

We're here when it counts

Our claims paid in 2020



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 2020

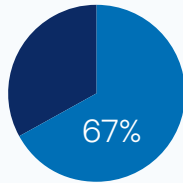
Total amount of Life & Serious Illness claims paid was over **€69m**

Life Insurance Claims

Largest claim amounted to **€1,396,000**



Cancer & heart related deaths accounted for **67%** of all death claims in 2020



Average claimant **64** years old

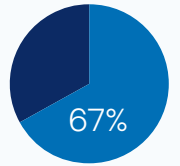


Serious Illness Cover Claims

Largest claim amounted to **€919,000**



Cancer accounts for **67%** of all Serious Illness claims in 2020

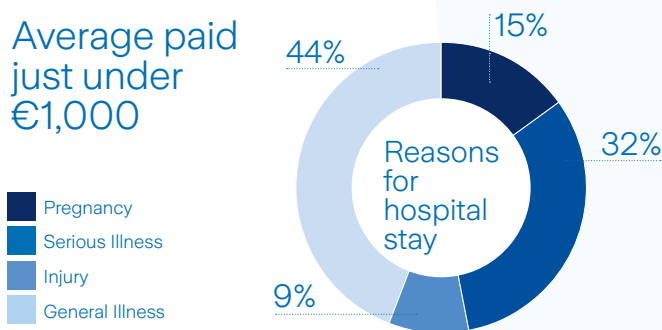


Average claimant **52** years old



Hospital Cash Claims

Average paid just under **€1,000**



63% of all male claims were related to cancer



male claims

23% heart related | **2%** stroke



Personal Accident Cover Claims

Largest claim amounted to almost **€8542.86**



Average paid **€1,125.89**



Males account for **74%** of personal accident claims



74% of all female claims were related to cancer



53% of total female cancer claims related to breast cancer



Source: Zurich Life, May 2021.

more than

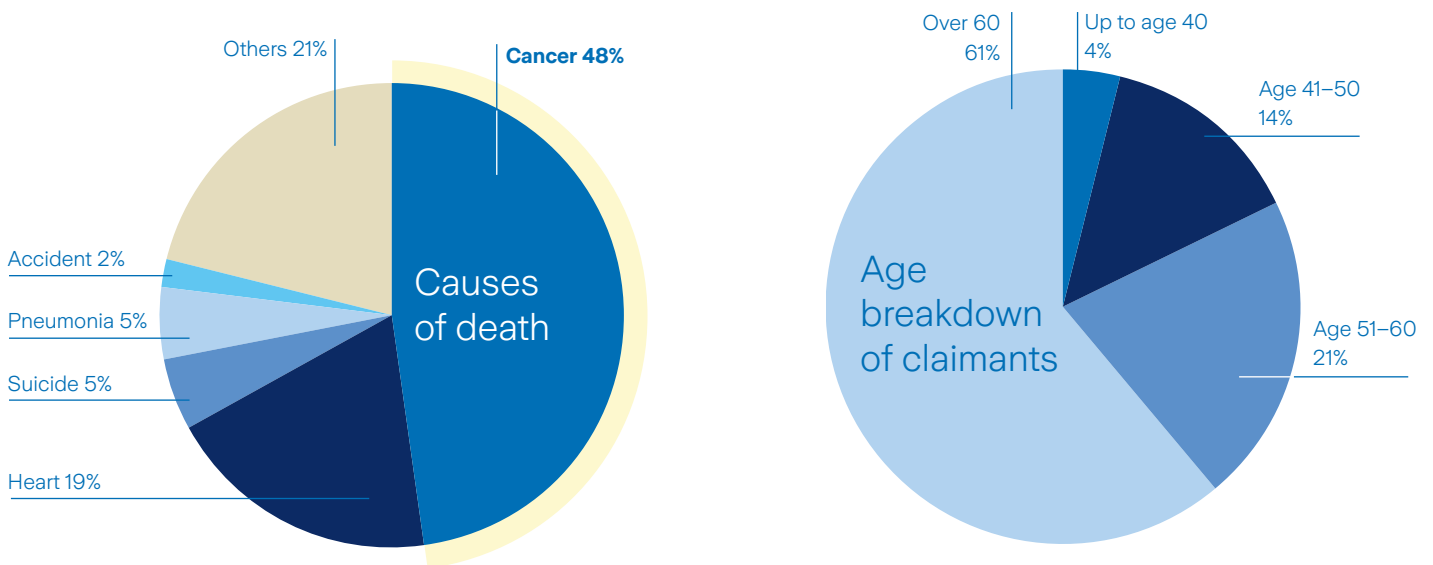
€50.1
million paid out
in life insurance
claims in 2020

Life Cover Claims – 2020

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 2020, Zurich paid €50.1 million in death claims with an average payout of approximately €105,000.

2020 Life Cover Claims



Source: Zurich Life, May 2021.

At Zurich, **39% 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 2020.

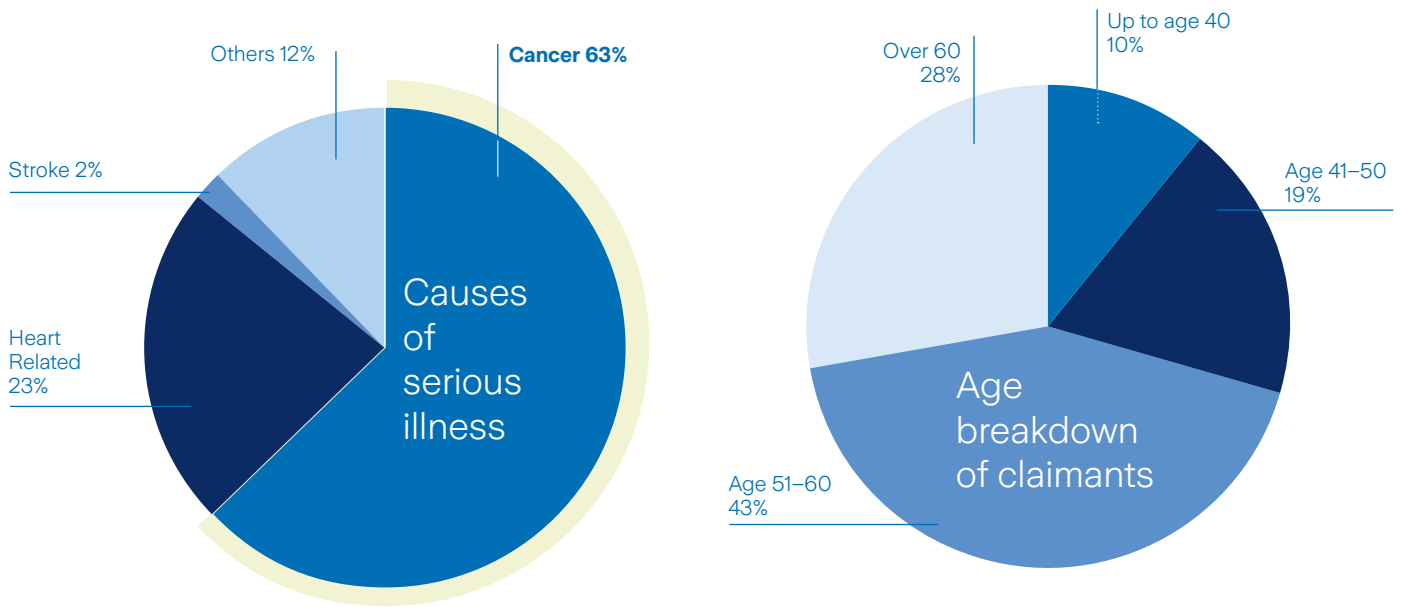
Cancer and heart related deaths accounted for 67% of all death claims in 2020.

more than

€19.1

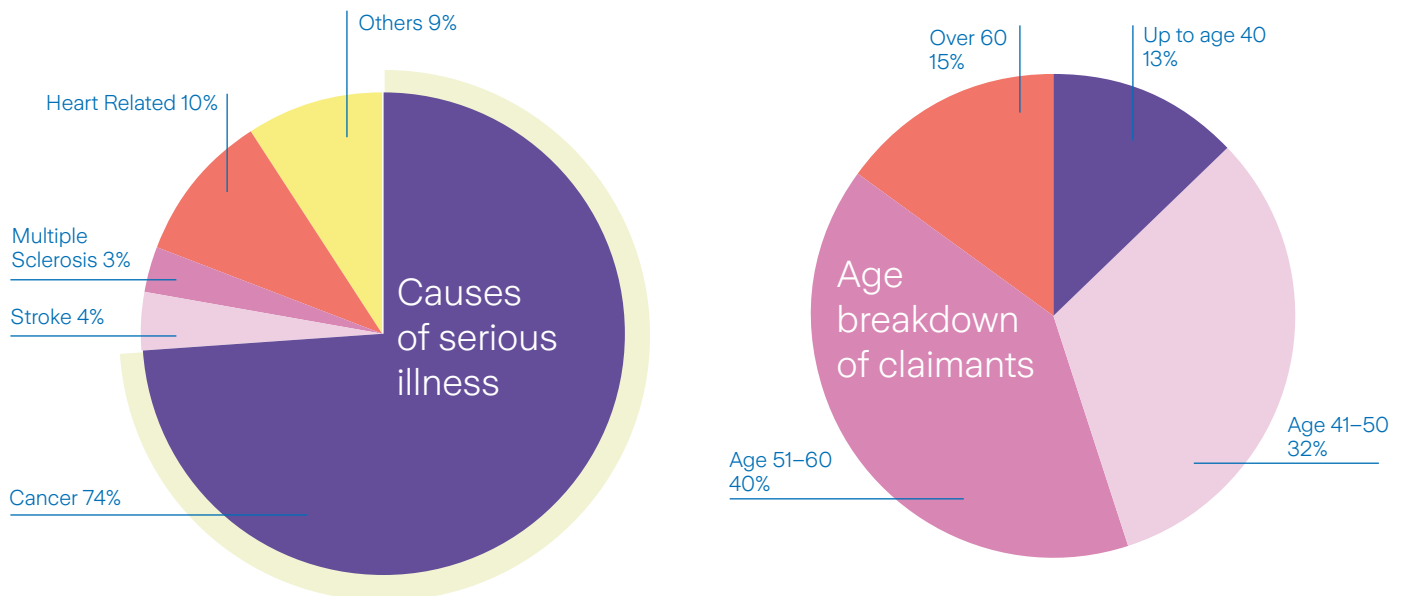
million paid out in
serious illness
claims in 2020

2020 Serious Illness Claims – Males



Source: Zurich Life, May 2021.

2020 Serious Illness Claims – Females



Source: Zurich Life, May 2021.

Heart related illnesses account for **23% of male** claims with Zurich. However, for females, it's only **10%**.

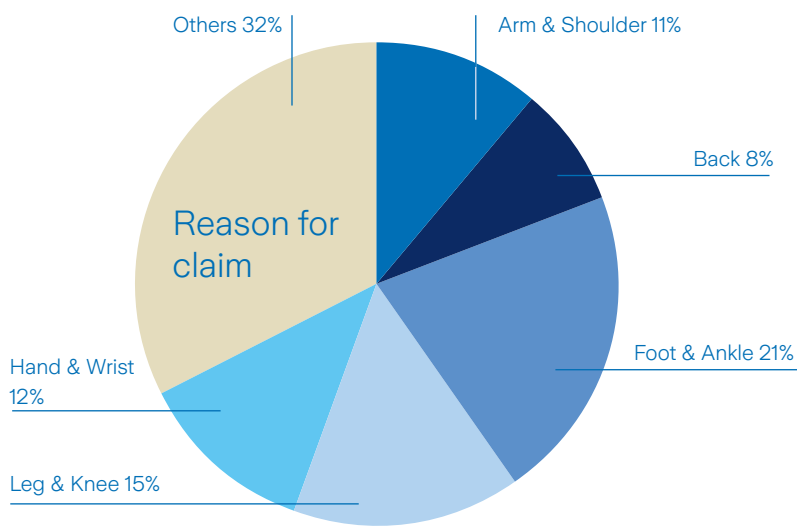
At Zurich, **cancer accounts for 67%** of all Serious Illness claims.

Personal Accident Cover Claims – 2020

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 2020, Zurich paid out an average of €1,120 to customers that had suffered an accident and had been unable to work.

2020 Personal Accident claims



Source: Zurich Life, May 2021.

Sample Personal Accident Cover Claims 2020

Sex	Occupation	Reason for Personal Accident Claim	Amount Paid
M	Restaurant Manager	Ankle injury	€1371.43
M	Garda	Torn ACL in Knee	€884.57
F	Sandwich Maker	Right upper back muscular injury	€1936.34
M	Dublin Bus Driver	Road Traffic Accident	€1426.88
M	Van driver	Injured tailbone, back & shoulder	€642.86
M	Welder	Crushed hand	€3444.09
M	General Operator	Exterior Tendon Damage	€214.29
F	Sales Representative	Damage to Achilles Tendon	€600
F	Office Cleaner	Dislocation left shoulder	€1435.71

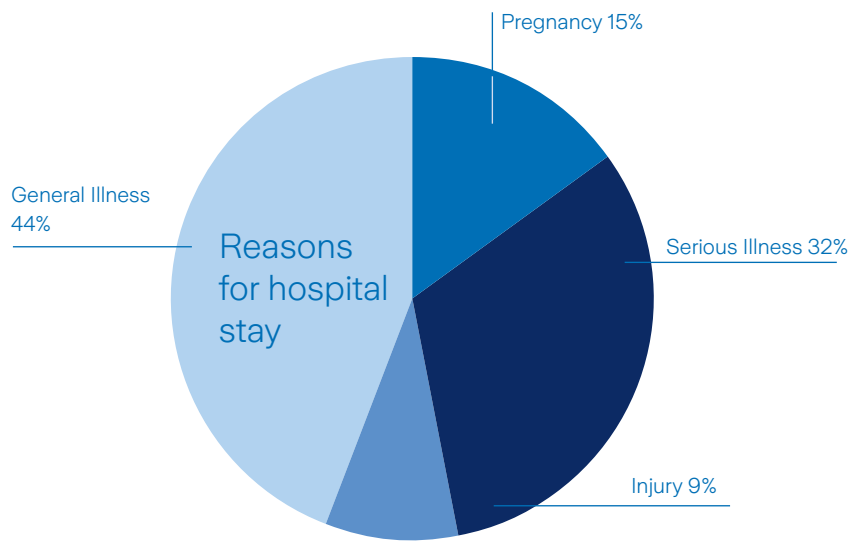
Source: Zurich Life, May 2021.

Males accounted for 74% of all Personal Accident claims with Zurich Life.

Hospital Cash Cover Claims – 2020

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.

2020 Hospital Cash Cover Claims



Source: Zurich Life, May 2021.

Sample Hospital Cash Cover Claims 2020

Reason for Hospital Cash Cover Claims	Amount Paid
Appendicitis	€1000
Intestinal Obstruction	€1000
Hip Replacement	€869
Chest Pain	€1200
Hernia L5/S1	€3000
Colon Cancer	€1150
Diverticulitis	€2400
Ectopic Pregnancy	€1400
Pneumonia / Covid 19	€763

Source: Zurich Life, May 2021.

In 2020, Zurich paid out an average of approximately €970 to **help customers through their stay in hospital.**

Pregnancy related hospital stays accounted for 15% of Zurich payouts.

Zurich Life Assurance plc

Zurich House, Frascati Road, Blackrock, Co. Dublin, A94 X9Y3, Ireland.

Telephone: 01 283 1301 Fax: 01 283 1578 Website: www.zurich.ie

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