

We're here when it counts

Our claims paid in 2017



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 2017

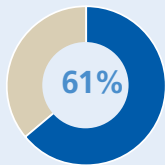
Total amount of Life & Serious Illness claims paid was **€58m**

Life Insurance Claims

Largest claim amounted to **€1,277,890**



Cancer & heart related deaths accounted for **61%** of all death claims in **2017**



Average claimant **63** years old

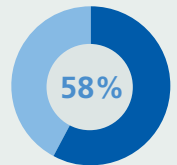


Serious Illness Cover Claims

Largest claim amounted to **€687,320**



Cancer accounts for **58%** of all Serious Illness claims in **2017**

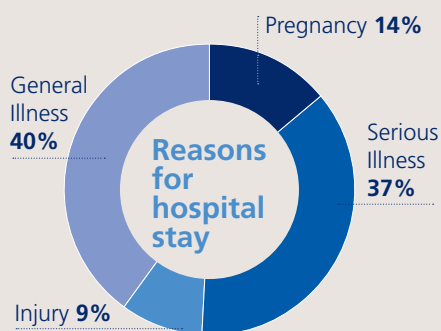


Average claimant **50** years old



Hospital Cash Claims

Average Paid **€1,137**



47% of all male claims were related to cancer



Followed by **heart related illnesses** at **29%** of male claims



Personal Accident Cover Claims

Largest claim amounted to **€20,055**



Average paid **€2,371**



Males account for **76%** of personal accident claims



77% of all female claims were related to cancer



Over half of total related to **breast cancer**



Source: Zurich Life, March 2018.

more than

€39

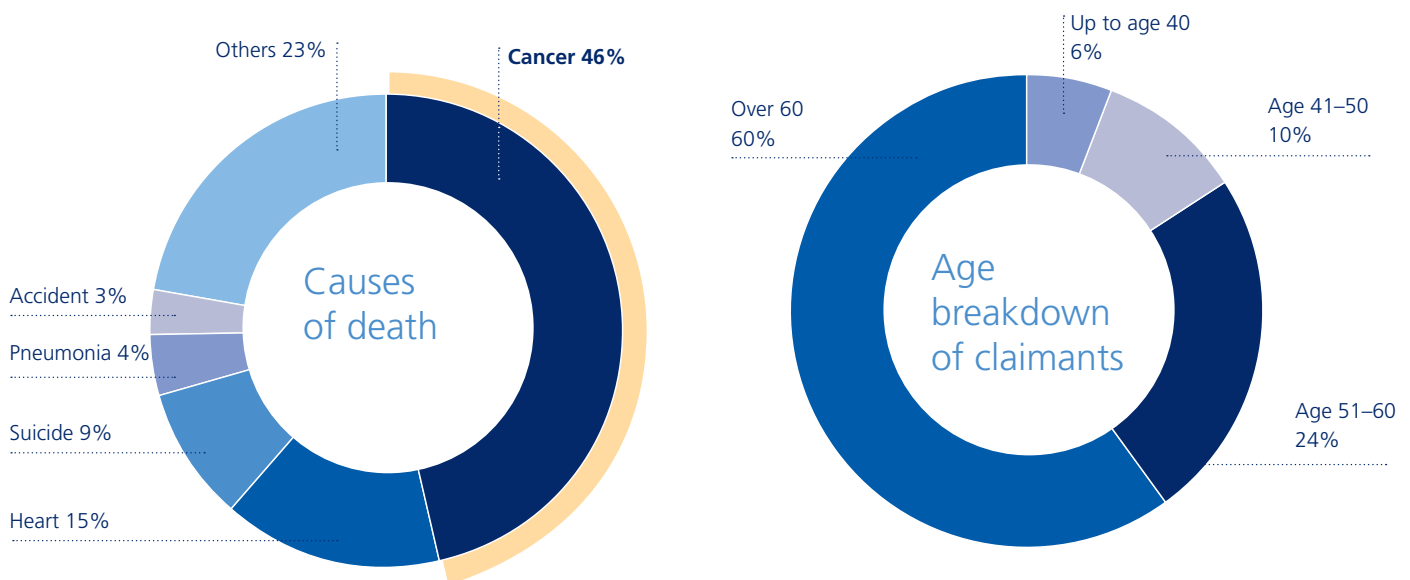
million paid out
in life insurance
claims in 2017

Life Cover Claims - 2017

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 2017, Zurich paid €39.6 million in death claims with an average payout of approximately €94,000.

2017 Life Cover Claims



Source: Zurich Life, March 2018.

At Zurich, **40% 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 2017.

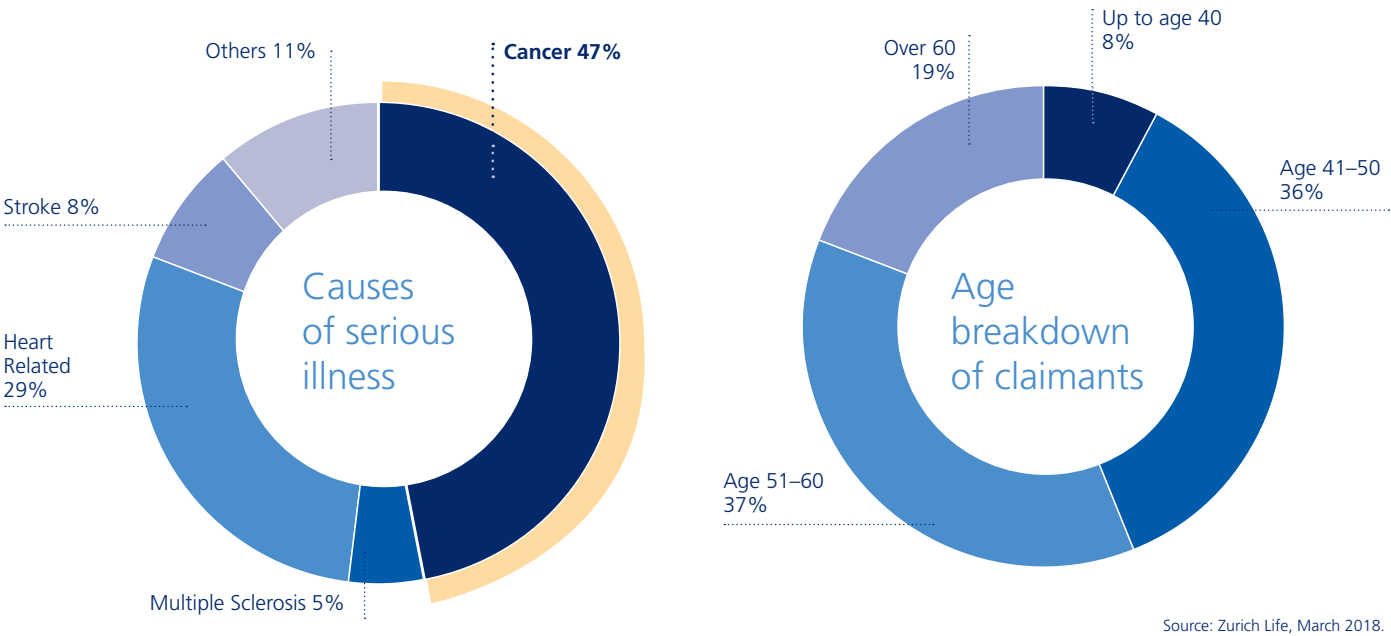
Cancer and heart related deaths accounted for 61% of all death claims in 2017.

more than

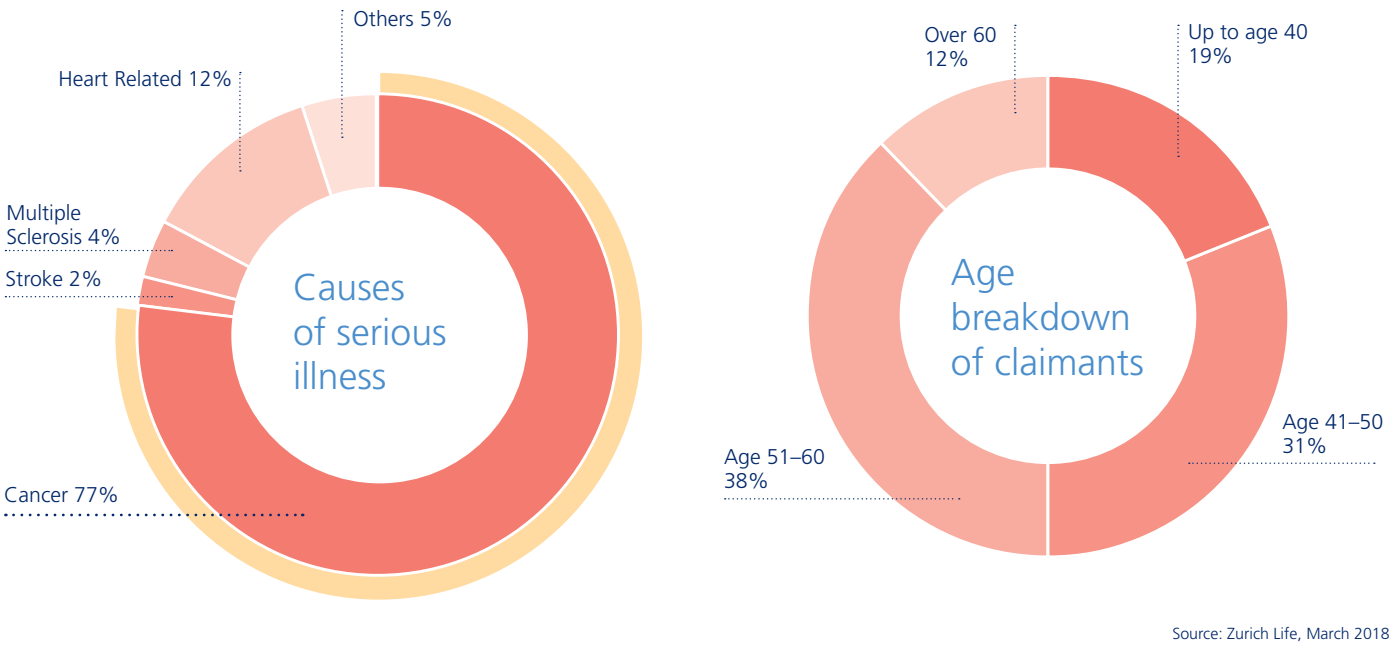
€19

million paid out
in serious illness
claims in 2017

2017 Serious Illness Claims - Males



2017 Serious Illness Claims - Females



Heart related illnesses account for **29% of male** claims with Zurich yet for females, it's only **12%**.

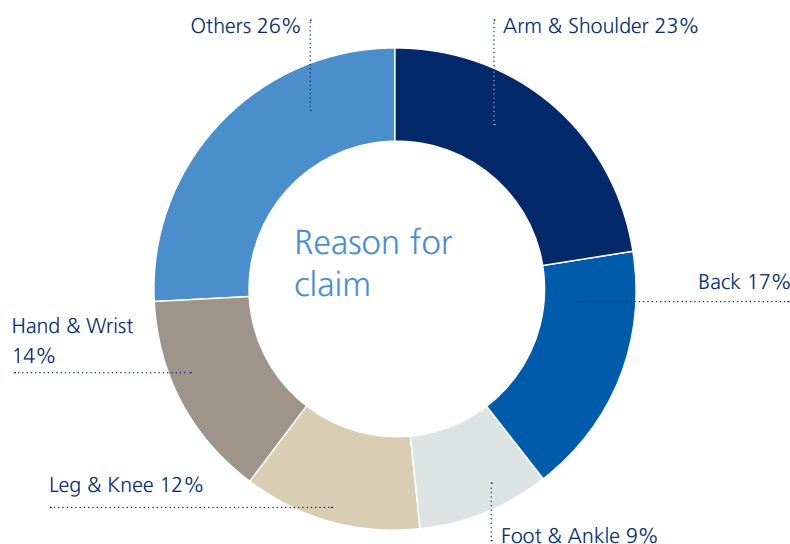
At Zurich, **cancer accounts for 61%** of all Serious Illness claims.

Personal Accident Cover Claims - 2017

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 2017, Zurich paid out an average of almost €2,400 to customers that had suffered an accident and had been unable to work.

2017 Personal Accident claims



Source: Zurich Life, March 2018.

Personal Accident Cover Claims 2017

| Sex | Occupation | Reason for Personal Accident Claim | Amount Paid |
|-----|----------------------|--|-------------|
| F | Bus Driver | Shoulder Injury | €3,171.00 |
| F | Pasta Chef | Hit in the head with fridge door | €840.00 |
| M | Gardener | Fractured wrist | €1,211.43 |
| F | Garda | Fractured left ankle | €1,764.00 |
| M | Baker | Back and neck injury | €285.71 |
| M | Barber | Fracture to right thumb | €1,200.00 |
| M | Livestock Farmer | Broken Ankle | €728.00 |
| M | Plumber/piper fitter | Broken fibia following kick from cow | €5,117.00 |
| F | Equine Dentist | Broken finger from horse riding accident | €969.33 |

Source: Zurich Life, March 2018.

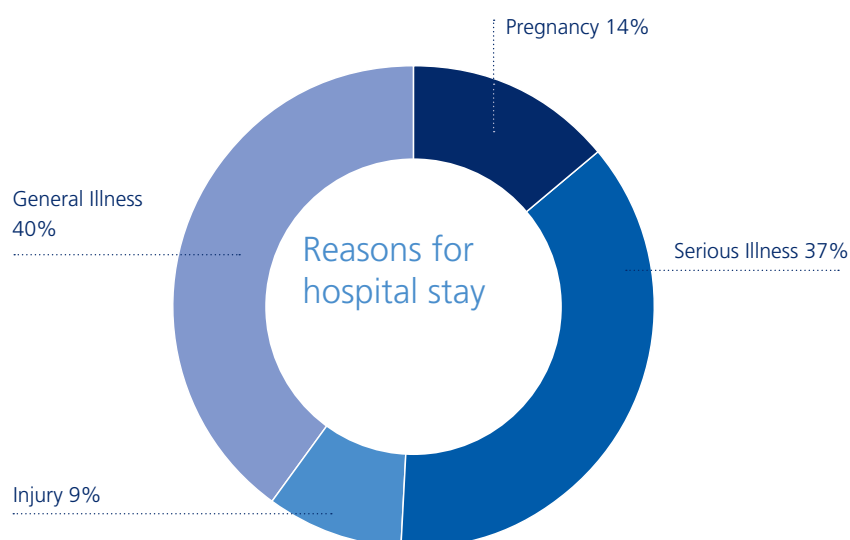
Males accounted for 76% of all Personal Accident claims with Zurich Life.



Hospital Cash Cover Claims - 2017

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.

2017 Hospital Cash Cover Claims



Source: Zurich Life, March 2018.

Hospital Cash Cover Claims 2017

| Reason for Hospital Cash Cover Claims | Amount Paid |
|---------------------------------------|-------------|
| C-Section | €400 |
| Prostate Cancer | €750 |
| Hip Replacement | €730 |
| Appendicitis | €1866 |
| Kidney Stones | €680 |
| Pneumonia | €350 |
| Stroke | €660 |
| Broken Pelvis | €288 |

Source: Zurich Life, March 2018.

In 2017, Zurich paid out an average of approximately €1,137 to **help customers through their stay in hospital.**

Pregnancy related hospital stays accounted for 14% of Zurich payouts.



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