

# We're here when it counts

Our claims paid in 2022



# We're here when it counts

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.

At Zurich, we understand this. When it comes to making a claim, we want to make it easy for you.



Over  
**1,000**  
employees in  
Ireland



**Protecting**  
Our customers



**Superior**  
experience



Over  
**40 years**  
of commitment



Consistent  
**growth**

# Zurich claims paid in 2022

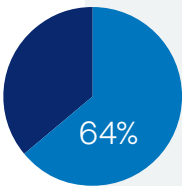
Total amount of Life & Serious Illness claims paid was over **€77.5m**

## Life Insurance Claims

Largest claim amounted to **€2,322,000**



Cancer & heart related deaths accounted for **64%** of all death claims in 2022



Average claimant **66** years old

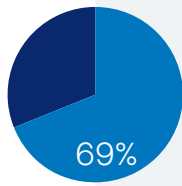


## Serious Illness Cover Claims

**Largest claim** amounted to **€500,000**



Cancer accounts for **69%** of all Serious Illness claims in 2022

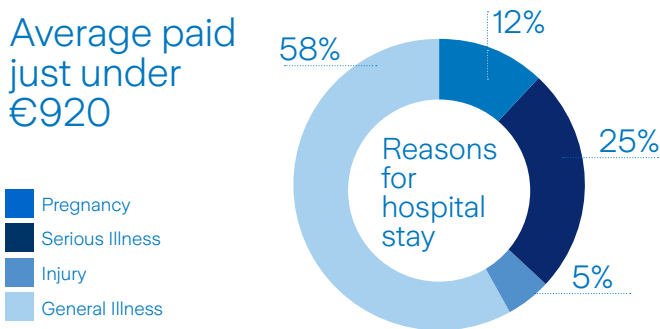


Average claimant **52** years old



## Hospital Cash Claims

Average paid just under **€920**



**57%** of all male claims were related to cancer



male claims

**22%** heart related | **9%** stroke



## Personal Accident Cover Claims

Largest claim amounted to over **€10,228**



Average paid **€1,119**



Males account for **72%** of personal accident claims



**83%** of all female claims were related to cancer



**45%** of total female cancer claims related to breast cancer



more than

€54.1

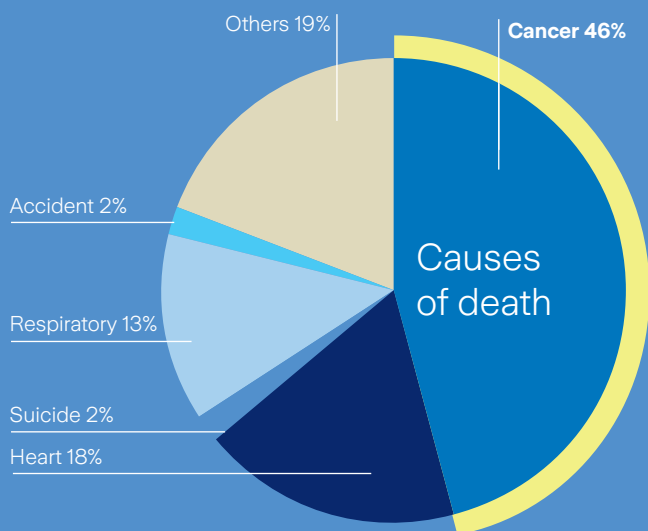
million paid out  
in life insurance  
claims in 2022

# Life Cover Claims – 2022

**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.

In 2022, Zurich paid €54.1 million in death claims with an average payout of approximately €97,000.

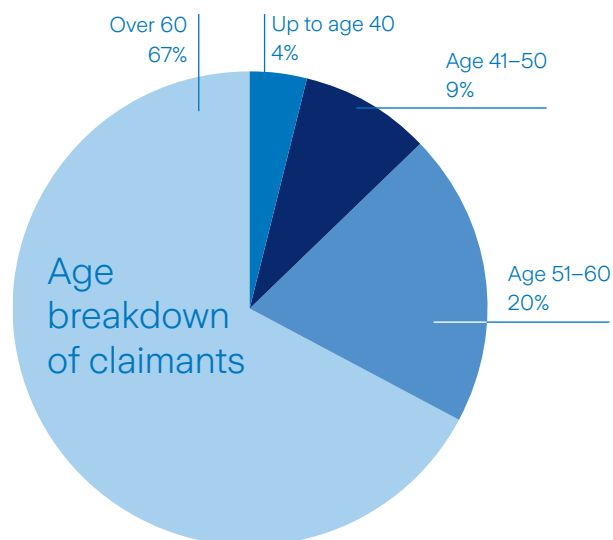
## 2022 Life Cover Claims



At Zurich, **33% of claims were for people aged 60 or less.**

**Cancer is the principle cause of death** – it accounted for nearly half of Zurich death claims in 2022.

**Cancer and heart related deaths** accounted for 64% of all death claims in 2022.

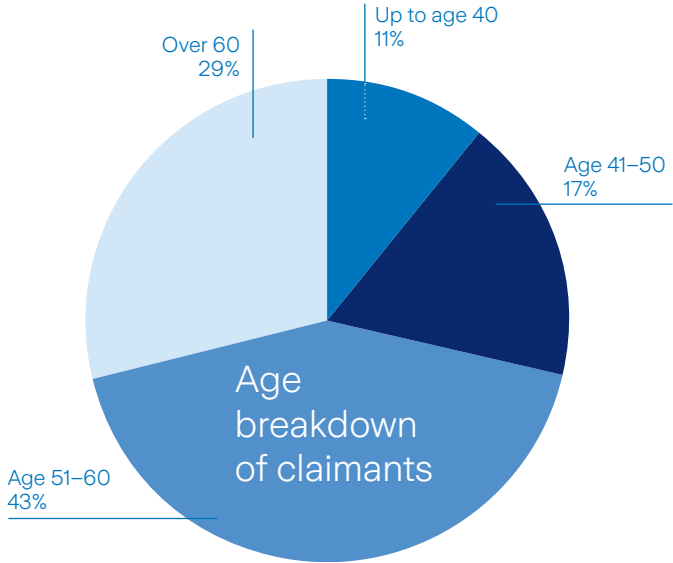
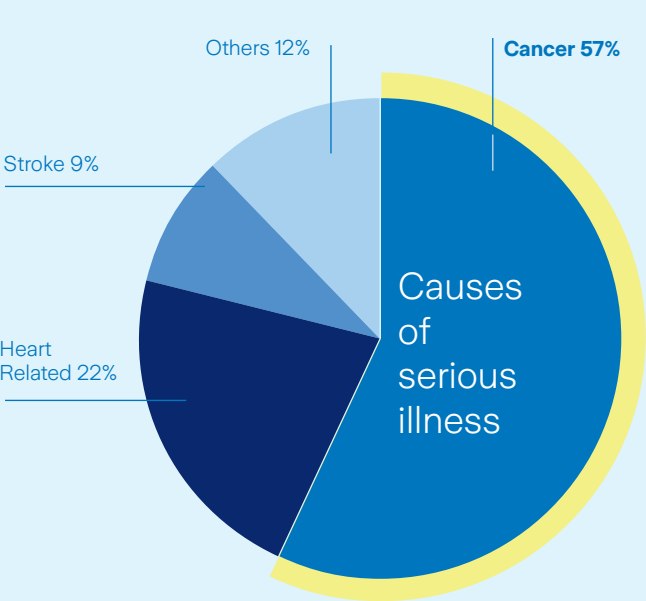


Source: Zurich Life, March 2023.

more than

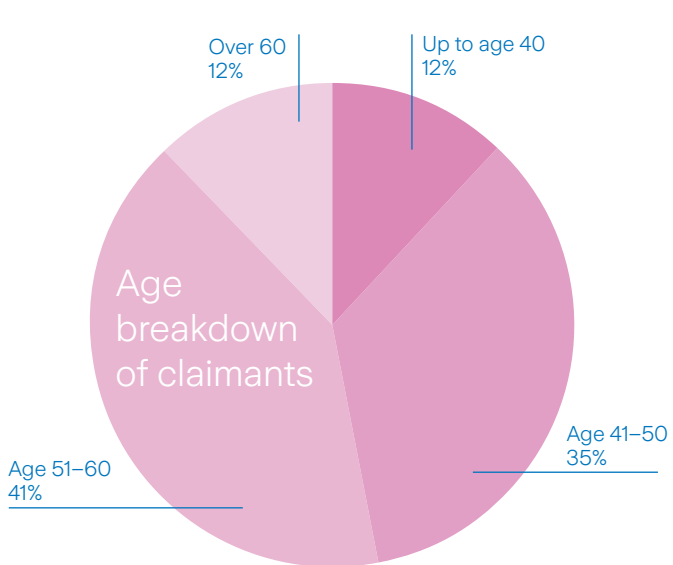
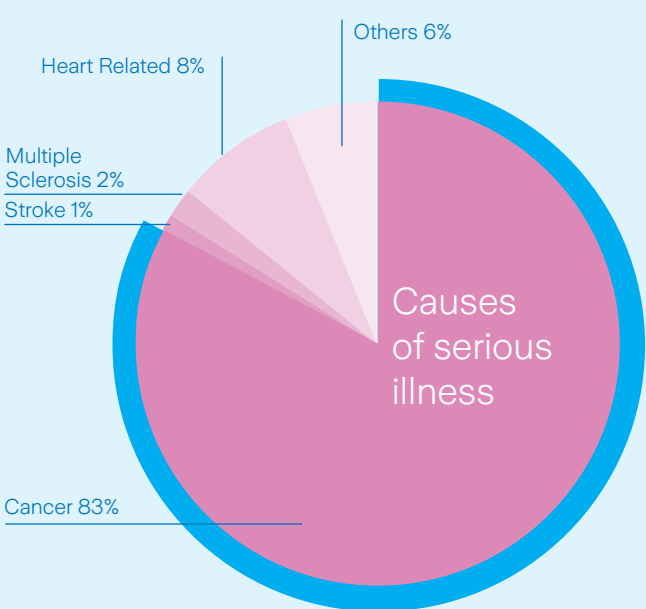
€23.4  
million paid out in  
serious illness  
claims in 2022

# 2022 Serious Illness Claims – Males



Source: Zurich Life, March 2023.

# 2022 Serious Illness Claims – Females



Source: Zurich Life, March 2023.

**Heart related illnesses** account for **22% of male** claims with Zurich. However, for females, it's only **8%**.

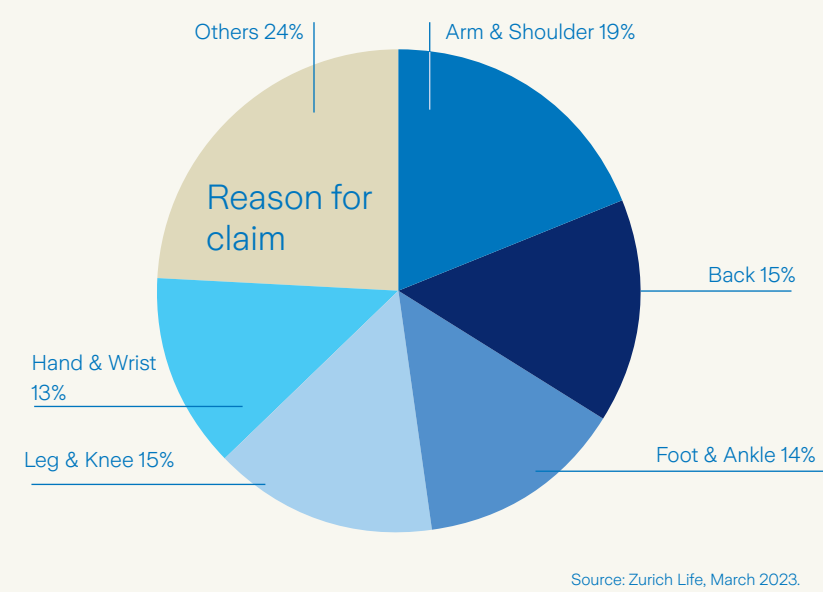
At Zurich, **cancer accounts for 69%** of all Serious Illness claims.

# Personal Accident Cover Claims – 2022

If you are self-employed, an accident could very quickly impact on 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 2022, Zurich paid out an average of €1,119 to customers that had suffered an accident and had been unable to work.

## 2022 Personal Accident claims



## Sample Personal Accident Cover Claims 2022

Sex	Occupation	Reason for Personal Accident Claim	Amount Paid
M	Sales Assistant	Head injury	€1,000.00
F	Teacher: Primary School	Foot injury - fractured bone	€885.71
M	Assembly Operator	Cut finger	€1,042.97
F	Cleaner	Laceration to hand	€1,954.29
M	Carpenter	Hand injury - thumb	€1,139.17
M	Mechanic	Injury to finger	€8,476.25
M	Product builder	Torn ligament in thumb	€979.64

Source: Zurich Life, March 2023.

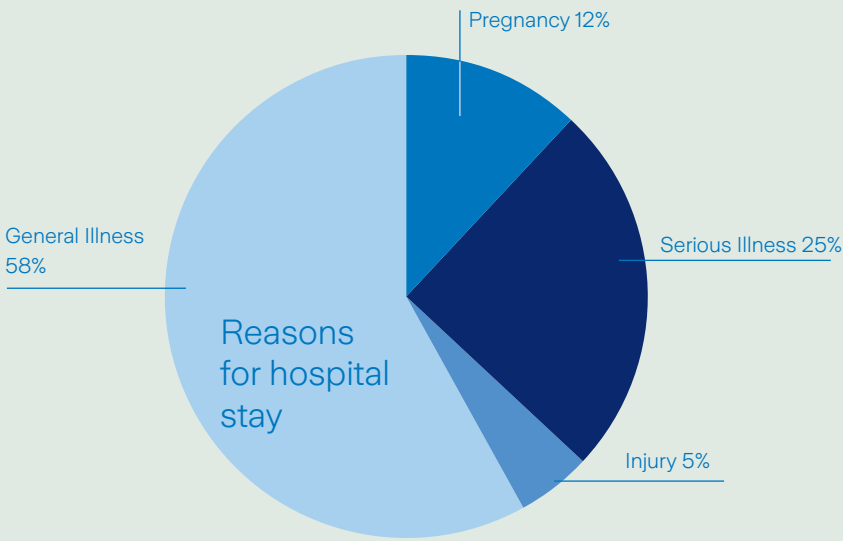
**Males accounted for 72% of all Personal Accident** claims with Zurich Life.



# Hospital Cash Cover Claims – 2022

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

## 2022 Hospital Cash Cover Claims



Source: Zurich Life, March 2023.

## Sample Hospital Cash Cover Claims 2022

Reason for Hospital Cash Cover Claims	Amount Paid
Covid 19	€1,680
C-Section	€2,472
Heart Failure	€1,169
Seizure	€510
Breast Cancer	€858
Colon Cancer	€1,800
Acute Stroke	€900

Source: Zurich Life, March 2023.

In 2022, Zurich paid out an average of approximately €920 to **help customers through their stay in hospital**.  
Pregnancy related hospital stays accounted for 12% of Zurich payouts.

**Zurich Life Assurance plc**

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