

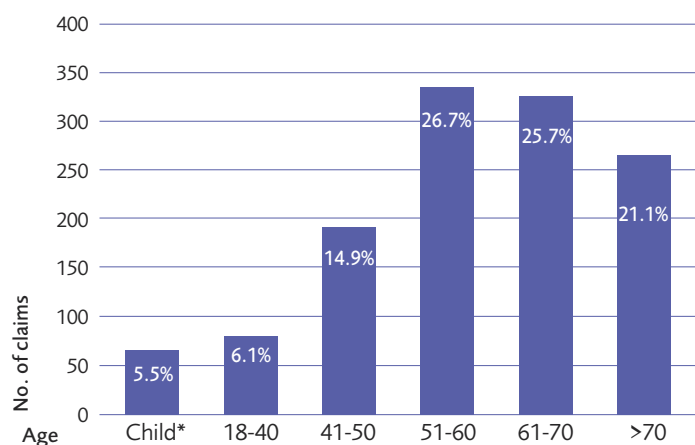
Life cover

Irish Life Retail Claims 2010

The number of Life cover claims paid in 2010	1256
The amount paid out in Life cover claims in 2010	€81.6 million
The average Life cover claim paid in 2010	€65,000
The average age of customers who claimed	61 years
The average duration a Life cover plan was in force when a claim occurred: 14 years.	

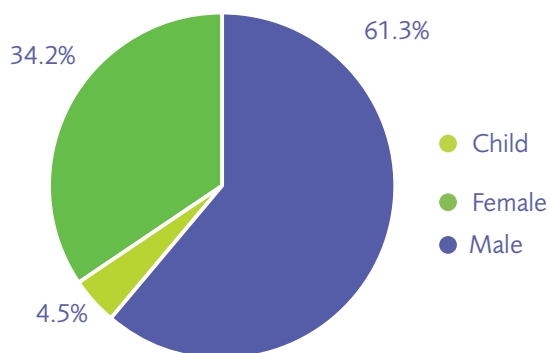
See
overleaf
for details of
accidental
deaths

Age of customers who have claimed - 2010



*NB This is a free benefit associated with childrens cover, for further details please see the terms and conditions.

Analysis of Life cover claims paid in 2010



A sample of actual claims paid by Irish Life in 2010

Age	Gender	Cause of claim	Benefit Paid	Occupation	Duration of cover before the claim
30	Male	Road Traffic Accident	€377,000	Plumber	7 months
33	Female	Cardiac Arrhythmia	€272,965	Accountant	1 year
47	Male	Heart Attack	€117,000	Teacher	3 years
42	Female	Lung Cancer	€115,000	Care Assistant	2.5 years
60	Male	Cancer- Bowel	€1,188,195	Building Industry	10 years
42	Female	Brain Haemorrhage	€211,000	Home Maker	7 years
41	Female	Stroke	€750,000	Nurse	4 years
57	Male	Motor Neurone Disease	€55,000	Lorry Driver	3 years



Death is so often unexpected - which highlights the importance of having life assurance protection for you and your family.

- We paid 141 life cover claims that were as a result of an accident
- 11% of all Protection Death Claims paid were as a result of an accident
- €15.2 million was paid in respect of accident related death
- The average age of the 129 adult accidental death cases was 47
- 52% of all life cover claims for claimants under 40 were results of accidents
- 8 death claims were as a result of a work place accident
- 30 Protection Death claims (€2.8m paid) were as a result of a road traffic accident
- 26% of all child death claims (under age 21) were as a result of a road traffic accident
- The average age for a road traffic accident claim was: 43 for a male and 41 for a female



Make sure your family is fully covered.

Potential weekly income generated from average claim amount of €65,000	€ 77.02
State widow/widower's contributory pension	€ 206.30
Combined income	€ 283.32

Could your family live on this amount weekly?

The average Life cover amount that Irish Life Retail paid out in 2010 to protection customers was €65,000. If this full amount was invested as a lump sum in a deposit account, it would generate a weekly income of €77.02 for 20 years (assuming 3% deposit interest p.a. for 20 years, with no remaining capital at the end of the 20 years and 27% dirt tax on interest). The state widow/widower's contributory pension is currently only €206.30 each week. Combined, this would give your family a weekly income of only **€283.32**. Could you cover your family's day-to-day living expenses on **€283.32 a week**? If not, talk to us today about your Protection options.

It really is so important to have the right amount of Life cover to protect your family's standard of living. Speak to your financial adviser TODAY to increase your life cover and make sure your family is financially secure.



Irish Life