



Protection News

October 2012

Brokers when asked in the recent LIMRA (June 2012) survey:

"What are the most important considerations when selecting a Protection plan for a client"

Their top 6 considerations were:

1

Application Process – Getting it right 1st time

- Speed of U/W Decision – Initial decision provided within 2 hours, 75% same day service on medical or financial evidence
- Specialist Underwriting contact for advice and queries
- Reliability of having your own dedicated New Business contact in our servicing teams
- Since January New Business offer same day service on all New Business queries, including policy issue.
- Market leading automated service via Bline



Don't take our word for it

No 1 for Service Support - PIBA & IBA Survey 2011

2

Claims Paid – Will the claim be paid? How quickly and compassionately will it be paid?

- 95% of all our claims are paid
- 51% of Specified Illness claims are paid within 2 weeks
- Dedicated claims assessor appointed to manage your claims
- We offer all our customers' access to Free Counselling Services and our Nurse Assist Helpline to provide support during and after the claims process
- In the first half of 2012, we have paid €21.9m in life cover claims and €7.3m in specified illness claims to your customers.



Don't take our word for it

Swiss Re said "Irish Life is Best In Class for turnaround times on Specified Illness Claims" (June 2012)

3

Product

Did you know that 95% of Irish Life Specified Illness claims are for malignant cancer, heart related (diagnosed) illness, stroke (permanent symptoms), MS and Loss of Independence? As the largest provider of Protection, we have introduced Loss of Independence, partial payments & full product flexibility to the market, we will be there for you and your customers when they need us.



Don't take our word for it

No 1 Protection – PIBA & IBA Survey 2011

4

Price

Price matters! – and with price pledge you can be assured that you are offering your clients the most competitive price in the market



5

Supports

- Only company to provide claims statistics by county for the past 10 years
- Calculators for your website to explain the cover required and how affordable it is for customers to protect their families.
- Direct Mail paper and email campaigns for your existing customers
- Ask Underwriting app for your phone
- Advisory Services, The experts in Business Protection, Estate Planning – real solutions for your customers
- Protection Review Software
- Our extensive 'Family Protection Made Easy' makes protection easy to understand for your customers.
- We provide clear product information in a way that your customers can understand



Don't take our word for it

No 1 in the world for Plain English, Winner of the Plain English Campaign 30th Anniversary Award 2009

6

Awareness & Innovation

- We are the company that introduced the 180 deal - providing real long term value in your business.
- We are the company that launched the Protection Crusade, creating awareness in the market place and highlighting the need for life cover
- We have used our financial strength to drive customers to your office
 - €1m media coverage highlighting the need for protection
 - €10,000 free life cover giveaway
 - 2 month free cover
 - Affordability campaign - raising awareness of just how affordable protection can be



Don't take our word for it

No. 1 Life Company - PIBA & IBA Survey 2011



Irish Life