

# Income Protection Claims Statistics 2020



A long term illness or period of time out of work could mean real financial hardship but that's where Income Protection can provide peace of mind. With statistics like these, you can be reassured we will treat you fairly and pay out when you need us to.



**92%**

of new Income Protection claims were paid in 2020



**€45m**

was paid to approx. 2000 claimants



**41%/59%**

Male / Female

The average claimant age was

**48 years**

We invested over

**€200,000**

towards rehabilitation and retraining programmes which benefited approx. 100 claimants

**56%**

of our claimants were under 50 at the time of claim

Our youngest claimant in 2020 was aged 23

“You have to insure your house, you have to insure your car, why not insure yourself? from what I've got back, it's priceless.”

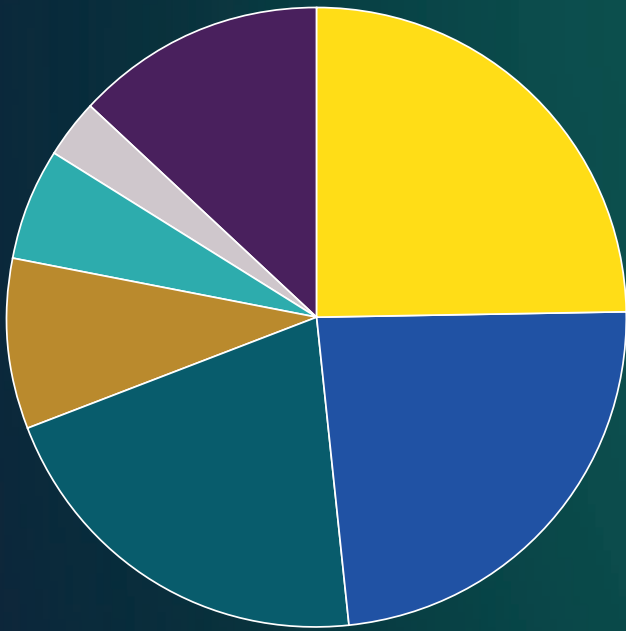
Vanessa  
- Income Protection Claimant

## When we can't pay out

Income Protection Claims paid out	92%
Claims Declined	8%

### Reasons

Not Medically Supported	4.4%
Non-Disclosure	2.0%
Exclusions	1.1%
Other	0.5%



## Medical reason for claims submitted in 2020

- 25% Psychological
- 24% Orthopaedic
- 21% Cancer
- 9% Neurological
- 6% Cardiac
- 3% Respiratory
- 12% Other medical condition

## Claims Snapshot

Here's a snapshot of some of the claims we are currently paying.



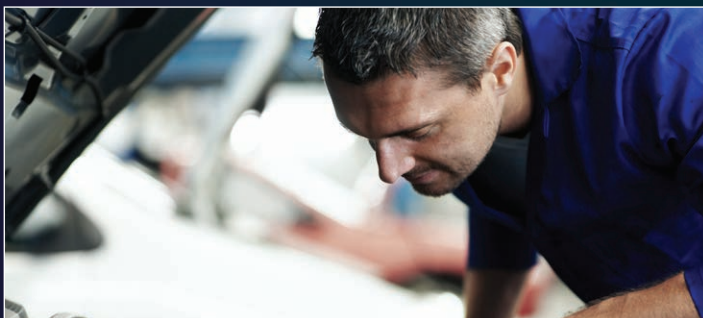
### Occupation - Doctor

Date of Claim	2016
Age at Claim	48
Time to Expiry	12 years
Medical Condition	Cancer
Benefit Received to date	€210,000



### Occupation - Sales Executive

Date of Claim	2018
Age at Claim	53
Time to Expiry	5 years
Medical Condition	Depression
Benefit Received to date	€30,000



### Occupation - Mechanic

Date of Claim	2014
Age at Claim	31
Time to Expiry	28 years
Medical Condition	Neurological
Benefit Received to date	€120,000

Source: Aviva Claims Department, February 2021. All claims stats refer to 2020 claims only.