



Snapshot of claims paid in 2025

In Ireland
we paid

99%[^]

of total protection
claims in 2025.

In Ireland
we paid over

€58m[^]

to customers and
their families.

[^]Figure includes Term Assurance, Whole of Life, Specified Serious Illness, Income Protection and Multi-Claim Protection cover.

 **ROYAL
LONDON
IRELAND**

We know that claims are made during difficult times. So, our focus is to make sure we pay claims quickly and with minimum paperwork to help ease financial worries and allow customers and their families to focus on what matters most.

Through our partnership with Breakthrough Cancer Research, we also support research into cancers with the poorest survival outcomes. You can find out more about this on page 10.



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Our claims philosophy

We're here to support customers at every step of a claim. From start to finish, we offer one dedicated point of contact in our claims team, so customers always know who they're dealing with and where to turn for support.

When it comes to claims, Royal London Ireland will provide:

-  **Personal, accessible and local service**
Every claim is handled by a dedicated assessor.
-  **Expertise across all product types**
Our assessors are knowledgeable in every product category.
-  **Respectful and empathetic interactions**
We ensure every interaction is conducted with respect and empathy.
-  **Prompt and efficient payments**
All valid claims are paid promptly and efficiently.



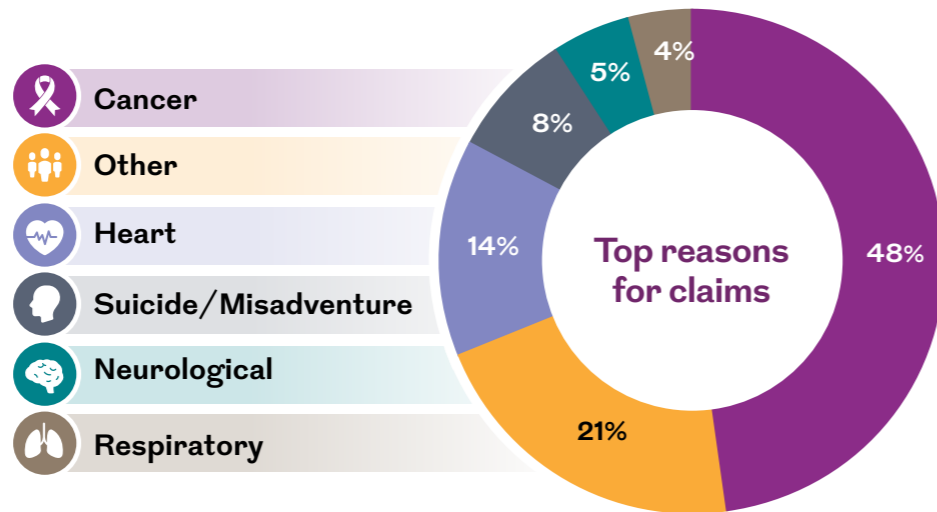
Life cover

Life cover from Royal London Ireland includes Term Assurance, Terminal Illness cover and Whole of Life cover and provides a lump sum to your family or other beneficiaries if you die during the term of the policy.

In Ireland, we paid total claims of

€46.5 million

Includes Term Assurance, Terminal Illness and Whole of Life



Average claim

€147,339

Largest claim

€1.4 million

Policy duration: 9.9 years
Cause of claim: Accident



Youngest claimant

28

Average policy duration at claim

12 years



Male

59%

Average age at time of claim

64

Male



Female

41%

Average age at time of claim

61

Female

Terminal Illness



Average claim

€123,854

Largest claim

€515,000

Policy duration: Less than 1 year
Cause of claim: Cancer



Youngest claimant

32

Average policy duration at claim

5.5 years



Male

53%

Average age at time of claim

60

Male



Female

47%

Average age at time of claim

54

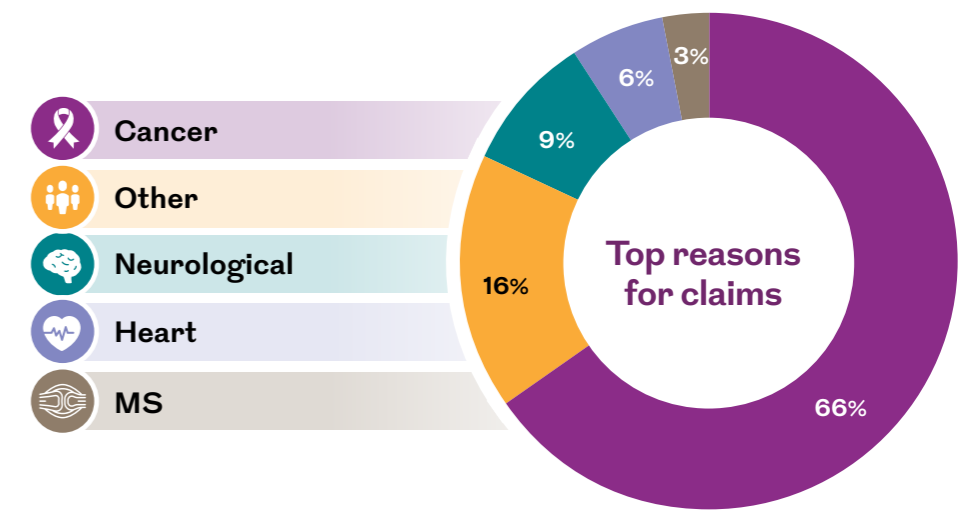
Female

Specified Serious Illness cover

Specified Serious Illness cover provides a lump sum if you are diagnosed with one of the specified serious illnesses covered during the term of the policy.

In Ireland, we paid total claims of

€11.5 million



Average claim

€73,502

Largest claim

€750,000

Policy duration: 2 years
Cause of claim: Cauda Equina



Youngest claimant

30

Average policy duration at claim

5 years



Male

48%

Average age at time of claim

53

Male



Female

52%

Average age at time of claim

47

Female



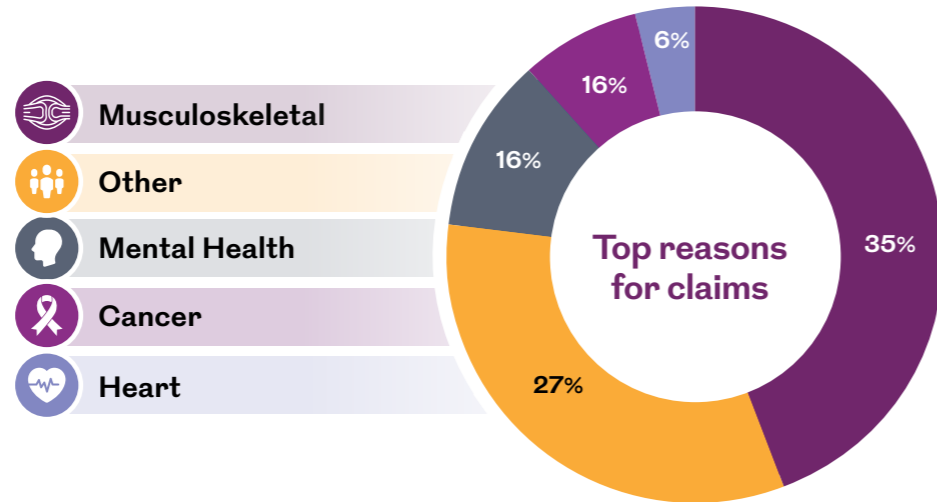
€7.3 million

We paid out €7.3 million in cancer claims on our Specified Serious Illness in 2025.

Income Protection cover

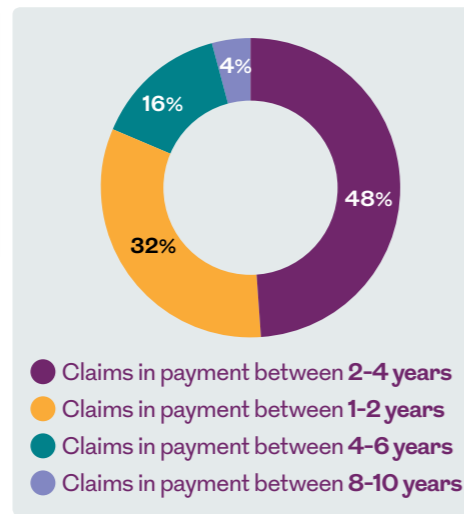
The purpose of Personal Income Protection cover is to provide a regular income if you are unable to work due to illness or injury for a certain period of time and you suffer a loss of earnings as a result.

In Ireland, we paid total claims of **€632,618**



Average policy duration at claim
4.5 years

Youngest claimant age
25



Gender	Percentage	Average age at time of claim
Male	45%	46
Female	55%	40

Example of current Income Protection claims in payment

Occupation	Teacher	Age	36	Benefit received to date	€76,000
Date of Claim	2023	Reason for claim	Cancer		

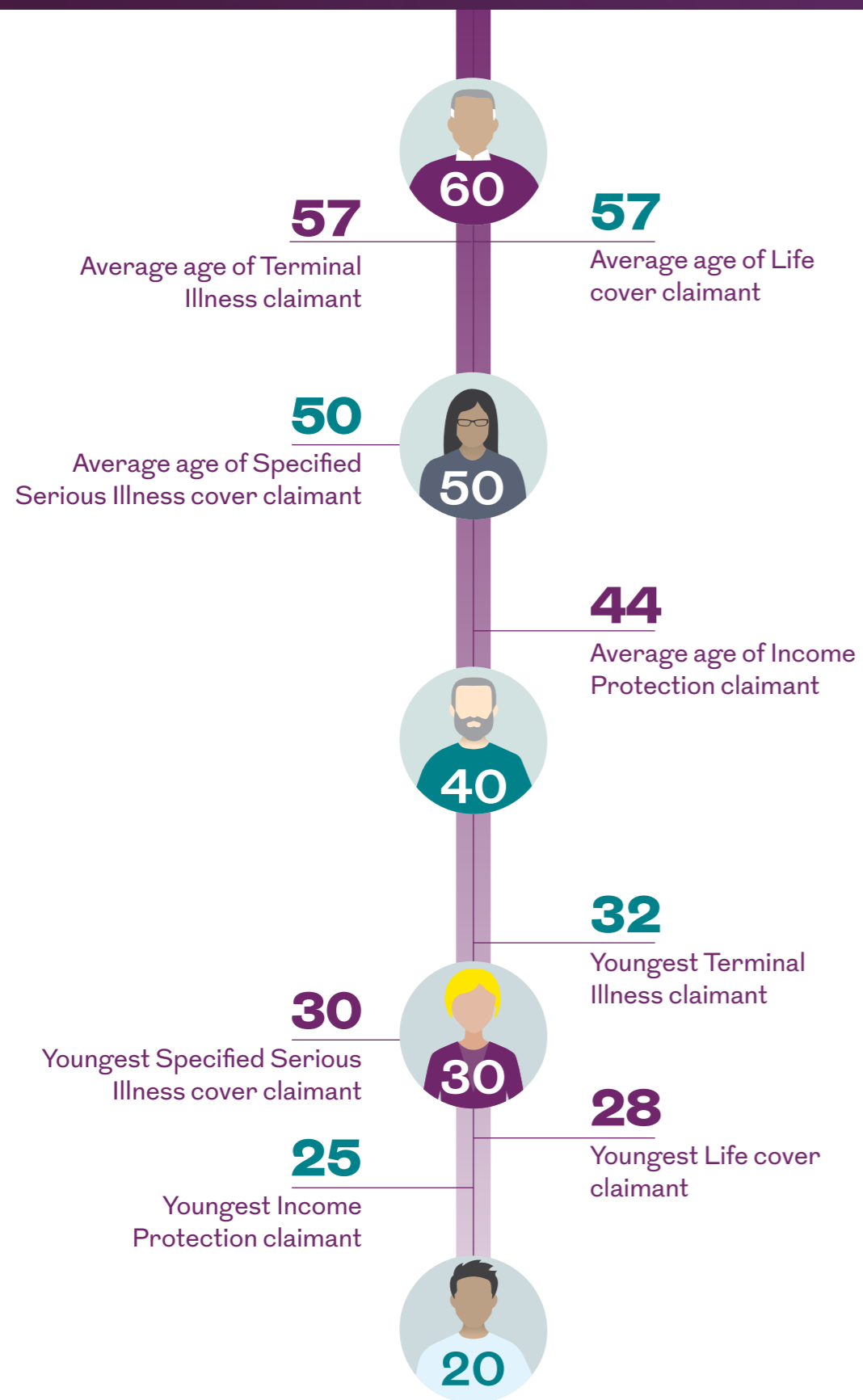
Occupation	GP	Age	63	Benefit received to date	€300,000
Date of Claim	2021	Reason for claim	Musculoskeletal		

Occupation	Administrator	Age	50	Benefit received to date	€49,000
Date of Claim	2023	Reason for claim	Cancer		



Claims don't only happen later in life

An accident, injury or serious illness can happen at any age, and our claims experience reflects this. Our age timeline shows the youngest and average* claimant for each protection product, with all claims shown under age 60.



*Average age is calculated on a weighted basis to reflect the profile of claims.

Living Benefits

Living benefits are insurance benefits that can pay out while you are still alive if your health or ability to work is affected. They are designed to help you cope financially if you are unable to work due to illness or injury, or if you are diagnosed with a serious illness, providing income or a lump sum when it is needed most, helping with everyday expenses such as mortgage payments, bills and family costs.

Total in living benefits paid to our customers

€12.1 million

Specified Serious Illness

Income Protection

Multi-Claim Protection cover

The top illnesses claimed for on our living benefits were:



Cancer



Heart



Neurological



Mental Health



Musculoskeletal

Helping Hand

Additional support service, not just at time of claim – at no extra cost.

How does it work?

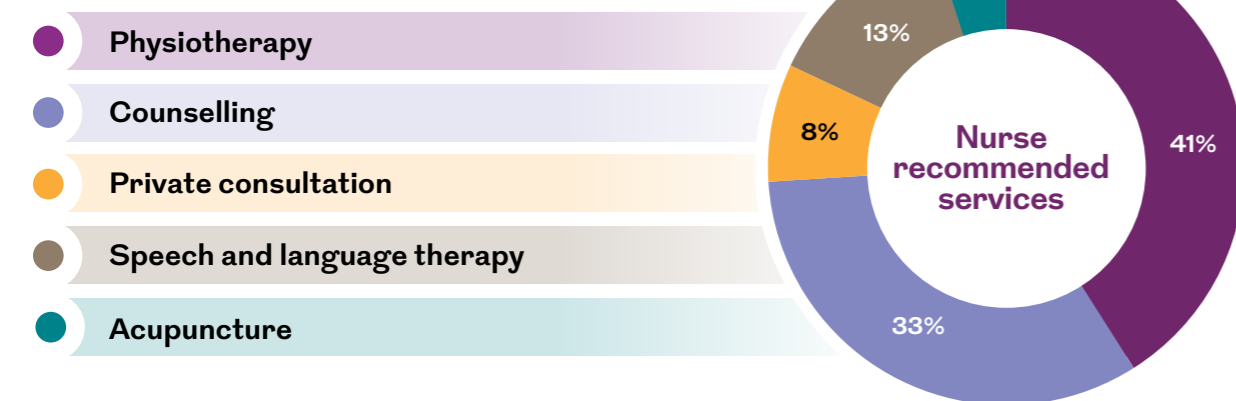
Our service is available to customers* from the very first day your policy begins, not just when you need to make a claim. To get started, you simply need to give us a call. The RedArc team, from the independent company providing this service, will then assign a dedicated nurse with the right expertise to help you navigate the situation both emotionally and practically.

Usage breakdown** Last two years



Alongside the nurse-led support, your dedicated Helping Hand nurse may also recommend additional support services, tailored to your needs. Last year, physiotherapy was the leading support service provided through Helping Hand.

Nurse recommended services**



* Helping Hand is available on all new protection policies, since April 2014, for the life assured and their spouse/partner and children, up to age 23 if in full time education.

**Service and usage groups usage as at 31 December 2025

Claimant's Story Introducing Fiona

Age
48

Diagnosis
Ovarian cancer

Treatment
Surgery and chemotherapy

Fiona, a mother of two, first accessed Helping Hand in December 2025 after being diagnosed with ovarian cancer. She had undergone a hysterectomy and had commenced the first of six planned chemotherapy cycles.

This came as a huge shock as she was fit and was very health conscious. Although well supported by her medical team, **she wanted additional regular emotional support**, so RedArc assigned Helen, an experienced nurse, who took time to understand Fiona's needs through one-to-one telephone calls.

Helen listened closely to Fiona's concerns, and **the service was tailored to her individual needs.**

Fiona found it difficult to stay positive for her family and valued having a safe space to talk openly.

Fiona was very anxious and was keen to talk to her nurse and have the opportunity to share openly how she was feeling without upsetting those around her. Fiona was feeling particularly **anxious at night and was struggling to sleep.**

Role of Helping Hand

Helen, her RedArc Nurse:

- Provided emotional support and advice regarding side effects from her treatment.
- Researched and provided information on scalp cooling system to help prevent hair loss and advised on hair care.
- Listened to her concerns about her family.
- Gave reassurance that what she was feeling was normal.
- Signposted her to relevant organisations and resources.
- Offered support for sleeping and wellbeing
- Provided access to acupuncture
- Arranged proactive, periodic follow-ups to see how she was progressing and ensuring she had all the support that she needed.
- Gave Fiona reassurance that she could call her at any time.

Outcome

Fiona wanted to **optimise her health** as she coped with her treatment and was keen to access acupuncture to aid her sleep as suggested by her Oncologist. Following research for a registered professional, **RedArc provided a course of acupuncture.**

Fiona is very appreciative of the nurse's support and the acupuncture provided was beneficial. She also noticed improvements sleeping and in her wellbeing. She remains under RedArc care and will continue receiving ongoing support from her personal nurse as long as she needs it.

"Thank you for your time and understanding. You completely lifted my spirits and instilled so much hope and positivity. The therapist is amazing... Her treatments are so comforting and beneficial. Thank you again for everything."

1 in 2 of us is going to be diagnosed with cancer in our lifetime.

Cancer is the leading cause of death in adults in Ireland. The National Cancer Registry Ireland (NCRI) estimates that one in two people are expected to receive a cancer diagnosis in their lifetime.

Inequalities can impact the risk of getting or surviving cancer due to differences in people's health, their opportunity to lead a healthy life, their access to care and the quality of care they receive. Breakthrough Cancer Research focuses on the cancers with the poorest survival outcomes. These cancers are responsible for almost half of all cancer deaths in Ireland. Its mission is to make more survivors of cancer through research.

Royal London Ireland has partnered with Breakthrough Cancer Research since 2024. This partnership aligns with our commitment to protecting customers and communities from the impact of serious life events, including cancer.

Cancer was the #1 cause of claims in 2025

As we've seen, cancer is the primary cause in almost half of all life cover claims. With the funding we can help research into cancers with the highest mortality rate. The funding donated by Royal London Ireland in 2026 will support new research led by Dr Andrew Lyndsey (UCC) into Glioblastoma. This is the most common and aggressive cancerous brain tumour in adults. Glioblastomas claim over 200,000 lives worldwide every year and treatment has stayed largely the same for two decades.

More about Breakthrough Cancer Research

Breakthrough Cancer Research is an Irish medical research charity focused on cancer. They work to significantly impact the number of children and adults who can survive this disease. They invest in world-class research in Ireland to impact the quality of life for people with cancer and save lives. They are particularly focused on improving outcomes for those cancers which are poorly served by current treatment options.

The charity is focused on:

- Funding world-class cancer research into poor prognosis cancers, which are poorly served by current treatment options.
- Facilitating collaboration between scientists and clinicians across Ireland and internationally.
- Accelerating the translation of lab discoveries into new effective treatments for people with cancer.



Caroline Marion, PhD Student TCD and Noel Freeley, CEO, Royal London Ireland

Since the partnership began, over €440,000 has been donated by Royal London Ireland to support life-saving cancer research.



Orla Dolan, CEO, Breakthrough Cancer Research with Caroline Marion, PhD Student TCD and Noel Freeley, CEO, Royal London Ireland.

“Our partnership with Breakthrough Cancer Research is very important to everyone in our organisation. We are committed to helping to fund the lifesaving work they do through their ongoing research.

Reducing inequalities in cancers with the lowest survival rates can make a meaningful difference to patient outcomes, now and in the years ahead.”

Noel Freeley, CEO of Royal London Ireland

“Thanks to Royal London Ireland's exceptional support, we can invest in vital new brain cancer research, an area where greater advances are urgently needed for patients facing this particularly difficult-to-treat disease.

Research has transformed cancer survival rates, with more people living longer after a diagnosis than ever before. With Royal London Ireland's support, we can now focus on improving outcomes for cancers that have not yet seen the same progress.”

Orla Dolan, CEO of Breakthrough Cancer Research



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