Irish Life

Life | Pensions | Investments

Income Protection Insights

Supporting Employees when they need it most

As the largest provider of Group Income Protection in the Irish Group Risk Market, and having the widest range of services available, we decided to look back at our Income Protection claims experience in 2024. Our Income Protection benefits are essential for employees who have unfortunately found themselves unable to work through either illness or injury.

2024 highlights at a glance*:

Last year, we paid Income Protection benefits to

3,428 customers

In 2024, we paid over

€75.5M

in Income Protection benefits to customers

Over 700 people returned to work last year, with many benefiting from our early intervention service, vocational assistance, rehabilitation programmes and treatment advice.

(200 more people returned to work in 2024 compared to a few years ago.)

People are claiming for Income Protection at an earlier age now, with the average age for

men being around 40, and for women age 38

We saw a

7%

increase

in claims for female lives in 2024

We offer a wide range of services helping our customers recover and return to work

Employees rate our rehabilitation services at

87%

and our Early Intervention Service at

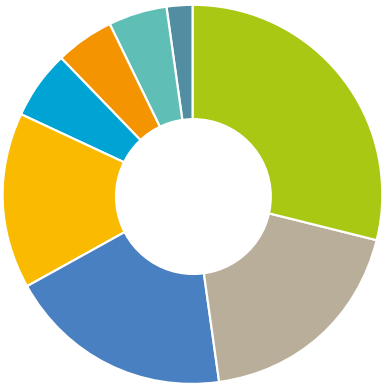
96%

As the numbers of claims and customers grows, so too did our Income Protection claims team which has grown to

over 50 dedicated staff

*(Source: Irish Life claims data 2024)

What were people claiming for in 2024:



Mental Health	29%
Cancer	19%
Musculoskeletal	19%
Other	15%
Injury	6%
Circulatory System	5%
Nervous System	5%
Pregnancy Related Issues	2%

- The top 3 causes of claims have been Mental Health problems followed by Cancer and Musculoskeletal complaints for many years. Mental Health problems are consistently the top cause of claims, and it is unfortunately on an upward trajectory over the past few years increasing from 21% in 2022, to 24% in 2023 and now 29% in 2024. We are close to the rate of mental health related claims that we experienced over 10 years ago and unfortunately we are seeing a reverse of an improvement we had been seeing prior to 2021.

- It is clear that the focus on mental health needs to continue with both preventative and early management measures. We know from speaking with our clients that this focus is very much present, and we are hopeful of seeing improvements again in the future. Early Intervention can make a positive difference.

- Both Cancer and Musculoskeletal complaints saw modest increases in 2024, but both have been fairly stable over recent years.

- Calling out injuries at 6% of overall claims, this has decreased from 9% in 2023 and it is the lowest it has been for many years. It is one area which has not increased back to pre-pandemic levels (by rate or frequency).

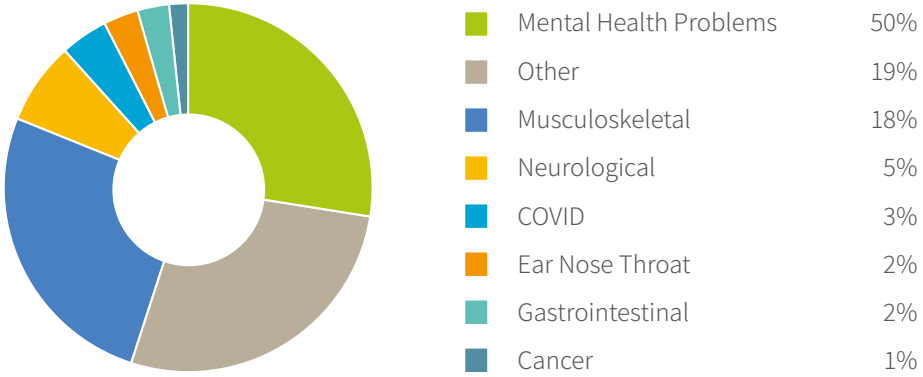
- You can learn more about our Expert Claims solution at: Expert Claims | Employer Solutions at Irish Life

- We offer extensive Wellbeing employee supports. To learn more please visit: Wellbeing | Employer Solutions at Irish Life

What about shorter term absences?

We know from our Early Intervention Service that employees are absent from work for shorter periods of time as well due to a number of reasons.

Early Intervention Service Referrals 2024

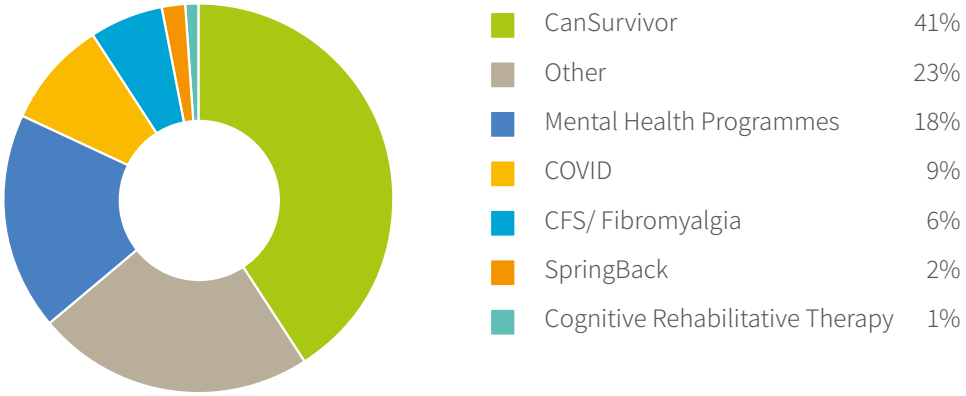


- Like longer term absences with Income Protection, mental health problems were also the top referral for early intervention. This also saw an increase, this time from 43% in 2023 to 50% in 2024.
- We also saw an increase in musculoskeletal referrals from 12% in 2023 to 18% in 2024.
- Referrals for COVID have declined for a third year in a row, now accounting for 3% of cases. We are proud that our COVID rehabilitation programmes have continued since 2021, and we continue to make these available when they are needed.
- As early intervention is a voluntary service, these rates show what illnesses employers are asking for our help with, rather than being fully reflective over what conditions people are out of work from in the short term.
- Last year we saw an increase in uptake for our complimentary early intervention counselling service, driven by the increase in mental health cases.

Early Intervention is available to all Income Protection Group Risk customers at no cost to employers or employees. To find out more, please visit: Early Intervention Support | Employer Solutions at Irish Life

What did Rehabilitation look like in 2024?

Rehabilitation Programmes 2024



- We have been providing rehabilitation programmes for over thirty years in the Irish market.
- We develop partnerships with leading medical clinics, hospitals and doctors to build each programme from the ground up, ensuring we always have the best supports available.
- Our programmes contain a combination of remote and in-person elements as needed.
- Our dedicated nursing team and rehabilitation manager look after all cases.
- In 2024, two thirds of rehabilitation referrals were for female lives and one third for male.
- Our CanSurvivor Programme at 41% remains our most availed of programme, growing in popularity since the pandemic. We have maintained all aspects of the programme, including in-person elements.
- We have two mental health rehabilitation providers, and the 18% figure shown in the above chart represents people on Income Protection claims. If we include those who refer into the programmes via early intervention this percentage would be higher.
- Our physiotherapy programme SpringBack had a quiet year despite seeing an increase in musculoskeletal claims. Again, this figure does not include people helped via early intervention and it is low reflecting that at the time of claim many people are already undergoing their own physiotherapy. The programme remains available to help those in need and more importantly, we are able to help more at the early intervention stage.
- While we have seen a decrease in COVID claims, the level of rehabilitation remains fairly stable at 9%. We are the only insurer providing dedicated COVID rehabilitation who did not make changes, or pause our programmes following the World Health Organisation's declaration of Ireland being part of a region beyond pandemic status.
- We are reviewing new rehabilitation options in 2025, including some new physiotherapy solutions and will have more information available soon.

For more information about our rehabilitation programmes, please visit: Rehabilitation Services | Employer Solutions at Irish Life

Conclusion

2024 was our biggest year yet in terms of Income Protection claims. We paid more claims than ever before, supported more people through recovery and going back to work, and early indications show that 2025 will be even bigger again.

If you are an employer with Income Protection claims with us and need to reach out, please contact your assessor or incomeprotection@irishlife.ie (or phone 01-704 1802).

Our Technical Team is also available to help:

Derek Somers, Senior Technical Manager
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If you are not a group Income Protection customer of Irish Life and would like to discuss taking out cover with us, please contact your insurance broker or cbsalessupport@irishlife.ie

For more information on any of the above, please contact:

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Contact us

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