

Protecting Our Customers

Our 2015 Claims
Statistics

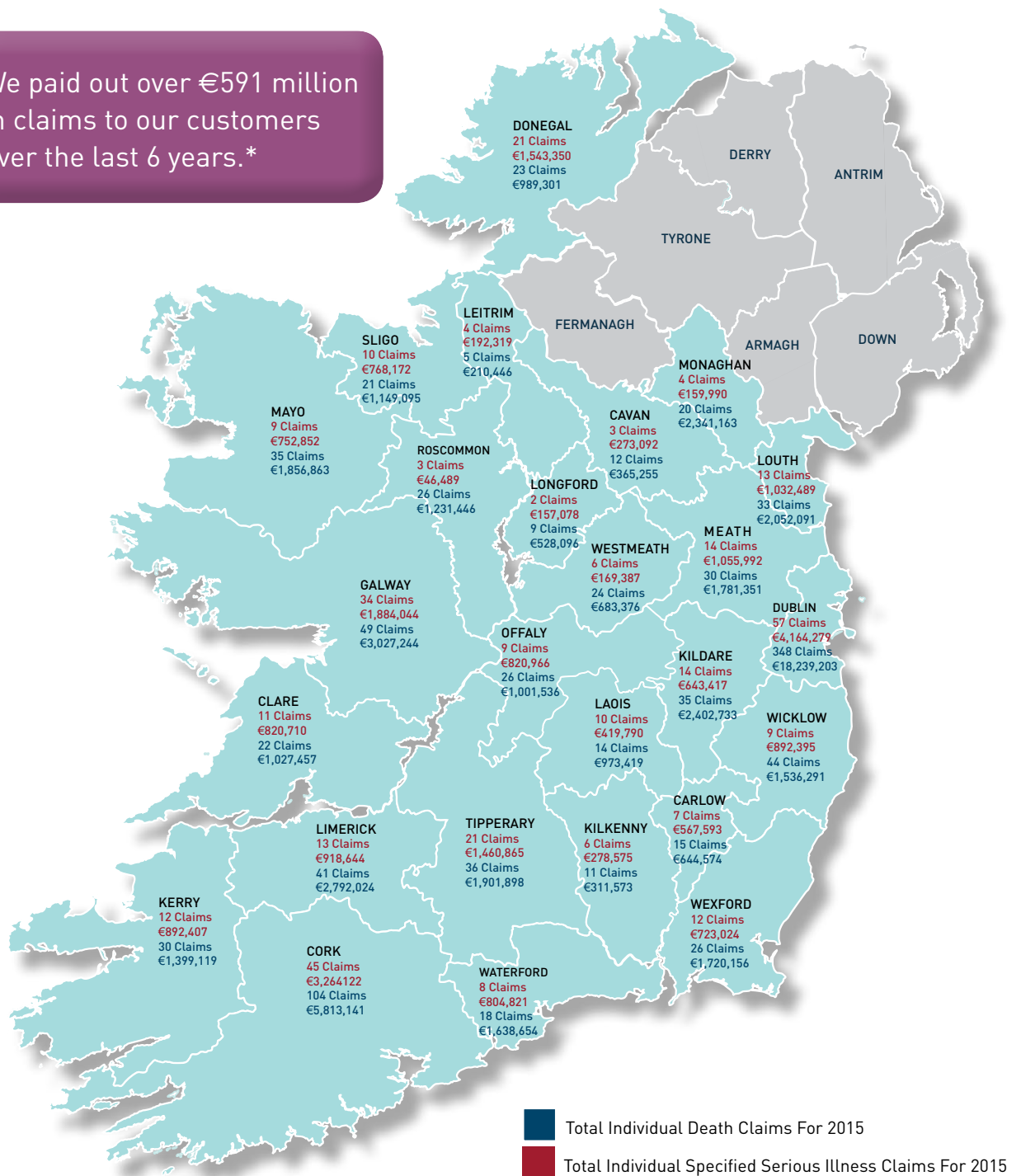


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Our 2015 Claims Statistics

We paid out over €591 million in claims to our customers over the last 6 years.*



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. ^{*} From January 2010 to December 2015.

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 2015.

Breakdown of 2015 Claims Statistics

	Total Paid Out	Number of claims paid out
Total Death Claims	€70,829,603	2,240
Total Specified Serious Illness Claims	€26,744,919	423
Total Income Protection Claims	€9,498,713	621
Total Hospital Cash Claims*	€626,011	509
Total Children's Death Claims*	€76,000	19
Total Children's Specified Serious Illness claims*	€513,616	24
Total Terminal Illness Claims*	€3,678,461	19

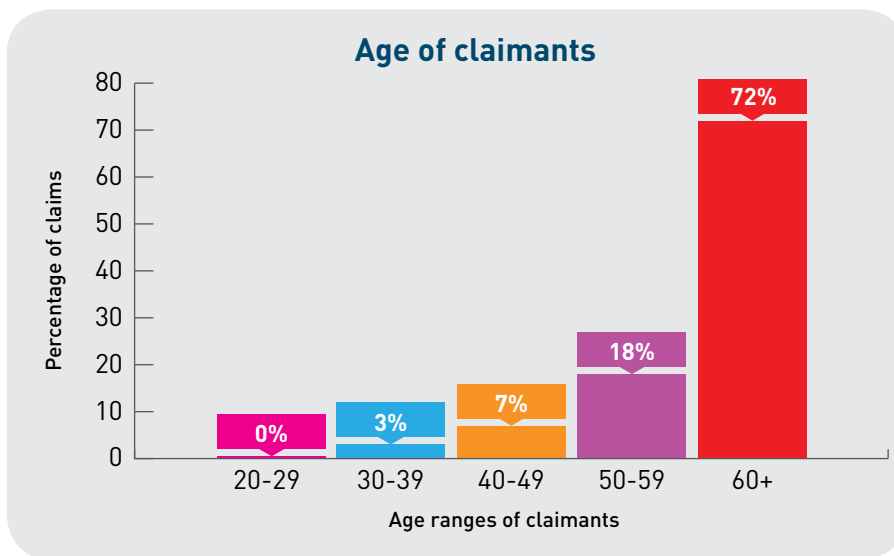
*The table above includes all individual and group risk claims paid out in 2015 except for Hospital Cash, Children's and Terminal Illness claims which were paid out for individual claims only.

Breakdown By Age of Claimants 2015

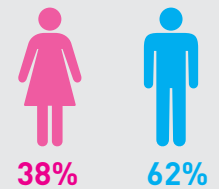
Age Group	20-29	30-39	40-49	50-59	60+
Death Claims	0%	3%	7%	18%	72%
Specified Serious Illness	2%	13%	24%	41%	20%
Income Protection	2%	29%	29%	34%	6%
Hospital Cash	6%	25%	31%	33%	5%



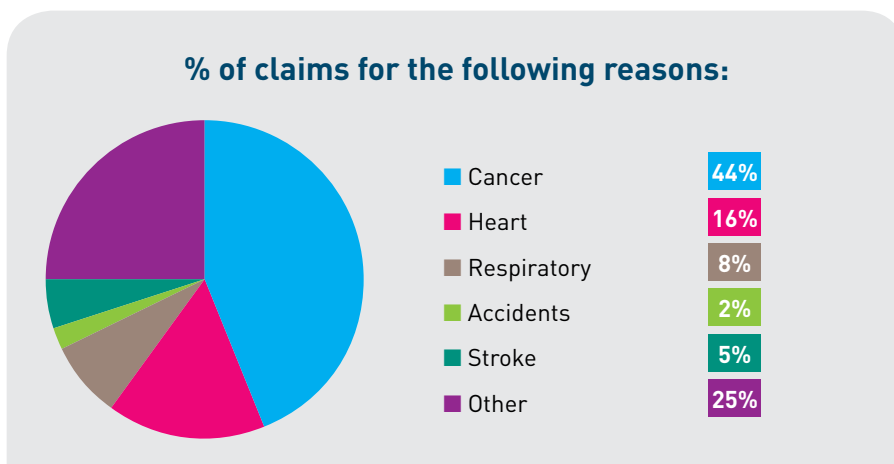
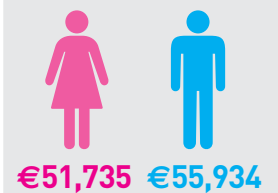
Death Claims 2015



OF NEW CLAIMS PAID, GENDER SPLIT WAS



AVERAGE CLAIM AMOUNT



Age of youngest claimant **30***

Percentage of claims for people aged 59 or under **28%**

Number of claims we paid **1,063**

Number of claims we paid out for more than €100,000 **192**

Percentage of claims that arose from policies less than 10 years old **51%**

*This statistic excludes any children's deaths.

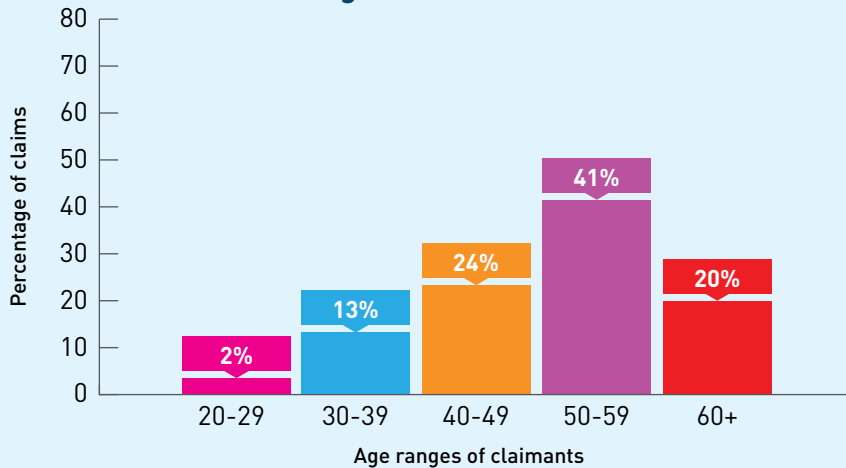
A sample of claims paid by New Ireland in 2015

Age	Cause of Claim	Benefit Paid	Length of time policy was in force	Occupation
33	Breast Cancer	€293,843	8 years	Administrator
41	Road Traffic Accident	€256,021	6 years	Home Maker
50	Renal Cancer	€197,230	25 years	Home Maker

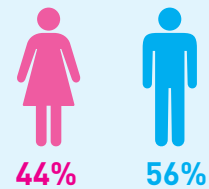
Statistics for individual claimants from 1st January to 31st December 2015.

Specified Serious Illness Claims 2015

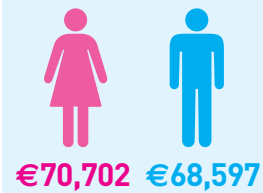
Age of claimants



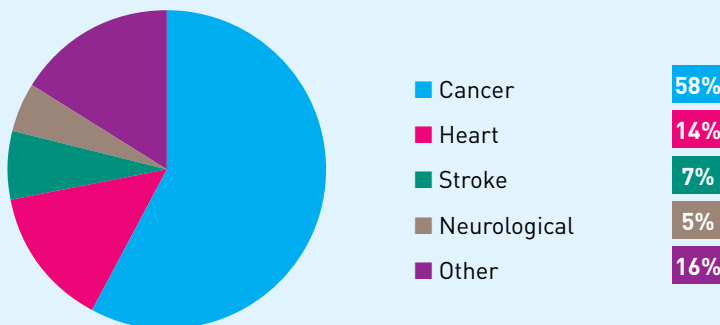
OF NEW CLAIMS PAID, GENDER SPLIT WAS



AVERAGE CLAIM AMOUNT



% of claims for the following reasons:



Age of youngest claimant 26*

Percentage of claims for people aged 59 or under 80%

Number of claims we paid 360

Number of claims we paid out for more than €100,000 84

Percentage of claims that arose from policies less than 10 years old 41%

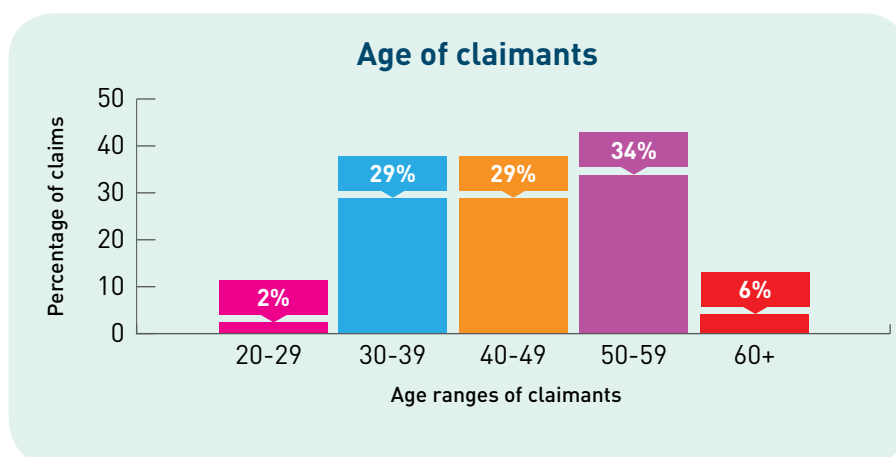
*This statistic excludes any specified serious illness claims paid for children.

A sample of claims paid by New Ireland in 2015

Age	Cause of Claim	Benefit Paid	Length of time policy was in force	Occupation
48	Major Head Trauma	€89,031	22 years	Quality Controller
33	Breast Cancer	€221,662	9 years	Teacher
29	Brain Tumour	€50,000	2 years	Hospital Porter

Statistics for individual claimants from 1st January to 31st December 2015.

Income Protection Claims 2015



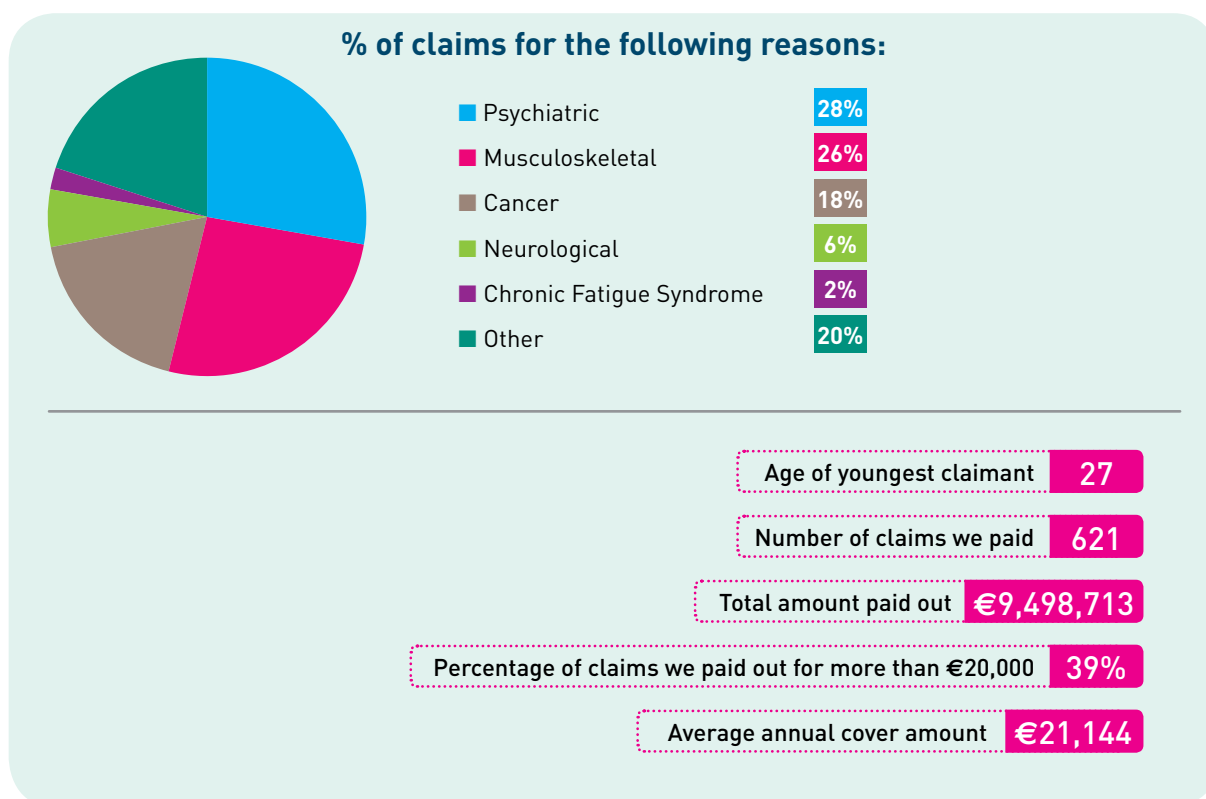
OF NEW CLAIMS PAID, GENDER SPLIT WAS



75%



25%



A sample of current claims paid by New Ireland in 2015

Age	Cause of Claim	Benefit Paid	Length of time claim has been in payment	Occupation
56	Aneurysm	€230,734	8 years	Information Officer
39	Bowel Cancer	€201,690	8 years	Financial Reporting Officer
34	Brain Haemorrhage	€101,417	2 years	Sales Representative

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.

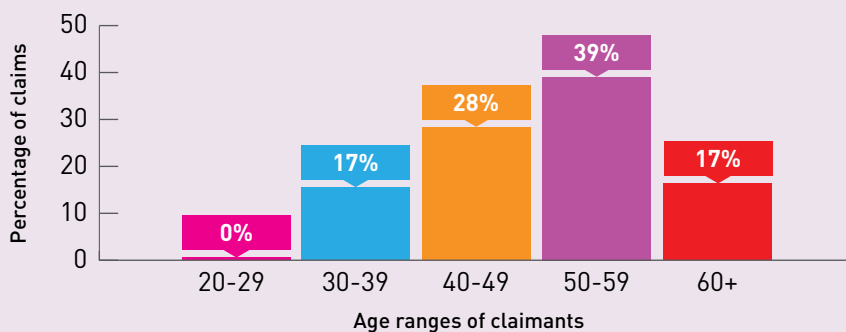
Statistics for individual and group risk claimants from 1st January to 31st December 2015.

Terminal Illness Benefit & Children's Cover 2015

Terminal Illness Benefit

Terminal Illness Benefit is a standard benefit that is provided with our Life Choice product suite (excluding Income Protection) where life cover has been selected as the main benefit, at no additional cost. It is payable if, in the opinion of an attending Consultant and the Company's Chief Medical Officer, the life assured's life expectancy is no greater than 12 months. (For full details of this benefit, it is worth referring to the relevant policy conditions).

Age of claimants



OF NEW CLAIMS PAID, GENDER SPLIT WAS

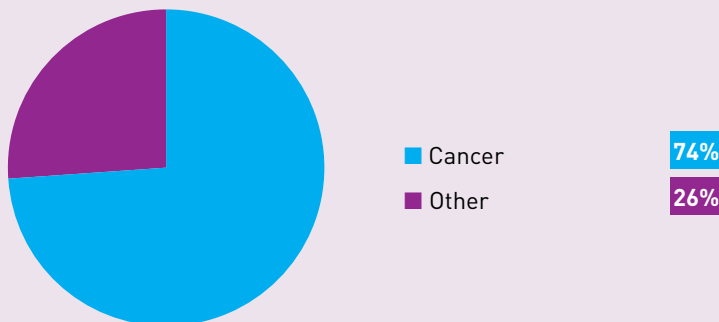


42%



58%

% of claims for the following reasons:



Youngest Claimant **33**

Average Age **48**

A sample of claims paid by New Ireland in 2015

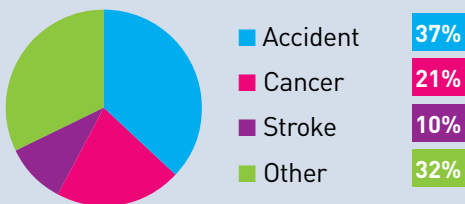
Age	Cause of Claim	Benefit Paid	Length of time policy was in force	Occupation
36	Bowel Cancer	€207,947	12 years	Sales Manager
42	Breast Cancer	€179,033	1 year	Company Director
52	Lung Cancer	€1,000,000	6 years	Company Director

Children's Cover

No one wants to think about their children becoming seriously ill or prematurely dying. However, it is important to note that Life Choice can provide some financial support in these very unfortunate circumstances. We will provide money to help cover funeral costs. Financial support will also be provided to help with medical related expenses (such as hospital stays, accommodation for parents or having to travel abroad) if a child suffers one of the specified serious illnesses we cover.

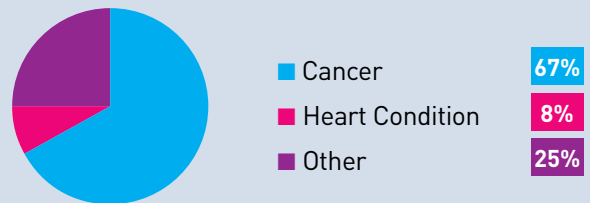
Children's Death Claims

- ▶ Total Amount Paid.....€76,000
- ▶ Total number of claims.....19
- ▶ Average sum paid€4,000



Children's Specified Serious Illness Claims

- ▶ Total Amount Paid.....€513,616
- ▶ Total number of claims.....24
- ▶ Average sum paid€21,400



Statistics for individual claimants from 1st January to 31st December 2015.

New Ireland's Approach to Claims

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 team of 19 Claims Assessors are available to help you with your claim. The team are very experienced with a combined service of 187 years. They will help make the claims process as easy and straightforward as possible.

The team also has the essential interpersonal skills required to assist and support seriously ill or recently bereaved customers. To illustrate this point, we will share some quotes from our customers in 2015:

"I am deeply grateful for your efficiency and kindness. I feel that I have been treated very fairly." May 2015

"You were supportive and extremely informative at all times, I appreciate the old style communication." August 2015

"Many thanks for your help, kindness and empathy. Those qualities make such an enormous difference on my side of the fence." November 2015

Our claims mission statement is:

"To deliver the highest quality claims service to ensure we are always fair, efficient, friendly and supportive to all of our customers while also ensuring we deliver prompt claim decisions."


Testament to this fact is that we were voted the **"best insurer for claims ..."** in the 2013, 2014 & 2015 PIBA (Professional Insurance Brokers Association) awards. This recognised New Ireland as having the best claims ethos in the Irish market.

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**

* 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. 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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ASSURANCE

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