

2023

# A record year for claims payments

€121.1m

Protection  
Claims Paid  
Report 2023

# Aviva Protection Claims Report 2023

In 2023, we broke our own records by paying €121.1 million in claims payments – our highest ever. We believe in being transparent with our claims numbers so you and your customers see the value of our claims promise. Paying claims is at the heart of our protection business. We do all we can to make a positive difference in our customers' lives to help them in their time of need. More than 2,600 Irish protection claimants, across life insurance, specified illness and income protection policies were paid over €121.1 million. Our longest claim in payment is ongoing for 32 years and we also helped get income protection customers back on their feet with €250,000 spent on rehabilitation.

## 2023 Irish claims at a glance



## Headline Figures

	Life Insurance	Specified Illness	Income Protection
Percentage paid out	97%	85%	93%
Amount paid out	€52.3 million	€17.8 million	€51 million
No. of customers	454	163	2000

“The earliest income protection claim paid (Time from policy to claim) was five months”



# Income Protection Claims Statistics

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 2023, approximately 2,000 claimants were paid on income protection policies, €51 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 2023, 51% of male income protection claims and 63% of female income protection claims came from those under 50. Men were on average age 49 when they needed to claim and women were on average age 46.

<b>93%</b> Percentage Paid	<b>2,000</b> Number of claims paid*
<b>€51m</b> Amount paid out*	<b>7.5 Years</b> Average duration of claim

\*approximately - to existing and new claimants

“7.5 years is the average length of time that people are out of work for on an income protection claim with Aviva.”

“The longest claim we have in payment is 32 years. The claimant was age 29 when their claim started.”



Colum Flanagan, Risk Claims Manager

## Claims Submitted 2023



**56%**  
Female



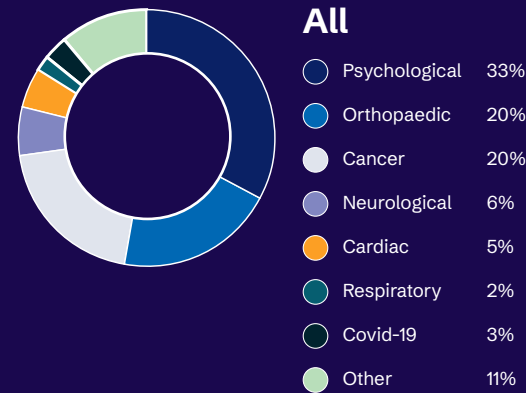
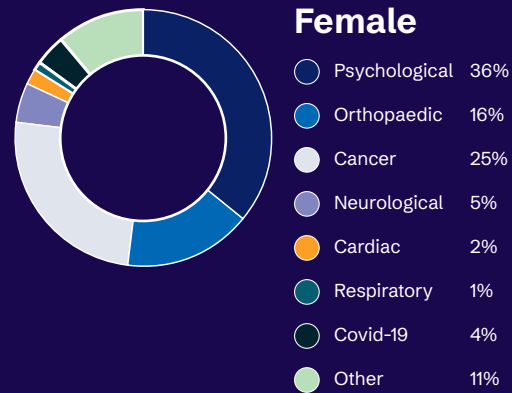
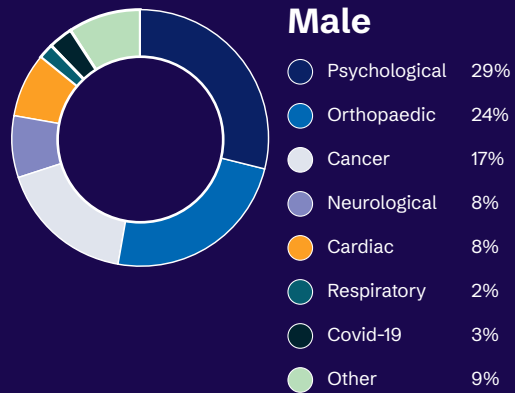
**44%**  
Male

	Male	Female
Average age at time of claim	49	46
Under Age 50 at time of claim	51%	63%

Youngest Claimant Paid	Male	Female
Age	25	23

Earliest Claimant Paid	Male	Female
Time from Policy to claim	18 months	5 months

# Medical Reasons for Claims Submitted 2023



# 250k\*

spent on rehabilitation for claimants

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 2023, we spent €250,000 on rehabilitation costs alone. We work with a number of partners to provide the right kind of support 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)

## Examples of current claims in payment



**Nurse**

Date of Claim	2022
Age of Claimant	42
Time to Expiry	16 years
Medical Condition	Back pain
Benefit Received to date	€38,000



**Graphic designer**

Date of Claim	2009
Age of Claimant	33
Time to Expiry	7 years
Medical Condition	Depression
Benefit Received to date	€400,000



**Solicitor**

Date of Claim	2021
Age of Claimant	52
Time to Expiry	5 years
Medical Condition	Depression
Benefit Received to date	€66,000

# Life Claims Statistics

Many of us worry about how our loved ones would cope if we were no longer around. Last year we paid €52.3 million to 454 customers and their families with life insurance and terminal illness benefit taking care of their loved ones financially. Cancer was the number one reason for life claims in 2023 followed by cardiovascular and respiratory illness.



## Life Claims Statistics 2023

Top three Reasons for Claims

Cancer

Cardiac

Respiratory

**97%**

of life protection claims were paid

**€52.3m**

paid out to life protection claimants

**454**

number of claims paid

**€1.9m**

largest claim paid



# Specified Illness Claims Statistics

Throughout 2023, we've worked hard to support approximately 163 customers with specified illness claims. Having specified illness cover in place provides a safety net to help you focus on your health instead of your finances.

We cover 45 illnesses on a partial-payment basis and pay the highest partial payment amount in the market. Our payments are in addition to any full specified illness payment that may be made on the policy. We don't reduce the sum assured by the partial payment made.

**85%**

of Specified Illness claims were paid

**€17.8m**

paid out to Specified Illness claimants

**163**

claims paid

**€2.9m**

the largest claim paid

*Figures above do not include those cases where the medical condition cannot be considered under any of the SI Policy Definitions or where the medical condition has been excluded.*

## Medical Reasons for Specified Illness claims

### Female Claims Paid

#### Top three reasons for claims

Breast Cancer	52%
Cancer (excluding Breast Cancer)	28%
Cardiac & Stroke	10%

Youngest female claimant paid	32
Earliest claim paid	6 months

The average age at diagnosis



**51**

### Male Claims Paid

#### Top three reasons for claims

Cancer	56%
Cardiac	33%
Stroke	6%

Youngest male claimant paid	38
Earliest claim paid	16 months

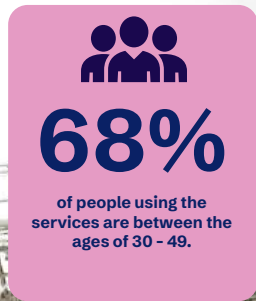
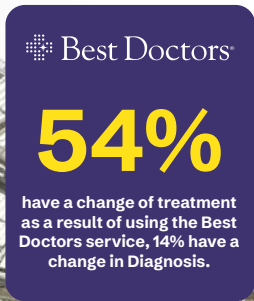
The average age at diagnosis



**54**

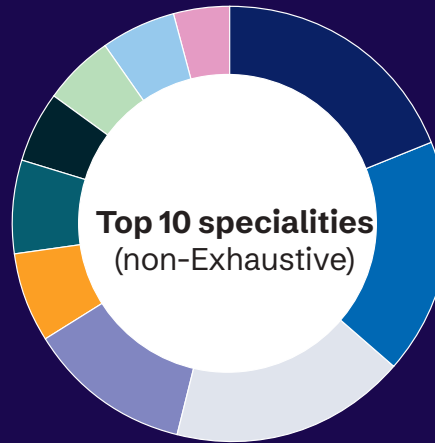


# Aviva Care a year in review



## Best Doctors

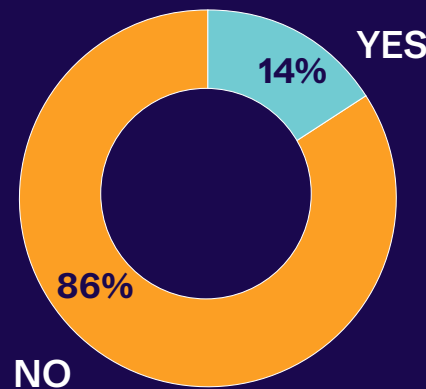
Oncology, neurology and orthopaedics are the top 3 reasons people have used the Best Doctors service to date.



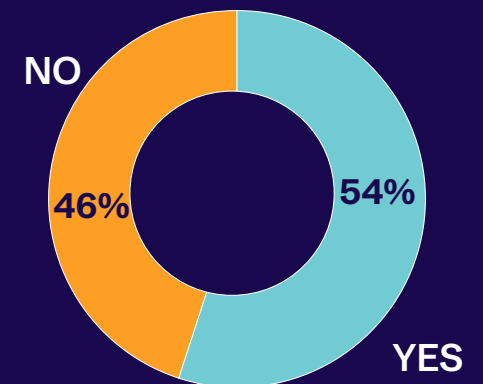
- 14% Oncology
- 13% Neurology
- 13% Orthopaedics
- 8% Rheumatology
- 4% Gastroenterology
- 4% Ophthalmology
- 4% Hematology
- 3% Neurosurgery
- 4% Endocrinology
- 3% Urology

Using the Best Doctors service has led to 14% of cases being advised of a change in diagnosis and 54% a change in treatment. All time (from 2020 until Jan-24)

**Change in Diagnosis**  
(% of closed cases<sup>1</sup>)



**Change in Treatment**  
(% of closed cases<sup>1</sup>)

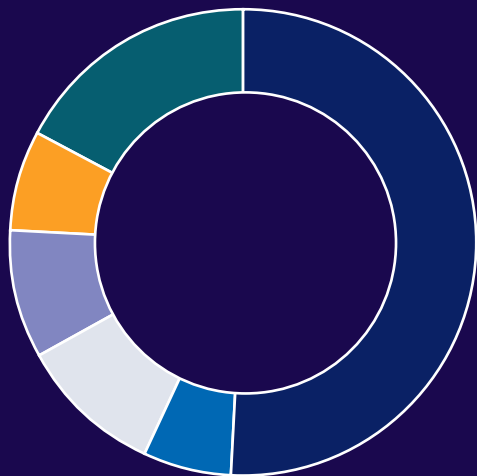


*Excludes cases for which change in diagnosis / treatment is "n.a."*

# Family Care

Managing your mental health is just as important as your physical health.

Anxiety is the number one reason people used the Family Care mental health support service to date.



- 51% Anxiety
- 6% Depression
- 10% Bereavement
- 9% Relationship Issues
- 7% Burn Out
- 17% General Life Events

(From 2020 until Dec-22)

## Case Study - Mental Health

A 32-year-old used the service because she was finding work extremely stressful and was suffering from anxiety as a result.

Her symptoms included, shaking, nausea and weight loss. A recent house purchase had also added additional stress. After following the advice from the Aviva Care clinician and taking on the recommendation to attend her GP to explore the physical symptoms, the outcome was hugely positive.

The patient reported that the support and advice given have helped her on the road to recovery.

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.**





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