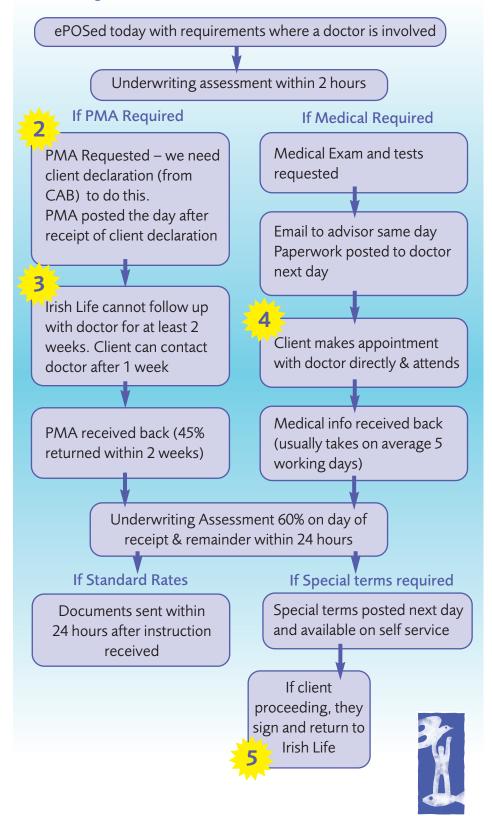
Irish Life

Irish Life Average Turnaround Times For Protection Business (using Epos – submitted electronically)









Expected Turnaround for New Business Cases



Protection - No medical requirements 67% of all protection cases



Average Turnaround time 2 Days

Our Commitment to You:

- 40% accepted by the system instantly
- 67% accepted by an underwriter 2 hrs
- Issued with 24 hours of receiving issue request
- Plan documents sent next day



How can you help?

- Paperwork fully completed and correct
- Use interactive EPOS



Protection – PMA Required 20% of lives

Our Commitment to You:

- Initial Underwriting 2hrs
- PMA to doctor next day after receipt of CAB/Prop
- On receipt of PMA we will assess 60% on day of receipt & remainder within 24 hrs



Average Turnaround Time 15 Days (25% within 10 working day, 50% within 12 working days, 75% within 17 working days)



How can you help?

- Customer Declaration (from CAB) posted promptly
- Advise customer that they can follow up with the doctor after 1 week

Protection – Medical Required 11% of lives

Our Commitment to You:

- Initial Underwriting 2hrs
- Medical Papers to doctor next day
- On receipt of Medical we will assess 60% on day of receipt & remainder within 24 hrs



Average Turnaround time 18 Days (25% within 8 working days, 50% within 13 working days, 75% within 23 working days)



How can you help?

 Encourage customer to arrange their medical for the earliest possible date

Protection – Special Terms Acceptance

Our Commitment to You:

- Special Terms issued next day and available online immediately
- On receipt of Special terms & issue request, the plan will issue within 24 hrs



Average Turnaround time 14 Days



How can you help?

• Encourage customer to sign & return without delay



Pensions (subject to revenue approval)
Approximate Turnaround Time: 7 Days
(Claims +5 Days, Transfers +5 Days)

PRSA

Approximate Turnaround Time: 7 Days (Monthly lag for ER DD cases/transfers)

Bonds

Approximate Turnaround Time: 3 Days

Savings

Approximate Turnaround Time: 5 Days

Other Relevant Info:

- Using interactive EPOS or submitting a fast track Questionnaire with the application form will speed up the turnaround time
- Refer to Ask Underwriting through link online
- Discuss with customer the importance of disclosing all material facts.
- Paper Cases will delay this process by up to 2 days
- Check the plan status online



