years old

In 2025, Zurich supported over 377 individual claimants and their families.

The leading causes of claim for Income Protection are mental health conditions, cancer and musculo-skeletal conditions. The vast majority of claims for people in their 30's and 40's are related to mental health conditions. Claimants in their 50s and 60s are more likely to claim for cancer or musculo-skeletal causes.

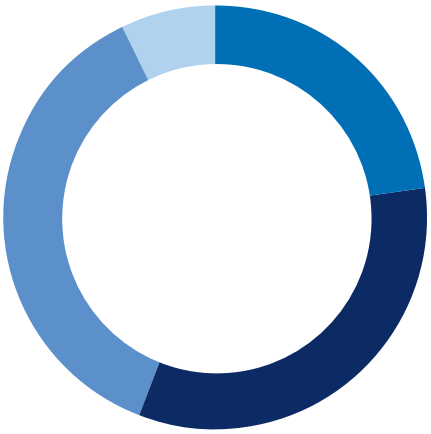
Source: Zurich Life, March 2026.

Leading causes of Income Protection claims paid out



Cancer	30%
Neurological	21%
Musculo-skeletal	18%
Mental Health	14%
Heart	5%
Respiratory/Circulatory	3%
Other	9%

Age breakdown of claimants



Up to 40	27%
41-50	31%
51-60	37%
Over 60	5%

Protecting your income is one of the most important steps in building financial security.

Your income underpins every part of your life – it pays for your home, your bills and the needs of your family. It's also what enables you to save for the future and build towards a comfortable retirement.

When illness or injury interrupts that income, those plans can quickly come under pressure. That's why, at Zurich, we believe income protection should sit at the heart of every financial plan. It gives clients the financial resilience to stay secure during difficult times and to focus on their recovery, knowing their essential income is protected.

Michael Vesey
Head of Protection Propositions, Zurich

Source: Zurich Life, March 2026.

Early intervention and back-to-work services

When you have **Income Protection** with Zurich and you get ill or injured, let us know as soon as you can. You may immediately be able to benefit from our early intervention service without having to wait until the end of the deferred period.

This service is provided through our partner Health Claims Bureau (HCB), experts in early intervention and employee health management with a 30-year track record in getting people back on their feet. Did you know that **over 90% of all cases referred within 4 weeks of date first absent return to work** with HCB case manager support[1]?

When you notify us of a potential claim, we quickly assess whether our back-to-work services can support your wellbeing. These services are particularly effective when the underlying cause is due to mental health and musculo-skeletal conditions, which together make more than one-third of our claims[2].

If you are considered a candidate for these services, Zurich Life will refer to HCB to appoint a personal case manager. After an initial assessment, either in person or remotely, they will build a personalised plan, which may include physiotherapy and psychological support.

And even when you're back at work, we can keep supporting you. With our proportionate benefit we can top up some of your salary if you are unable to return full time and you're not earning as much as before.

[1] Source: HCB, March 2025.
[2] Source: Zurich Life, March 2026.

Early intervention is one of the most effective ways we can support clients on their road to recovery.

When someone becomes ill or injured, engaging with our Early Intervention program early on can make a real difference.

Through our partnership with HCB, clients can access tailored support such as physiotherapy, psychological assistance or specialist case management — all designed to help them focus on their wellbeing and return to work when they are ready.

Many clients tell us they feel genuinely supported and reassured throughout the process, and seeing them regain confidence and rebuild their routine is one of the most rewarding parts of what we do.

Kate McNamara
Claims Specialist, Zurich

Personal Accident Benefit

When you are self-employed, an accident could very quickly impact your earnings. Personal Accident Cover from Zurich is designed to help you by paying a weekly benefit for a maximum of a year, should you be unable to work in your current job due to an accident.

In 2025, Zurich paid out an **average of €1,313** to clients that had suffered an accident and had been unable to work. Males accounted for 66% of all Personal Accident claims with Zurich Life.

Leading causes of Personal Accident claims paid out in 2025

Hand & Wrist	24%
Back	17%
Leg & Knee	16%
Foot & Ankle	15%
Arm & Shoulder	14%
Other	14%

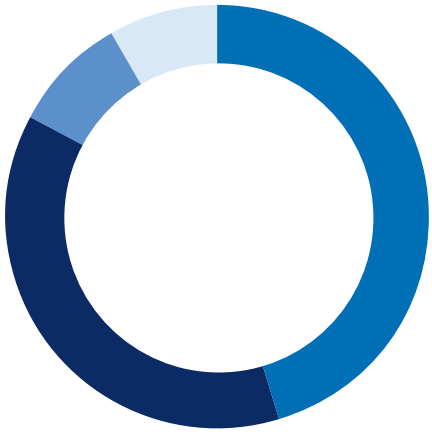
Source: Zurich Life, March 2026.

Hospital Cash Benefit

With **Hospital Cash Cover,** if you are admitted to hospital in Ireland as an in-patient for more than three consecutive days, Zurich will pay you the amount of benefit you have, multiplied by the number of full days you are in hospital.

In 2025, Zurich paid out an **average of €1,525** to help customers through their stay in hospital.

Reasons for hospital stay in 2025



- General Illness **46%**
- Serious Illness **37%**
- Pregnancy **9%**
- Injury **8%**

Source: Zurich Life, March 2026.

The importance of disclosure

Although this doesn't happen very often, there are cases where we're unable to pay a claim. There are three main reasons for claims not being paid.

Non-disclosure at the time of application

This is when incorrect or incomplete information relating to factors such as health, lifestyle or occupation was provided when applying for the cover. Many cases of non-disclosure involve heavy alcohol abuse or drug use.

The claim does not meet the definitions

This is when the claim is filed for a condition that isn't specified in the Policy Document or did not meet the definition of the condition.

The claim does not meet the conditions

This is when the claim does not meet the conditions that were laid out in the Policy Document. For example, when a loss of life claim arises as a result of suicide, the policy has to have been in force for one year as suicide is not covered during the first year of the policy.

For more information, read our Client Guide.
If you have any questions during your application, please contact your Financial Adviser.

In 2025, we paid over **€122.3 million** in Life and Serious Illness claims. While we pay the vast majority of claims, there are rare occasions where a claim cannot be paid, often due to non-disclosure at application.

Understanding the importance of full and accurate disclosure at application stage is essential to ensuring claims can be paid when clients need us most. Each year, we pay the vast majority of life, serious illness and income protection claims, and our focus is always on supporting clients during difficult times.

Unfortunately, there are rare occasions where a claim cannot be paid, often because key medical or lifestyle information was not disclosed when the plan was taken out. Even unintentional omissions can impact the outcome of a claim. By being open and thorough from the very beginning, clients can be confident that their cover will work exactly as expected.

Our aim is to make the process as clear as possible and to help clients feel informed, protected and reassured at every stage.

Colette Houton
Head Of Underwriting, Zurich

Source: Zurich Life, March 2026.

Making a claim

If you need to make a claim, filling out forms, making phone calls and dealing with paperwork will be the last thing on your mind.

For all new or existing claims queries on Life & Protection call Customer Services at **01 799 2711** or email us on **customerservices@zurich.com**

So, where we can, we have simplified the process. Information on how to make a claim is available on our website at **www.zurich.ie/claims/zurich-life/**

Peace of mind
that when you
need it most.

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