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WHOLE-OF-MARKET REPORT · 2025

mylife.ie Life Insurance Claims in Ireland — 2025

A comprehensive whole-of-market report and analysis

€919m+	18,200+	5	2025
CLAIMS PAID	INDIVIDUAL CLAIMS	OFFICES COVERED	REPORTING YEAR
Aggregate across Irish Life, New Ireland, Aviva, Zurich and Royal London Ireland	Individual protection claims paid by the five offices in 2025	Every Irish-authorised life office writing meaningful protection business	Calendar year 1 Jan – 31 Dec 2025, reported in 2026

Author: Donal Milmo-Penny QFA FLIA · Published: June 2026 · Edition: Second annual whole-of-market report · Version 1.1

Compiled by mylife.ie, a trading style of SMP Financial Ltd. mylife.ie is an independent Irish life-insurance brokerage established in 2006 and regulated by the Central Bank of Ireland.

Introduction

This is the second annual mylife.ie Life Insurance Claims in Ireland report. Each year we aggregate the publicly disclosed claims statistics of every life office that writes meaningful protection business in Ireland, so that consumers, advisers and journalists have a single, like-for-like picture of how the market actually pays out.

The 2025 edition covers all five domestic offices in scope: Irish Life, New Ireland / Bank of Ireland Life, Aviva Life & Pensions Ireland, Zurich Life and Royal London Ireland. Together they paid approximately €919 million in protection claims to Irish customers across more than 18,200 individual claims in 2025.[1,2,3,4,5] Where 2024 figures are referenced, they are taken from the equivalent 2024 mylife.ie report so that year-on-year comparisons are like-for-like.[6,7,8,9,10]

Sources: 1. Irish Life 2025 protection claims update 2. New Ireland 2025 Claim Statistics PDF 3. Aviva Ireland 2025 protection claims release 4. Zurich Ireland 2025 claims page 5. Royal London Ireland 2025 business results release 6. Irish Life 2024 Protection Claims Handbook 7. New Ireland 2024 Claim Statistics PDF 8. Aviva Ireland 2024 protection claims report 9. Zurich Ireland 2024 claims page 10. Royal London Ireland 2024 claims snapshot Full URLs are listed in Appendix B.

About mylife.ie

mylife.ie is the digital life-insurance brand of SMP Financial Ltd, an Irish brokerage established in 2006 and authorised by the Central Bank of Ireland (registration C42382). We arrange mortgage protection, term life cover, whole-of-life cover (including Section 72 inheritance-tax planning), specified serious illness cover and income protection from every major life office in the Irish market.

We publish this report to make the Irish protection market easier to compare. The figures here are drawn from each insurer's own published 2025 claims statistics and from their official corporate disclosures — no commercial data is included and no insurer pays a fee to appear.

Contributors

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Providers covered and claims paid

Across the five domestic offices in scope, the public 2025 claims reports indicate at least approximately €919.2 million of protection claims paid.[1,2,3,4,5] The figure is a minimum / approximate aggregate because several offices disclose rounded "over" figures, and because product scopes differ by provider: some totals include group benefits, terminal illness, riders, hospital cash or multi-claim cover, while others focus on individual protection classes.

#	Provider	2025 claims paid	Claims / counts	Core scope used in this report	Primary claims document
1	Irish Life	€404.3m	7,907	Life, specified-serious illness and income protection	Irish Life 2025 protection claims update
2	New Ireland / Bank of Ireland Life	€199.08m	5,815	Life, specified-serious illness, income protection and ancillary	New Ireland 2025 Claim Statistics PDF
3	Zurich Life	€132.2m	1,551	Life, specified-serious illness and income protection	Zurich Ireland 2025 claims page
4	Aviva	€125.6m	over 2,900	Life, specified-serious illness and income protection	Aviva Ireland 2025 protection claims release
5	Royal London Ireland	€58m	not separately disclosed	All protection claims (life, SI, IP combined)	Royal London Ireland 2025 business results

Sources: 1. Irish Life 2025 protection claims update 2. New Ireland 2025 Claim Statistics PDF 3. Aviva Ireland 2025 protection claims release 4. Zurich Ireland 2025 claims page 5. Royal London Ireland 2025 business results release Full URLs are listed in Appendix B.

Claims paid by provider, 2025 (€ million)

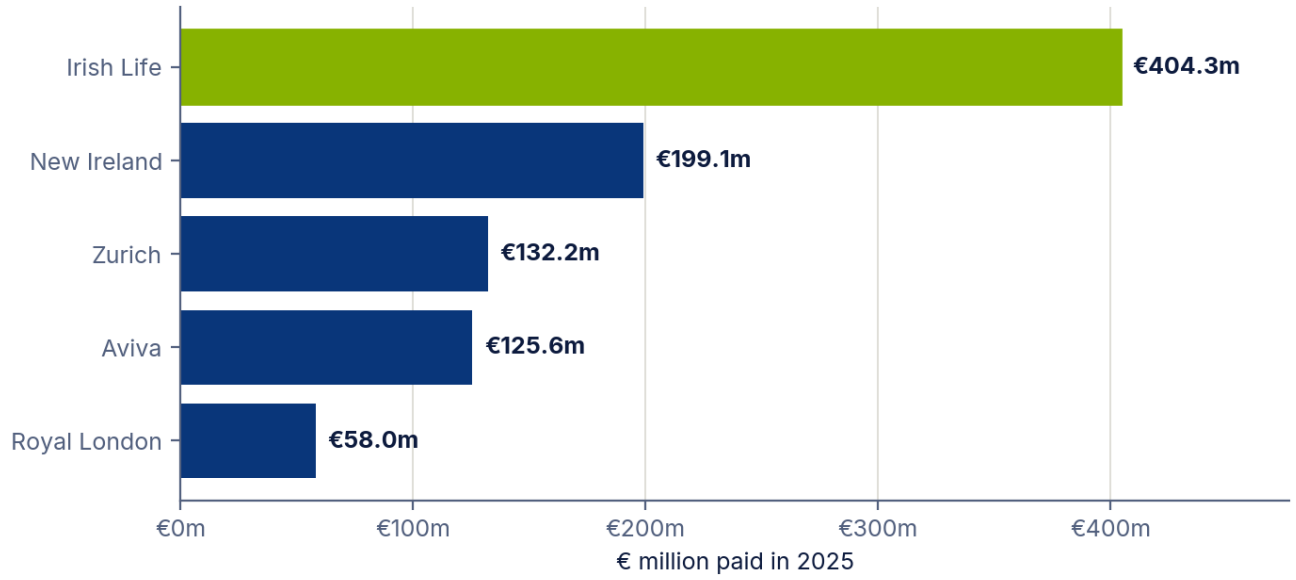


Chart 1. Compiled from each insurer's own 2025 claims publication.

Provider profiles

Providers are ordered by the value of claims paid in 2025, largest first. Each profile combines claims scale with ownership, market position, balance-sheet and solvency context drawn from the office's own corporate disclosures.

1. Irish Life

Irish Life is the largest office in the 2025 claims dataset, reporting €404.3 million paid across 7,907 individual claims, including €265.7 million of life cover, €62.28 million of specified serious illness cover and €68.57 million of income protection.[1] The business is part of Irish Life Group and ultimately sits within Great-West Lifeco through Canada Life; Irish Life's SFCR describes over 1.5 million customers, €34.9 billion of pension customer funds under management at end-2024, profit after tax of €144 million and a year-end solvency ratio of 152%.[2] Irish Life's wider corporate profile positions the group as servicing both health and financial needs through pensions, investments, protection and health insurance.[3] In claims terms, Irish Life is therefore not simply the largest reporter in this dataset; it is the principal scale benchmark against which the other offices must be interpreted.

Cover type	Amount paid	Number of claims	Average age	Average payout	Paid rate
Life cover (term, WoL, mortgage protection)	€265.7m	2,831	68	€88,942	98.7%
Specified serious illness	€62.28m	1,104	54	€62,823	89.7%
Income protection	€68.57m	3,239	48	€25,237	—

Sources: 1. Irish Life 2025 protection claims update 2. Irish Life Assurance plc SFCR 2024 3. Irish Life About Us Full URLs are listed in Appendix B.

2. New Ireland / Bank of Ireland Life

New Ireland / Bank of Ireland Life ranks second in the 2025 dataset, with €199.08 million paid across 5,815 claims in 2025; the published Bank of Ireland Life page states that the claims figures reflect the combined New Ireland and Bank of Ireland Life claims experience.[1,2] New Ireland's detailed 2025 claim statistics disclose individual and group death, specified illness, income protection and ancillary benefit categories, including €47.76 million of income protection paid.[1] The provider profile table below aggregates the adult individual and group sub-categories within each product class for comparability across offices; children's benefit claims are stripped out and footnoted separately. The full sub-category breakdown is set out on page 7 of the New Ireland source PDF.[1] As a business, New Ireland was established in 1918 and describes itself as the first wholly Irish owned life assurance company to transact business in Ireland.[3] The 2024 annual report identifies New Ireland as a wholly owned subsidiary ultimately within Bank of Ireland Group plc, records a 20% share of the new business market and reports a Solvency II ratio that sits comfortably above the regulatory floor.[4,5]

Cover type	Amount paid	Number of claims	Average age	Average payout	Paid rate
Life cover† (incl. group death, terminal illness)	€111.28m	1,981	69	€56,174	98.0%
Specified serious illness† (incl. group)	€38.04m	641	55	€59,345	89.0%
Income protection	€47.76m	2,653	47	€18,003	—
Other adult ancillary cover	€1.76m	509	—	—	—

† Adult claims only. The €199.08 million / 5,815 New Ireland headline above is the office's published all-in 2025 total; the breakdown in this table is presented on a like-for-like ex-children's basis so it is comparable across the four other offices, which do not publish a children's line. New Ireland separately discloses €0.235 million paid across 31 children's benefit claims (Children's Death €32,000 / 8 claims; Children's Specified Illness €162,500 / 7 claims; Children's Specified Illness — Group €37,500 / 3 claims; Children's Hospital Cash €2,975 / 13 claims). The four ex-children's rows above sum to €198.84 million / 5,784 claims, and adding the children's line reconciles to the €199.08 million / 5,815 published total. The Other adult ancillary row comprises Absence from Work & Accident Benefit, Hospital Cash, Broken Bones, Surgical Cash and Total and Permanent Disability.

Sources: 1. New Ireland 2025 Claim Statistics PDF 2. Bank of Ireland Life / New Ireland claim statistics page 3. New Ireland Financial Information 4. New Ireland Assurance Annual Report 2024 5. New Ireland Assurance Company plc SFCR 2024 Full URLs are listed in Appendix B.

3. Zurich Life

Zurich Life paid €132.2 million in 2025 across life cover, specified serious illness and income protection combined.[1] The breakdown comprises €122.3 million of life and serious-illness claims (€96.7 million across 823 life claims and €25.6 million across 351 specified-illness claims) plus €9.9 million of income protection paid across 377 supported claimants whose average age was 47. Zurich's 2025 release describes a 35% rise in total claims paid versus 2024, reflecting both more individuals supported and higher average sums assured.[1] Zurich Life Assurance plc's Solvency and Financial Condition Report is the principal corporate disclosure for the office and is published annually on the zurich.ie corporate site.[2]

Cover type	Amount paid	Number of claims	Average age	Paid rate
Life cover (term, WoL, mortgage protection)	€96.7m	823	63	—
Specified serious illness	€25.6m	351	53	—
Income protection	€9.9m	377	47	—

Sources: 1. Zurich Ireland 2025 claims page 2. Zurich Life Assurance plc SFCR landing Full URLs are listed in Appendix B.

4. Aviva

Aviva Life & Pensions Ireland paid €125.6 million in 2025 to more than 2,900 Irish customers (463 life-cover claims, 151 specified-illness claims and approximately 2,300 income protection claimants), with claims-paid rates of 97% on life cover, 87% on specified serious illness and 92% on income protection.[1] Aviva's headline 2025 story is a 32% year-on-year rise in new income protection claims, with psychological causes (26%), orthopaedic causes (25%) and cancer (21%) the three largest drivers of new IP claims.[1] Within specified-illness claims, cancer represents 67% of all claims paid, followed by cardiac (16%) and stroke (6%). Aviva Life & Pensions Ireland's SFCR sets out the office's solvency position and own-funds composition under the Solvency II framework.[2,3]

Cover type	Amount paid	Number of customers / claims	Paid rate
Life cover (term, WoL, mortgage protection)	€59.4m	463	97%
Specified serious illness	€11.6m	151	87%
Income protection	€54.6m	~2,300	92%

Sources: 1. Aviva Ireland 2025 protection claims release 2. Aviva Life & Pensions Ireland SFCR 2024 3. Aviva Ireland regulatory returns Full URLs are listed in Appendix B.

5. Royal London Ireland

Royal London Ireland published its 2025 business results in April 2026, reporting €58 million of Irish protection claims paid and a claims-paid rate of 99% across all protection claim types.[1] The Royal London Group paid £751 million (approximately €876 million equivalent) of protection claims across its UK and Ireland operations.[1] Royal London Insurance DAC, the Irish-authorised entity, publishes a Solvency and Financial Condition Report annually; the 2024 SFCR describes the regulated entity and its solvency position.[2,3,4]

Sources: 1. Royal London Ireland 2025 business results release 2. Royal London Insurance DAC SFCR 2024 3. Royal London Ireland SFCR landing 4. Royal London Ireland Financial Soundness Full URLs are listed in Appendix B.

Comparative analysis

This section normalises and compares the five offices on the dimensions where the underlying disclosures permit direct comparison. The aim is not to rank providers on quality from headline volumes — claim values are heavily influenced by portfolio scale, age profile and product mix — but to use the public data to draw out the patterns that matter for clients.

1. Aggregate claims paid

The 2025 minimum aggregate is approximately €919.2 million across the five offices.[1,2,3,4,5] That compares with approximately €847.7 million in 2024 across the same five offices,[6,7,8,9,10] a market-level rise of roughly +8.4%. As in 2024, the four largest offices account for over 93% of the total paid; Royal London Ireland's €58 million is the smallest publicly reported office figure but its 99% claims-paid rate is the highest in the dataset.

Sources: 1. Irish Life 2025 protection claims update 2. New Ireland 2025 Claim Statistics PDF 3. Aviva Ireland 2025 protection claims release 4. Zurich Ireland 2025 claims page 5. Royal London Ireland 2025 business results release 6. Irish Life 2024 Protection Claims Handbook 7. New Ireland 2024 Claim Statistics PDF 8. Aviva Ireland 2024 protection claims report 9. Zurich Ireland 2024 claims page 10. Royal London Ireland 2024 claims snapshot Full URLs are listed in Appendix B.

2. Product mix by provider

Each office discloses its claims with a slightly different product taxonomy, but three broad classes are comparable: life / death (including terminal illness), specified-serious illness and income protection. Charted at scale, the mix shows Irish Life and New Ireland as broadly balanced books with material income-protection and serious-illness blocks; Zurich is heavily concentrated in life cover; and Aviva is unusually weighted to income protection.[1,2,3,4]

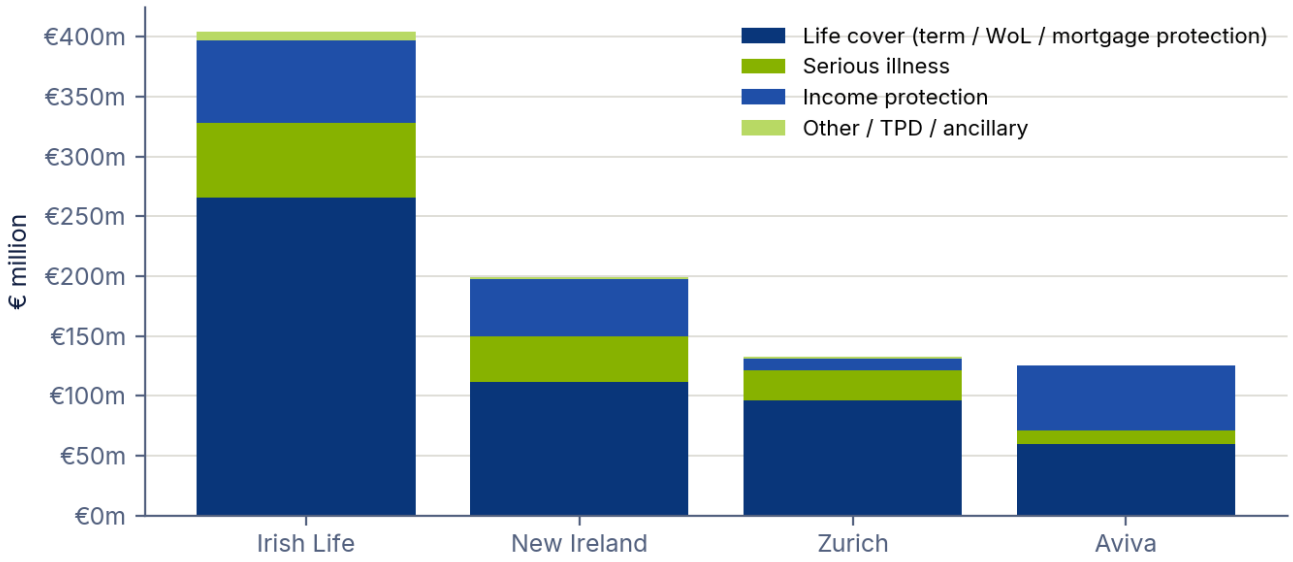


Chart 2. Product mix of claims paid by each office in 2025.

Sources: 1. Irish Life 2025 protection claims update 2. New Ireland 2025 Claim Statistics PDF 3. Zurich Ireland 2025 claims page 4. Aviva Ireland 2025 protection claims release Full URLs are listed in Appendix B.

3. Claims-paid rates

Claims-paid rates are the single most useful comparable indicator of provider behaviour. The 2025 dataset shows life-cover paid rates clustering between 97% and 99% across the four offices that publish a percentage, serious-illness paid rates between 87% and 90%, and income-protection paid rates between 87% and 92% where disclosed. Zurich does not publish a headline life-cover paid-rate percentage in its 2025 release and is therefore omitted from the life-cover bars below. Royal London Ireland reports a 99% paid rate across all protection claim types combined, the highest disclosed in the dataset.[1,2,3,4,5] As in 2024, the gap between life and serious-illness paid rates is the most material consumer signal in the data: serious-illness definitions, not proof-of-event, drive the majority of declines.

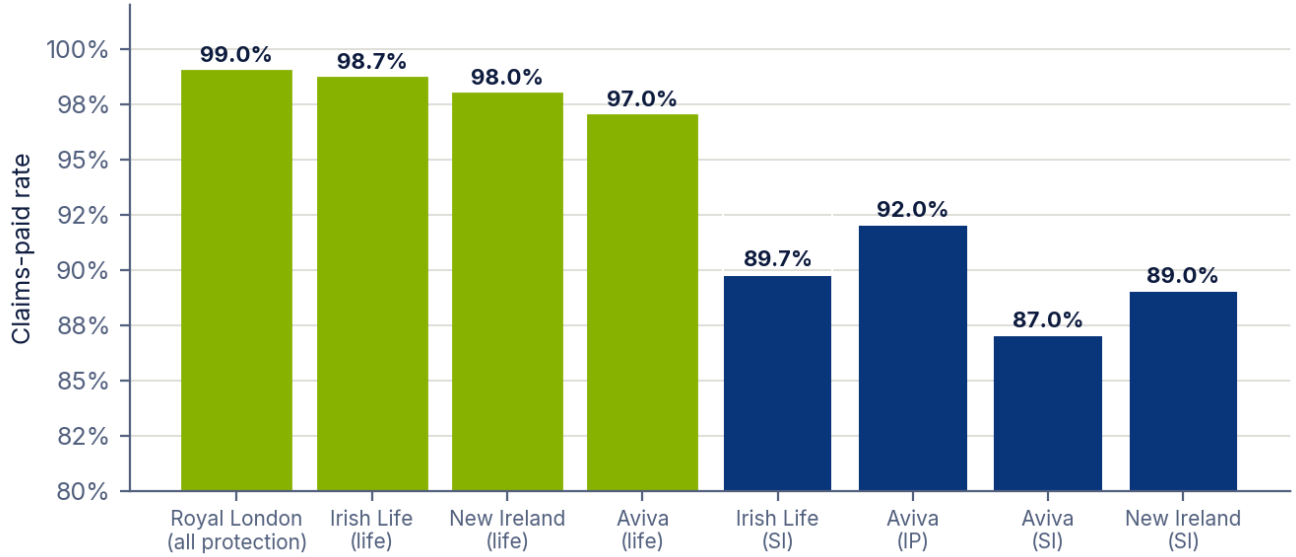


Chart 3. Disclosed claims-paid rates by product across the five offices.

Sources: 1. Irish Life 2025 protection claims update 2. New Ireland 2025 Claim Statistics PDF 3. Zurich Ireland 2025 claims page 4. Aviva Ireland 2025 protection claims release 5. Royal London Ireland 2025 business results release Full URLs are listed in Appendix B.

4. Year-on-year trends: 2024 vs 2025

Four of the five offices reported higher protection claim values in 2025 than in 2024, with Zurich showing the largest percentage uplift (+34.9%). Aviva was the only office where total claims paid edged down slightly (-2.6%), driven by life-cover experience offsetting a sharp rise in new income-protection claims.[1,2,3,4,5,6,7,8,9,10] The five-office aggregate moved from approximately €847.7m to €919.2m, a rise of roughly +8.4%.

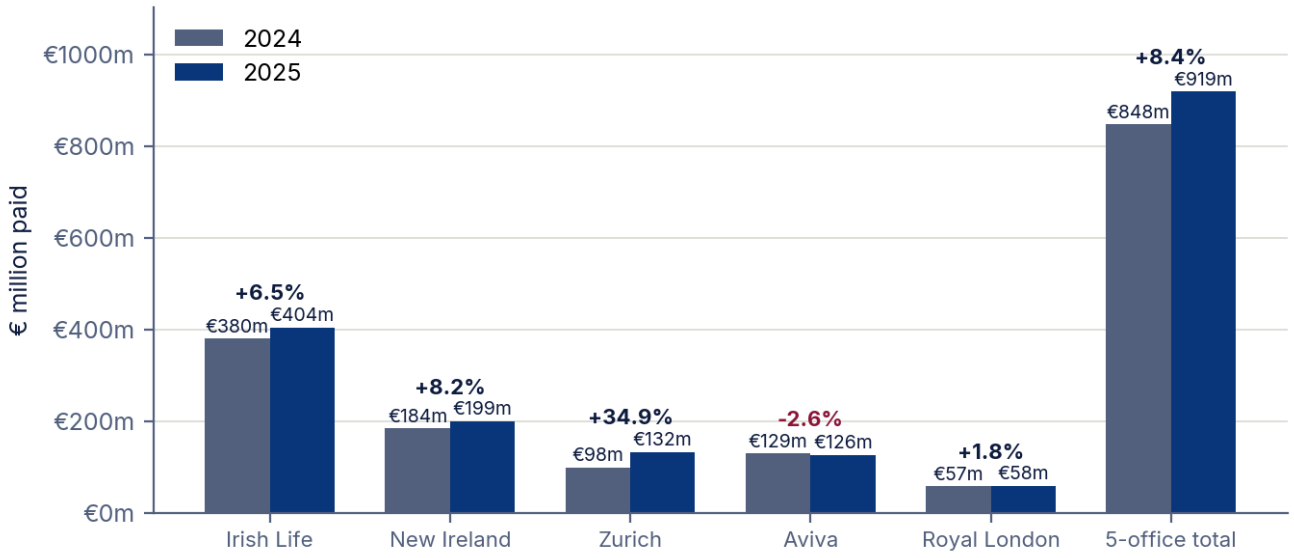


Chart 4. 2024 vs 2025 claims paid, by office and five-office total.

Sources: 1. Irish Life 2025 protection claims update 2. New Ireland 2025 Claim Statistics PDF 3. Zurich Ireland 2025 claims page 4. Aviva Ireland 2025 protection claims release 5. Royal London Ireland 2025 business results release 6. Irish Life 2024 Protection Claims Handbook 7. New Ireland 2024 Claim Statistics PDF 8. Aviva Ireland 2024 protection claims report 9. Zurich Ireland 2024 claims page 10. Royal London Ireland 2024 claims snapshot Full URLs are listed in Appendix B.

5. Serious-illness claims: cancer share

Cancer dominates the specified-serious illness book across every office in the dataset, accounting for between roughly 60% and 68% of serious-illness claims paid in 2025. Irish Life's 68% cancer share is the highest reported, with Zurich at 66%, Aviva at 67% and New Ireland at 60%.[1,2,3,4] Heart attack, stroke and multiple sclerosis remain the next-largest categories across the published serious-illness breakdowns.

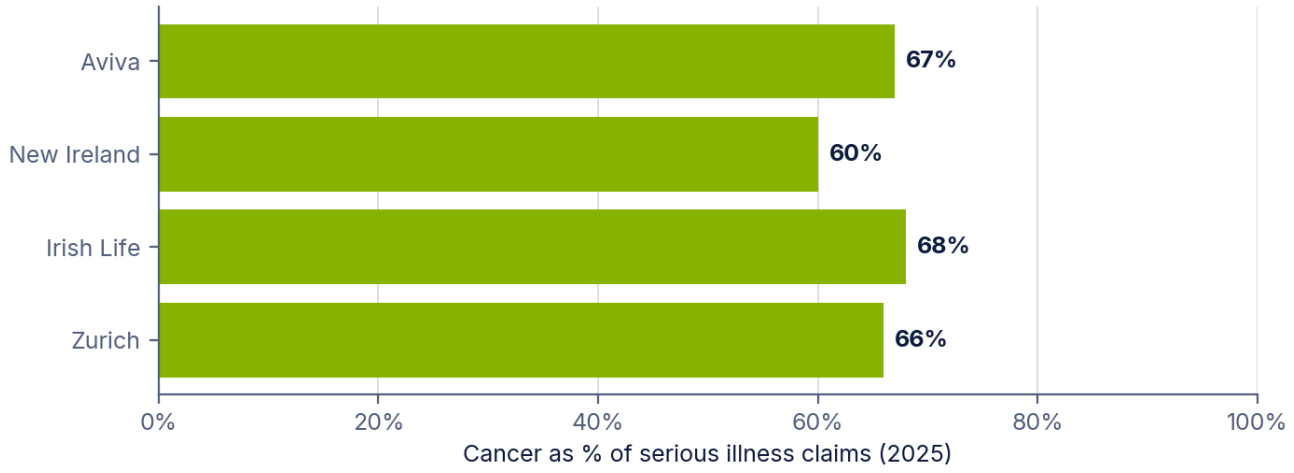


Chart 5. Cancer as a share of serious-illness claims paid, by office (2025).

Sources: 1. Aviva Ireland 2025 protection claims release 2. New Ireland 2025 Claim Statistics PDF 3. Irish Life 2025 protection claims update 4. Zurich Ireland 2025 claims page Full URLs are listed in Appendix B.

6. Income protection: cause profile

Income protection is the product where the cause profile differs most sharply from life cover and serious illness. Aviva's 2025 release provides the most detailed breakdown of new IP claims, with psychological causes (26%) the largest category, followed by orthopaedic (25%) and cancer (21%).[1] Aviva also reports a 32% rise in new income protection claims versus 2024, the single most striking provider-level data point in this year's dataset.

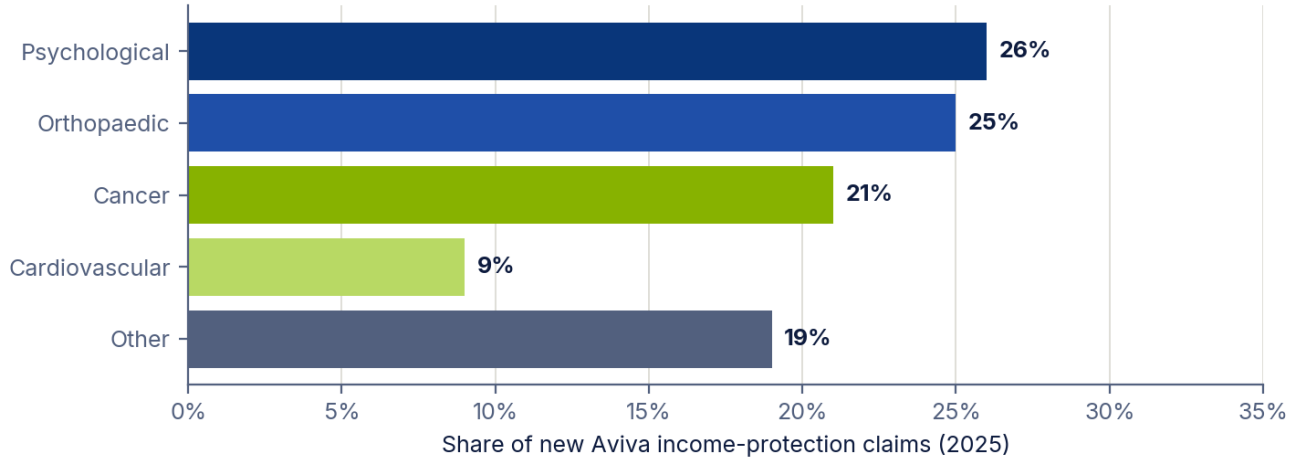


Chart 6. Cause profile of new Aviva income-protection claims (2025).

Sources: 1. Aviva Ireland 2025 protection claims release Full URLs are listed in Appendix B.

7. Average claimant age by product

Across the four offices that disclose average age by product, the pattern is consistent: life cover claimants are in their mid-to-late 60s, serious-illness claimants are in their early-to-mid 50s, and income-protection claimants are in their late 40s.[1,2,3,4] Aviva's life-cover average of 52 is lower than peers because mortgage protection (a younger book) is a larger share of Aviva's life claims experience.

Sources: 1. Irish Life 2025 protection claims update 2. New Ireland 2025 Claim Statistics PDF 3. Zurich Ireland 2025 claims page 4. Aviva Ireland 2025 protection claims release Full URLs are listed in Appendix B.

8. Provider scale and solvency context

Each office in this report publishes a Solvency and Financial Condition Report (SFCR) under the Solvency II framework. The most recent published SFCRs (2024 year-end) describe Irish Life, New Ireland, Aviva Life & Pensions Ireland, Zurich Life Assurance plc and Royal London Insurance DAC as well capitalised, with solvency ratios in each case meaningfully above the 100% regulatory floor.[1,2,3,4,5] Bank of Ireland's 2024 annual report and Irish Life's corporate disclosures provide the supplementary financial-strength context used in this section.[6,7]

Sources: 1. Irish Life Assurance plc SFCR 2024 2. New Ireland Assurance Company plc SFCR 2024 3. Aviva Life & Pensions Ireland SFCR 2024 4. Zurich Life Assurance plc SFCR landing 5. Royal London Insurance DAC SFCR 2024 6. New Ireland Assurance Annual Report 2024 7. Irish Life About Us Full URLs are listed in Appendix B.

9. What this means for clients

The 2025 dataset confirms three patterns that already shaped advice in 2024 and that continue to drive how mylife.ie talks to clients in 2026. First, the Irish market pays claims: 97–99% paid rates on life cover are now the norm across every office.[1,2,3,4,5] Second, serious-illness paid rates are materially lower because the policy definition has to be met — not because the claim is disputed in good faith. Third, income protection is the product where claim incidence is rising fastest, driven by psychological and orthopaedic causes that are typically not catastrophic in the mortgage-protection sense but that nevertheless interrupt earnings for months or years. For most working clients with dependants or debt, those three observations argue for a layered protection structure rather than mortgage protection alone.

Sources: 1. Irish Life 2025 protection claims update 2. New Ireland 2025 Claim Statistics PDF 3. Zurich Ireland 2025 claims page 4. Aviva Ireland 2025 protection claims release 5. Royal London Ireland 2025 business results release Full URLs are listed in Appendix B.

Frequently asked research questions

How much did Irish life insurance offices pay in protection claims in 2025?

The five offices covered in this report paid approximately €919 million in 2025 protection claims. The figure is approximate because Zurich and Royal London publish rounded “over” totals and because provider definitions vary.

Which provider paid the most claims by value in 2025?

Irish Life paid the most in the dataset, reporting €404.3 million across 7,907 claims, up from €379.7 million in 2024.

Which provider has the highest claims-paid rate?

Across the five offices, Royal London Ireland reports the highest disclosed claims-paid rate in 2025 at 99% across all protection claims combined. Irish Life and New Ireland report life-cover paid rates between 98% and 99%, and Aviva reports 97%. Zurich does not publish a headline life-cover paid-rate percentage in its 2025 release.

Which illness causes dominate life insurance claims in Ireland?

Cancer is the leading cause across the published provider claims reports, but cardiac, respiratory and neurological causes are also material across all five offices.

Which illness causes dominate specified-illness claims?

Cancer dominates specified or serious illness claims, accounting for roughly 60% to 68% across the four provider reports that disclose a cause breakdown.

Why are serious-illness paid rates lower than death claim paid rates?

Serious-illness claims require a policy definition to be met, so declines are often definition-related rather than proof-of-event issues. The 2025 New Ireland and Aviva disclosures both highlight this pattern.

Why is 2025 used as the whole-market base year for this edition?

2025 is the most recent year for which all five offices in scope have a comparable public claims dataset. Royal London Ireland’s 2025 business results, published in April 2026, completed the five-office picture.

Sources: 1. Irish Life 2025 protection claims update 2. New Ireland 2025 Claim Statistics PDF 3. Zurich Ireland 2025 claims page 4. Aviva Ireland 2025 protection claims release 5. Royal London Ireland 2025 business results release Full URLs are listed in Appendix B.

Methodology and limitations

The dataset is compiled from publicly available provider claims publications and related official company materials. Where the provider supplies both a claims brochure / press release and a web page, both are cited where relevant. Company background and financial-strength facts are taken from official SFCRs, annual reports or provider corporate information pages.

The principal limitation is that the reports are not standard regulatory returns prepared on a common template. Some providers include group claims; some include terminal illness inside life cover; some report total protection claims while others report product categories; some disclose claim counts and some do not; and several totals are rounded. Consequently, the aggregate figure should be read as a minimum / approximate market view across the offices covered, not as a statutory market total.

The analysis uses three broad product classes: life / death / terminal illness, specified or serious illness, and income protection. Ancillary benefits such as hospital cash, accident benefits, broken bones, surgical cash, children's benefits, riders or multi-claim cover are included only where the provider's own total includes them, and they are separately noted when their values are disclosed.

Average payouts shown in the Irish Life and New Ireland provider profile tables are calculated by dividing each disclosed amount by the disclosed number of claims in the same product class. They are derived figures, not statistics published directly by the office. Irish Life and New Ireland separately disclose specific individual averages — for example, New Ireland publishes an average payout of €89,284 for individual death claims (excluding funeral cover policies) at an average age of 69. The calculated averages should therefore be read as product-class indicators across each office's full disclosed book, not as the office's own headline figure.

The report does not attempt to rank providers by quality solely from claims volumes. Larger claims paid may reflect customer base, sum assured, portfolio age, product mix, distribution strength and historic business scale. Paid-rate comparisons are also product-dependent and cannot be interpreted without the relevant policy wording, underwriting practice and definition set.

Appendix A

Year-on-year claims summary: 2024 vs 2025

This appendix presents the like-for-like comparison of claims paid by each office in 2024 and 2025. Figures are drawn from each insurer's own published 2024 and 2025 claims statistics.[1,2,3,4,5,6,7,8,9,10]

Provider	2024 claims paid	2025 claims paid	Change (€)	Change (%)
Irish Life	€379.7m	€404.3m	+€24.6m	+6.5%
New Ireland	€184.0m	€199.08m	+€15.1m	+8.2%
Zurich Life	€98.0m+	€132.2m	+€34.2m	+34.9%
Aviva	€129.0m	€125.6m	-€3.4m	-2.6%
Royal London Ireland	€57.0m+	€58.0m	+€1.0m	+1.8%
5-office total	**€847.7m**	**€919.18m**	**+€71.5m**	**+8.4%**

Sources: 1. Irish Life 2025 protection claims update 2. New Ireland 2025 Claim Statistics PDF 3. Zurich Ireland 2025 claims page 4. Aviva Ireland 2025 protection claims release 5. Royal London Ireland 2025 business results release 6. Irish Life 2024 Protection Claims Handbook 7. New Ireland 2024 Claim Statistics PDF 8. Aviva Ireland 2024 protection claims report 9. Zurich Ireland 2024 claims page 10. Royal London Ireland 2024 claims snapshot Full URLs are listed in Appendix B.

Appendix B

Complete source list

The following URLs are included to make this report auditable. The claims experience documents are listed first, followed by provider background and solvency / financial condition sources, and finally the equivalent 2024 publications used in the year-on-year trends section.

2025 provider claims publications

Source	URL
Irish Life 2025 protection claims update	https://my.bline.ie/news/claims-2025-update
New Ireland 2025 Claim Statistics PDF	https://www.newireland.ie/view-document/302468-2025_Claims_Statistics_7265203_v12.05.26.pdf
Bank of Ireland Life / New Ireland claim statistics page	https://personalbanking.bankofireland.com/insure-and-protect/life-insurance/claim-statistics/
Aviva Ireland 2025 protection claims release	https://www.aviva.ie/group/media-centre/2025-income-protection-claims-rise/
Zurich Ireland 2025 claims page	https://www.zurich.ie/blog/claims-paid-by-zurich-2025/
Royal London Ireland 2025 business results release	https://www.royallondon.ie/press-releases/press-releases-2026/April-26/Royal-London-Ireland-2025-business-results/

Provider corporate, financial-strength and Solvency II disclosures

Source	URL
Irish Life Assurance plc SFCR 2024	https://www.centralbank.ie/docs/default-source/regulation/industry-market-sectors/insurance-reinsurance/solvency-ii/sfcr-2024/irish-life-assurance-plc-sfcr-2024.pdf
Irish Life Solvency and Financial Condition Reports landing	https://www.irishlife.ie/solvency-and-financial-condition-reports/
Irish Life About Us	https://www.irishlife.ie/about-us/
New Ireland Assurance Company plc SFCR 2024	https://www.centralbank.ie/docs/default-source/regulation/industry-market-sectors/insurance-reinsurance/solvency-ii/sfcr-2024/new-ireland-assurance-company-plc-sfcr-2024.pdf
New Ireland Assurance Annual Report 2024	https://investorrelations.bankofireland.com/app/uploads/New-Ireland-Assurance-Annual-Report-2024-signed.pdf
New Ireland Financial Information	https://www.newireland.ie/utilities/financial-information/
Aviva Life & Pensions Ireland SFCR 2024	https://static.aviva.io/content/dam/aviva-public/ie/pdfs/aviva-life-pensions-ireland-sfcr-2024.pdf
Aviva Ireland regulatory returns	https://www.aviva.ie/about-and-support/regulatory-returns/
Zurich Life Assurance plc SFCR landing	https://www.zurich.ie/about-us/sfcr/
Royal London Insurance DAC SFCR 2024	https://www.royallondon.ie/siteassets/site-docs/about-us/sfcr/rl-ireland-sfcr-ye2024.pdf
Royal London Ireland SFCR landing	https://www.royallondon.ie/about-us/corporate-governance/sfcr/
Royal London Ireland Financial Soundness	https://www.royallondon.ie/about-us/financial-soundness/

2024 provider claims publications (used for year-on-year comparison)

Source	URL
Irish Life 2024 Protection Claims Handbook	https://my.bline.ie/news/claims-2024
New Ireland 2024 Claim Statistics PDF	https://www.newireland.ie/view-document/302468-302468_Claim_Statistics_2024_5596331_v11.04.25.pdf
Aviva Ireland 2024 protection claims report	https://static.aviva.io/content/dam/aviva-public/ie/pdfs/2024-Protection-Claims-Report.pdf
Zurich Ireland 2024 claims page	https://www.zurich.ie/blog/claims-paid-by-zurich-2024/
Royal London Ireland 2024 claims snapshot	https://www.royallondon.ie/siteassets/site-docs/customer-collateral/rli-claims-stats-2024.pdf

Irish Life's Serious Illnesses claims paid percentage of 89.7% has been updated by way of confirmation from Irish Life.

Closing note

The 2025 Irish life-insurance claims experience confirms what the 2024 evidence first set out: protection in Ireland works at the point of claim, and the offices that operate in this market pay the overwhelming majority of valid claims they receive. For mylife.ie, the appropriate use of this evidence is to improve the precision of recommendations, the quality of client communication and the likelihood that cover will work as intended when it is needed most.

The 2026 edition of this report will repeat the same exercise for the 2026 calendar year. Comments, corrections and methodological challenges are welcome at k.rothschild@smpfinancial.com.