



  
Bank of  
Ireland  
Life

# Claim Statistics 2025

We paid out a total of 5,815 claims in  
2025 amounting to €199,078,070



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# Introduction

Reflecting on 2025 provides an opportunity to recognise the vital support our claims teams delivered to customers throughout the year. We were there when it mattered most - supporting individuals and families during difficult times and fulfilling the promise Bank of Ireland Life has made to them.

In 2025, we paid over 98% of all Death claims and more than 89% of Specified Illness claims. In total, this equated to over €108 million in Death claims, more than €35 million in Specified Illness claims, and over €47 million paid to Income Protection claimants.

While we are proud of these strong acceptance rates and the scale of payments made, our focus goes beyond the numbers. At the heart of every claim is a person, and it is the support we provide to individuals and families in their time of need that truly matters. Each day, in our interactions with customers, we see first-hand the importance of the products we offer, the benefits they provide, and the essential role they play in helping to protect and care for our customers.



**Paul Lynch**

*Head of Claims*



# Death Claims

There were 1,565 death claims paid and only 27 claims declined. 25 of these were due to non-disclosure. These were outright declines where no benefit at all was paid.

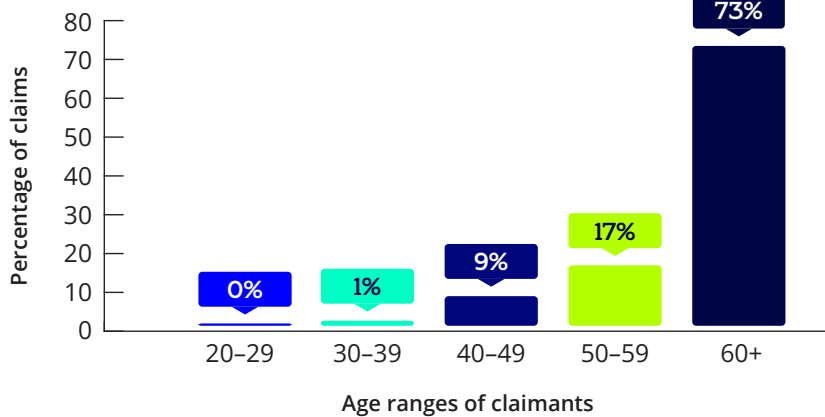
**€89,284**

Average pay out  
(excludes funeral cover life policies)

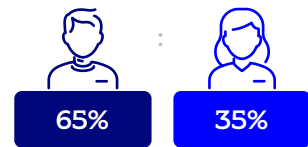
**69**

Average age pay out  
(excludes funeral cover life policies)

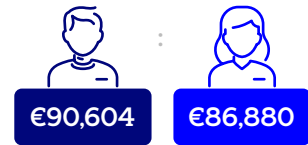
## Age of claimants



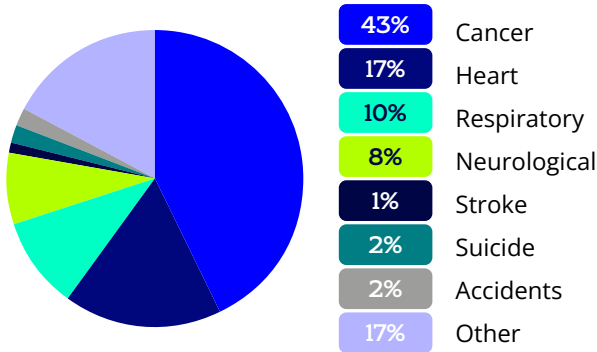
## Of new claims paid, gender split was



## Average claim amount



## % of claims for the following reasons:



Age of youngest claimant **30**

Number of claims we paid **1,565**

Percentage of claims paid for €100,000 or more **26%**

Percentage of claims that arose from policies less than 10 years old **20%**

## Examples of death claims

Claimant's age	Years policy was in force	Cause of death	Payout
40	5	Accident	€175,084
35	7	Cancer	€164,100
55	21	Heart	€352,475
51	1	Cancer	€178,788

Statistics for individual claims paid from 1 January to 31 December 2025.

Figures shown exclude Children's Death claims.



# Specified Illness Claims

We paid 452 Individual Specified Illness claims and declined 54.

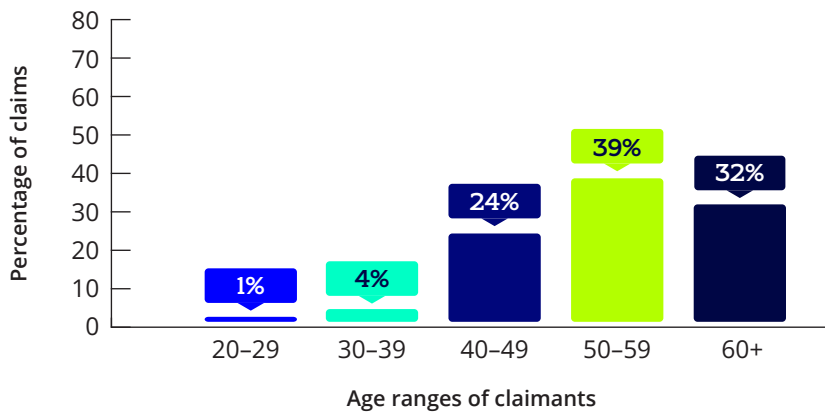
### Declined claims breakdown

Did not meet definition	46
Non-disclosure	8

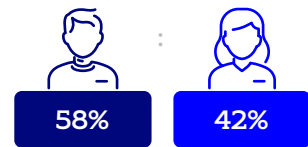
**€77,322**  
Average pay out

**55**  
Average age pay out

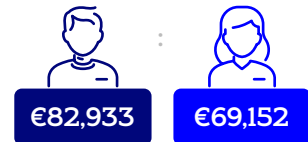
### Age of claimants



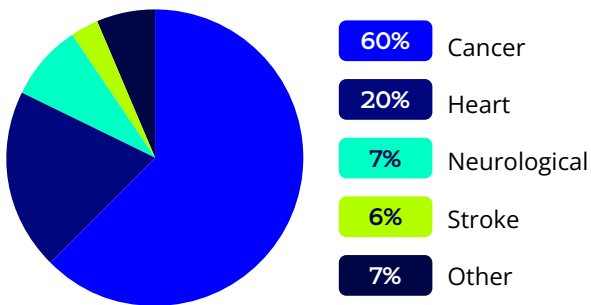
### Of new claims paid, gender split was



### Average claim amount



### % of claims for the following reasons:



Age of youngest claimant **34**

Number of claims we paid **452**

Percentage of claims paid for €100,000 or more **27%**

Percentage of claims that arose from policies less than 10 years old **30%**

### Examples of specified illness claims

Claimant's age	Years policy was in force	Cause of death	Payout
35	1	Cancer	€100,000
47	22	Heart	€473,486
82	29	Cancer	€250,043
31	8	Neurological	€118,000

Statistics for individual claims paid from 1 January to 31 December 2025.



# Bank of Ireland Life Claims Team

At Bank of Ireland Life, we pride ourselves on the professionalism and dedication of our Claims Assessors. If you ever need to make a claim, we promise to offer a compassionate and professional personal service. This includes a quick and efficient process, regular updates and we will provide additional supports to assist and make it easy for you to contact us. Our experienced team consists of Claim Assessors who are available to help you with your claim.

## Making it easier for you to do business with us

We understand the difficult and potentially life changing event that our customers are going through when facing serious illness or when dealing with a bereavement. We look to help in any way possible and one such example is our willingness to accept customer supplied medical information. In recent years we have noticed that customers can have medical reports available from their Doctors which can confirm a medical condition or diagnosis. We are happy to review this information and in many cases have seen quicker settlements as a result of this initiative. Please note that medical reports are subject to verification.

## Making a claim

If you need to make a claim, please contact us as early as possible. This will help us pay your claim as quickly as possible. Simply email or call us directly and we will guide you through the claims process.

## Who do I contact?

You can contact us by phone: **01 617 2974\*** or email: [claim@bankofirelandlife.ie](mailto:claim@bankofirelandlife.ie)\*\*

Claim forms may be downloaded directly from [bankofireland.com](http://bankofireland.com).

- \* Calls may be recorded for service, verification, analysis and training purposes.
- \*\* Please ensure if sending personal data (especially sensitive personal data i.e. medical information) by email that appropriate security measures (including encrypting the data) are taken to comply with relevant regulatory obligations.

**The claims figures reflect the combined New Ireland and Bank of Ireland Life claims experience.**

It is important to note that the examples of Specified Illness claims set out above relate to claims where the illnesses diagnosed satisfied the specific illness definitions contained in the policy conditions. The number and value of claims set out above is approximate. Policy terms and conditions apply. Benefits are subject to underwriting and acceptance by Bank of Ireland Life. The payment of benefits is dependent on meeting the terms set out in the policy conditions. It is important to note that certain restrictions and exclusions apply.



# Summary Claims Statistics

Figure by Claim Type	Total Amount	Total Number
Individual Death	€78,195,628.72	1,565
Group Death	€30,005,259.25	366
Income on Death	€532,122.03	33
Terminal Illness	€2,553,896.36	17
Individual Specified Illness	€34,949,557.17	452
Group Specified Illness	€3,087,567.92	189
Income Protection	€47,763,253.66	2,653
Absence from Work & Accident Benefit	€694,938.54	179
Hospital Cash	€561,313.41	263
Broken Bones	€100,106.00	62
Surgical Cash	€5,769.00	3
Total and Permanent Disability	€393,683.37	2
Children's Death	€32,000.00	8
Children's Specified Illness	€162,500.00	7
Children's Specified Illness (Group)	€37,500.00	3
Children's Hospital Cash	€2,975.00	13
<b>Total paid 2025</b>	<b>€199,078,070</b>	<b>5,815</b>



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Bank of Ireland Life is a trading name of New Ireland Assurance Company plc.  
New Ireland Assurance Company plc trading as Bank of Ireland Life is regulated by the Central Bank of Ireland. A member of Bank of Ireland Group.