

We're here when it counts

Our claims paid in 2019



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. And so 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



40 years
of commitment



Consistent
growth

Zurich claims paid in 2019



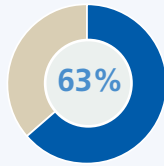
Total amount of Life & Serious Illness claims paid was almost **€64m**

Life Insurance Claims

Largest claim amounted to **€1,340,000**



Cancer & heart related deaths accounted for **63%** of all death claims in 2019



Average claimant **64** years old

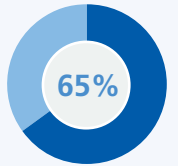


Serious Illness Cover Claims

Largest claim amounted to **€520,000**



Cancer accounts for **65%** of all Serious Illness claims in 2019



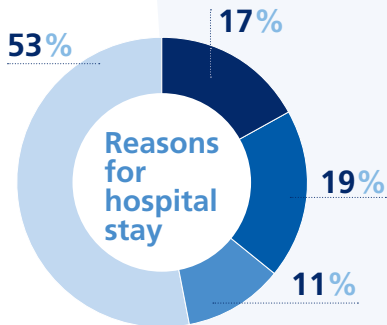
Average claimant **51** years old



Hospital Cash Claims

Average Paid just under **€1,100**

- Pregnancy
- Serious Illness
- Injury
- General Illness



49% of all male claims were related to cancer



male claims

31% heart related | **11%** stroke



Personal Accident Cover Claims

Largest claim amounted to almost **€21,000**



Average paid **€960**



Males account for **79%** of personal accident claims



80% of all female claims were related to cancer



58% of total female cancer claims related to **breast cancer**



Source: Zurich Life, January 2020.

more than

€ 43.8

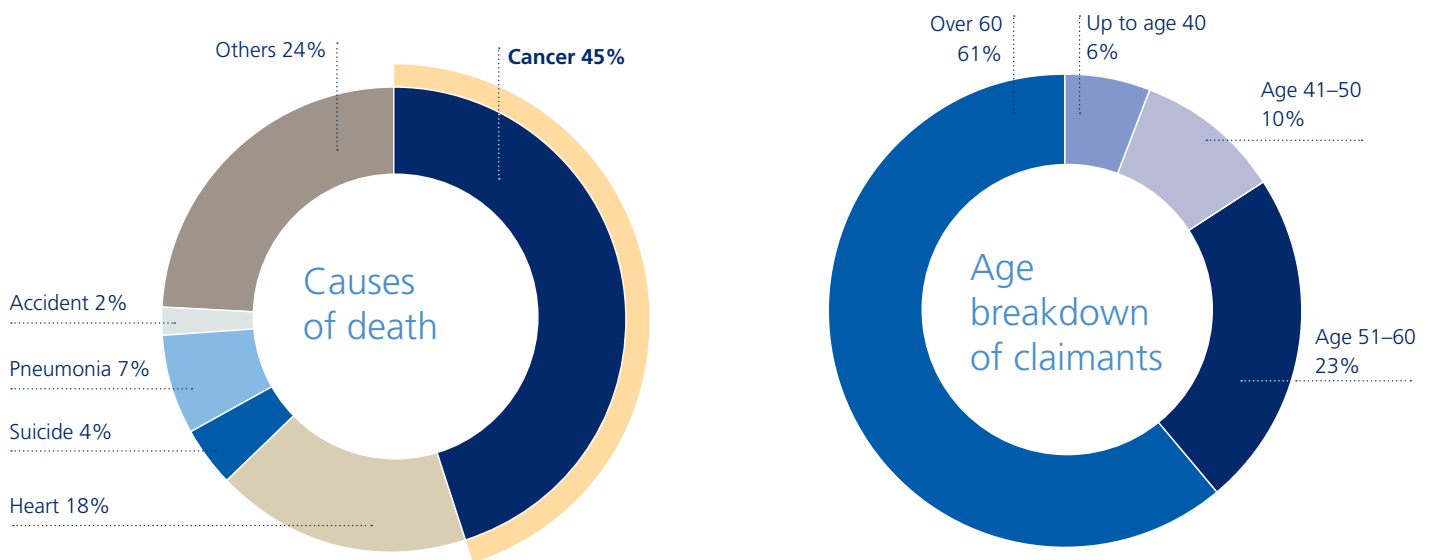
million paid out
in life insurance
claims in 2019

Life Cover Claims - 2019

Life Cover pays a lump sum to your family or other beneficiaries if you die. 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 2019, Zurich paid €43.8 million in death claims with an average payout of approximately €95,000.

2019 Life Cover Claims



Source: Zurich Life, January 2020.

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 2019.

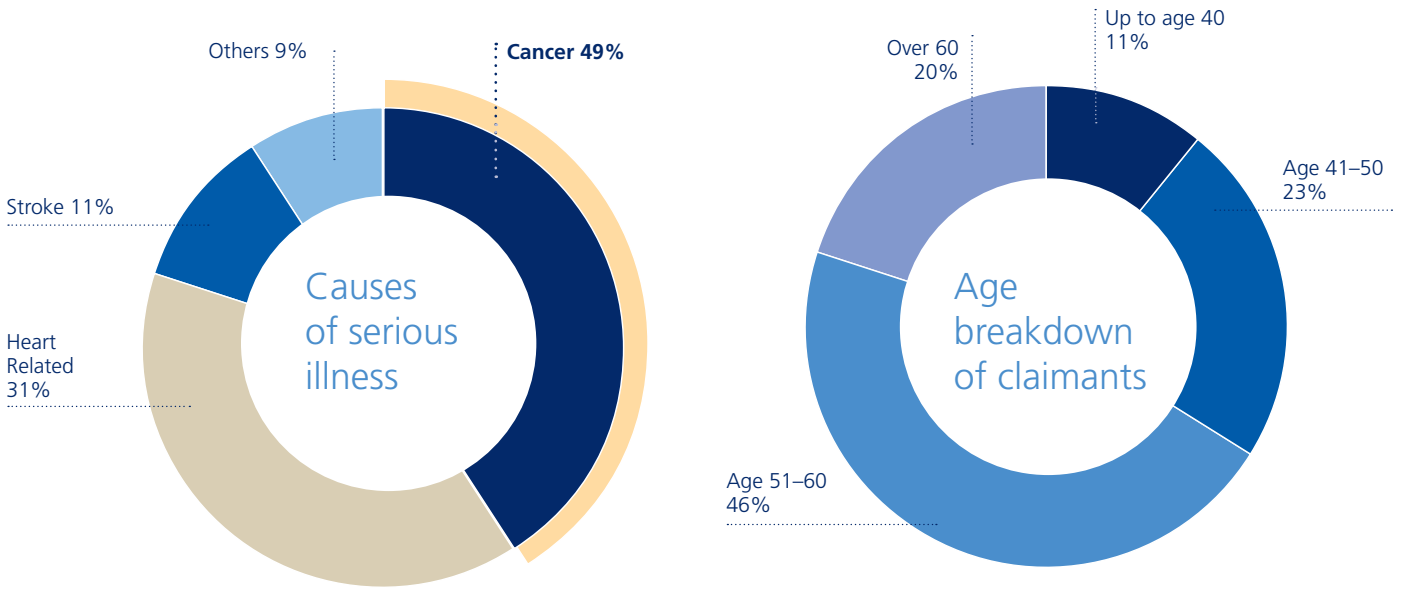
Cancer and heart related deaths accounted for 63% of all death claims in 2019.

more than

€ 19.5

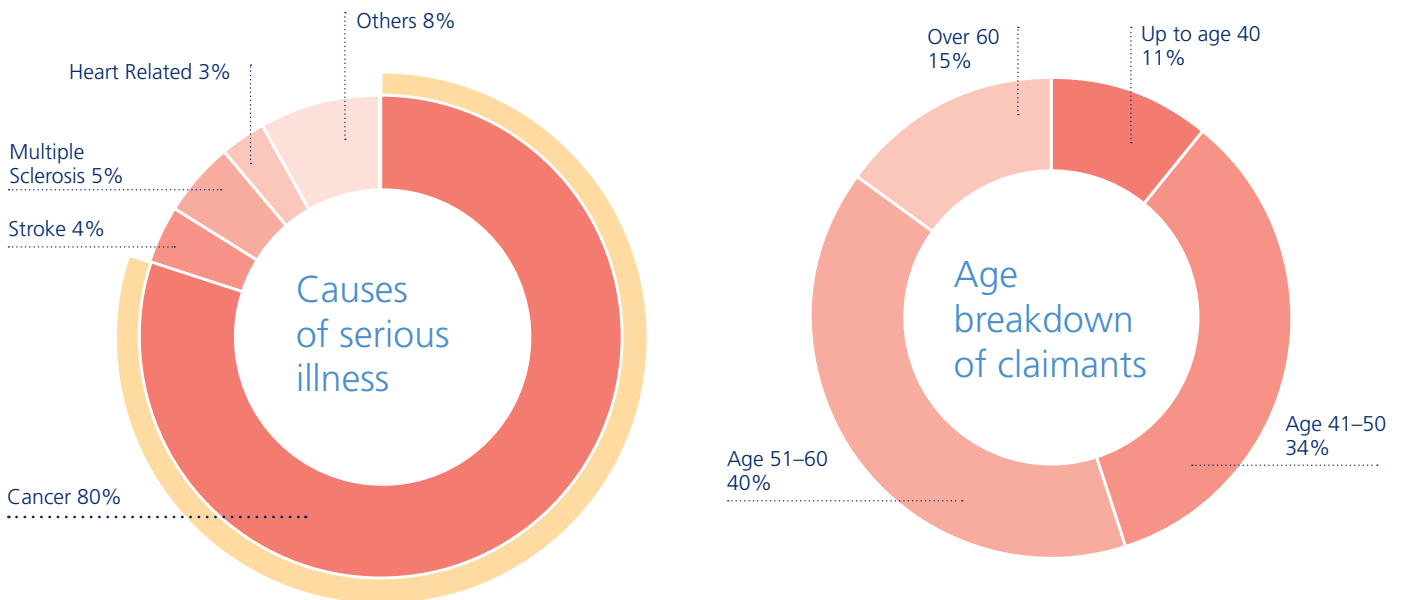
million paid out
in serious illness
claims in 2019

2019 Serious Illness Claims - Males



Source: Zurich Life, January 2020.

2019 Serious Illness Claims - Females



Source: Zurich Life, January 2020.

Heart related illnesses account for **31% of male** claims with Zurich yet for females, it's only **3%**.

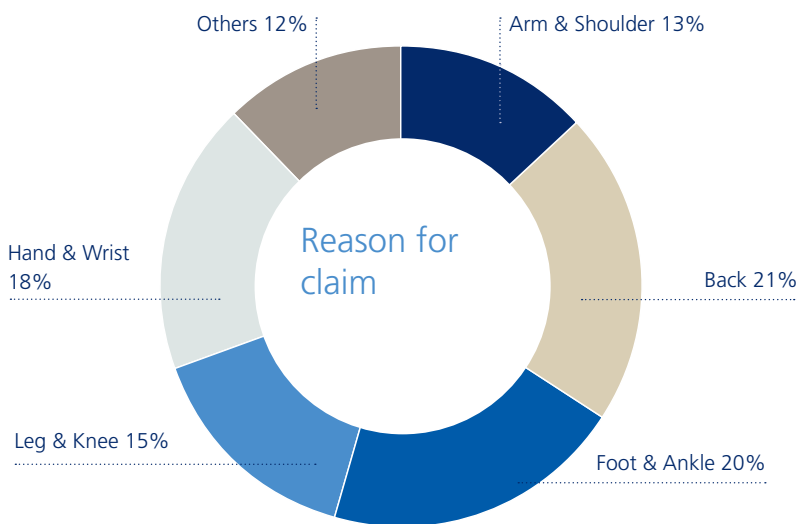
At Zurich, **cancer accounts for 65%** of all Serious Illness claims.

Personal Accident Cover Claims - 2019

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** should you be unable to work in your current job due to an accident.

In 2019, Zurich paid out an average of €960 to customers that had suffered an accident and had been unable to work.

2019 Personal Accident claims



Source: Zurich Life, January 2020.

Personal Accident Cover Claims 2019

Sex	Occupation	Reason for Personal Accident Claim	Amount Paid
F	Accountant	Shoulder injury	€2,057.14
M	Assembly Line Operator	Fractured forearm	€1,000
M	Sales Assistant	Neck and shoulder injury	€2,185.71
M	Landscape Gardener	Right knee injury	€6,465.72
M	Electrician	Fractured tibia	€3,000
M	Floor Fitter	Fracture of elbows	€3,900
M	Welder	Neck injury	€7,314.28
M	Security Guard	Sprained ankle	€250
F	Cleaner	Shoulder injury	€1,307.14
F	Farmer	Fractured humerus	€300

Source: Zurich Life, January 2020.

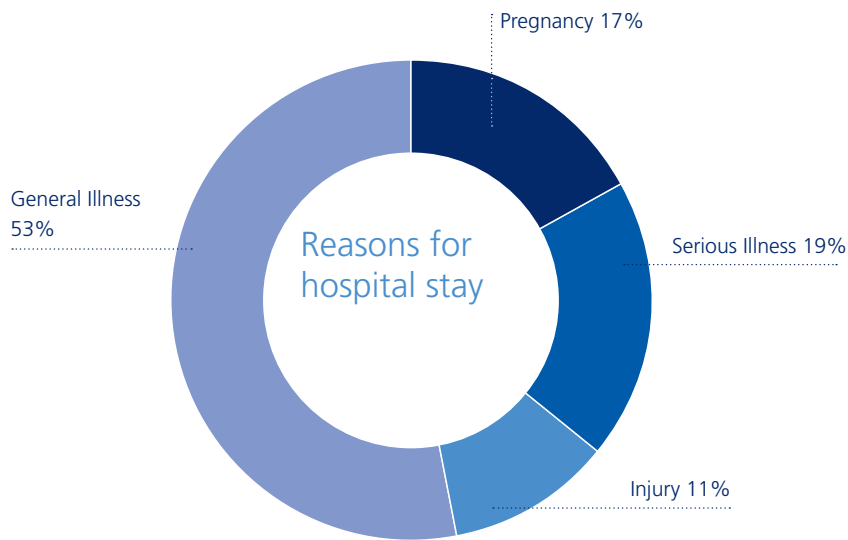
Males accounted for 79% of all Personal Accident claims with Zurich Life.



Hospital Cash Cover Claims - 2019

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.

2019 Hospital Cash Cover Claims



Source: Zurich Life, January 2020.

Hospital Cash Cover Claims 2019

Reason for Hospital Cash Cover Claims	Amount Paid
Horse Riding Accident	€13,680
Tonsillitis	€1,800
Back Surgery	€600
Pneumonia	€2,100
Crohn's Disease	€1,440
Hip Replacement	€1,000
Caesarean Section	€1,600
Urinary Tract Infection	€420
Small Bowel Obstruction	€1,525
Thyroid Cancer	€664

Source: Zurich Life, January 2020.

In 2019, Zurich paid out an average of approximately €1,100 to **help customers through their stay in hospital.**

Pregnancy related hospital stays accounted for 17% of Zurich payouts.



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