

Royal London Ireland's snapshot of claims paid in 2024

In Ireland
we paid

98%

of total protection
claims[^] in 2024

In Ireland
we paid over

€57m[^]

to customers and
their families

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.

Our Claims Philosophy

Our commitment to fairness, transparency, and customer-centricity is the foundation of our claims management. This means we support our customers through every step of the process, ensuring they feel valued and cared for.

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.

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



Royal London Ireland Life Cover paid in 2024

In Ireland we paid total claims of:

€45.2m

Includes Term Assurance,
Terminal Illness and Whole of Life.

- Cancer
- Neurological
- Heart Disease
- Respiratory
- Suicide/
Misadventure
- Other



Average Claim Paid

€113,526

Largest Claim

€1,313,458

Male age 52. Policy in force: Six years

Main Reason for Claim

Cancer

Average Age at claim

57

Youngest Claimant

18

Male

62%

Female

38%

Terminal Illness

Average Claim Paid

€229,950

Largest Claim

€540,000

Male age 50. Policy in force: 2.5 years

Main Reason for Claim

Cancer

Average Age at claim

48

Youngest Age

36

Male

64%

Female

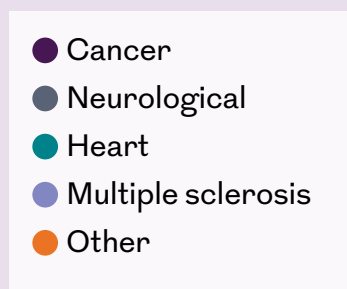
36%

Royal London Ireland

Specified Serious Illness Cover paid in 2024

In Ireland we paid total claims of:

€11.8m



Average
Claim Paid

€70,246

Largest
Claim

€650,000

Female age 52
Policy in force: Three years

Main Reason
for Claim

Cancer

Average
Age at claim

48

Youngest
Claimant

23

Male

52%

Female

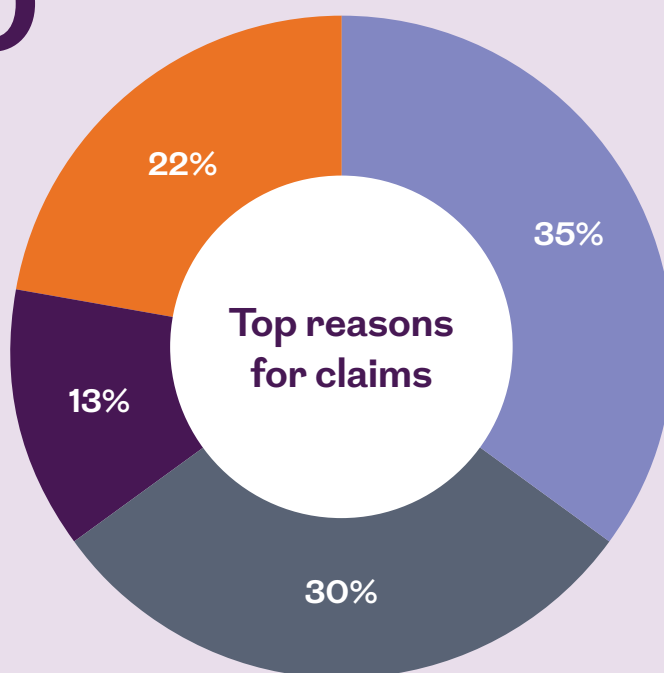
48%

Royal London Ireland Income Protection Cover paid in 2024

In Ireland we paid total claims of:

€546,610

- Musculoskeletal
- Mental Health
- Cancer
- Other



Average
Claim Paid

€21,034

Longest Claim

9 Years

Paid to date

€300,000

Main Reason
for Claim

Musculoskeletal

Average
Age at claim

49

Youngest
Claimant

28

Male

43%

Female

57%

Royal London Ireland – Claims Paid in 2024 continued

Total in living benefits paid to our customers

€12.4m

- > Specified Serious Illness
- > Income Protection
- > Multi-Claim Protection Cover (MCPC)

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

* <https://breakthroughcancerresearch.ie/our-way-works/>

The top illnesses claimed for on our living benefits were:



Cancer



Heart



Neurological



Musculoskeletal



Mental Health

Living benefits are insurance policies that provide financial protection to clients who experience a serious illness or are unable to work due to health issues.

Helping Hand

How Helping Hand can make a difference for your clients

Helping Hand is a service that gives your clients access to comprehensive support at no extra cost. It provides customers and their families with the additional support they might need beyond a financial payout and has been a feature of all our new protection policies since 2014.

Areas where Helping Hand can offer support:

Bereavement

Guidance and support to help manage and navigate grief.



Serious illness diagnosis

Supporting the person diagnosed and/or their partner or children.



Mental health conditions

Support for coping with stress and anxiety to depression, bipolar disorder, schizophrenia and more.



Recovery plans

After a serious injury, hospital stay, or treatment course, assistance in creating a plan to regain strength and well-being.



Children's development plans

Support for parents as they navigate medical tests or diagnoses for their children, ensuring they have the resources and guidance needed.



Carer support

For those caring for a parent or child with a serious health condition or disability, Helping Hand provides the assistance and encouragement to help them through.



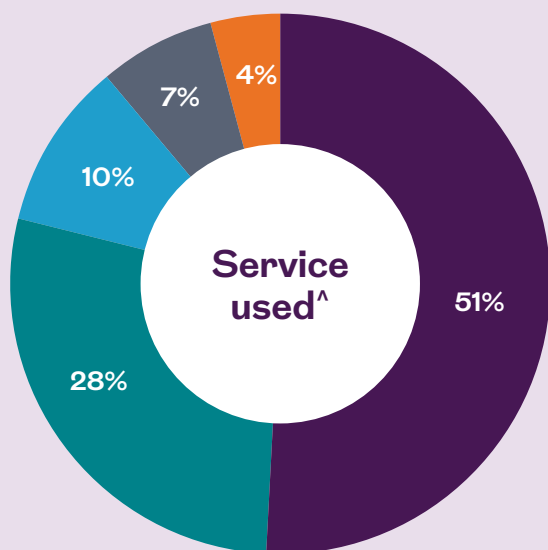
Access to ancillary services that are not directly related to the primary diagnosis or treatment of a patient are not unlimited.

Helping Hand

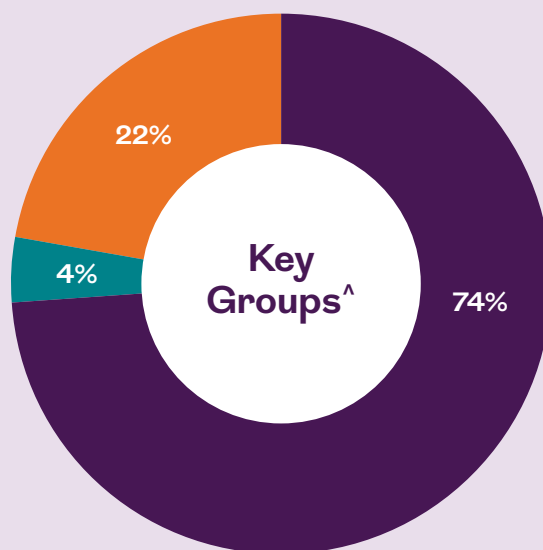
How Helping Hand can make a difference for your clients continued

How does it work?

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



- Physiotherapy
- Counselling
- Speech language therapy
- Private consultation
- Acupuncture



- Policyholders
- Partner/spouse
- Children

^ Service used and key groups as at 31 December 2024.

* 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.

Helping Hand claimant story

Introducing Kate



Kate, diagnosed with breast cancer, was undergoing chemotherapy followed by radiotherapy. Although she felt well supported by her medical team, she believed regular support from a dedicated nurse from RedArc would be beneficial.

RedArc assigned Pat, an experienced registered nurse, to Kate. Pat took the time to get to know Kate and understand her needs through regular one-to-one phone calls. The service was tailored to Kate's individual needs, with Pat truly listening to her concerns.

Living alone, Kate felt overwhelmed despite her family's support. She worried about the impact on her parents and sisters, feeling guilty and like a burden. Off-sick from work, Kate was eager to return to work as soon as possible.

Through regular calls, Pat provided emotional support and advice on treatment side effects, listened to Kate's family concerns, and discussed conversations to have with them. Pat reassured Kate that her feelings were normal and signposted her to the Irish Cancer Society (www.cancer.ie), sending links to specific resources on the emotional effects of cancer, coping with fatigue, diet and cancer, and complementary therapies.

Kate wanted to optimise her health during treatment and was interested in complementary therapies. Pat explained various options, and Kate felt reflexology might help her relax. Pat provided information about reflexology and a link to complementary and alternative treatments for breast cancer. After researching registered professionals, RedArc arranged a course of reflexology at the local Dóchas Cancer

Support Centre. This service was covered by Helping Hand. Kate found the sessions very beneficial in reducing stress and anxiety.

Pat also provided an article from a clinical psychologist titled "After the treatment finishes—then what?" to address Kate's worries about cancer recurrence. Pat called Kate every few weeks to check on her progress and ensure she had all the support she needed, reassuring Kate that she could call her at any time.

Outcome

Kate greatly appreciated the nurse support and the provision of reflexology. She was due to return to work in January 2025, on a phased return. Kate was discharged from Red Arc in November 2024 when she no longer needed support, but she was reassured to know she could contact Pat in the future if needed.

“ I am really grateful for your help, Pat, and thank you for arranging this therapy as it has made a massive difference. ”



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04/2025 2836.1