



Income Protection Claims

A review of 2025

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 2025.

2025 highlights:

Last year, we paid Income Protection benefits to



3,816
customers

In 2025, we paid over



€82M

in Income Protection benefits to customers

Over 800 people

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



(This is 300 more people returning to work than a few years ago.)

The average age of a new claim is

50

years old -



a little bit older than 2024.

Employees rate our rehabilitation services at

86%

and our Early Intervention Service at



96%

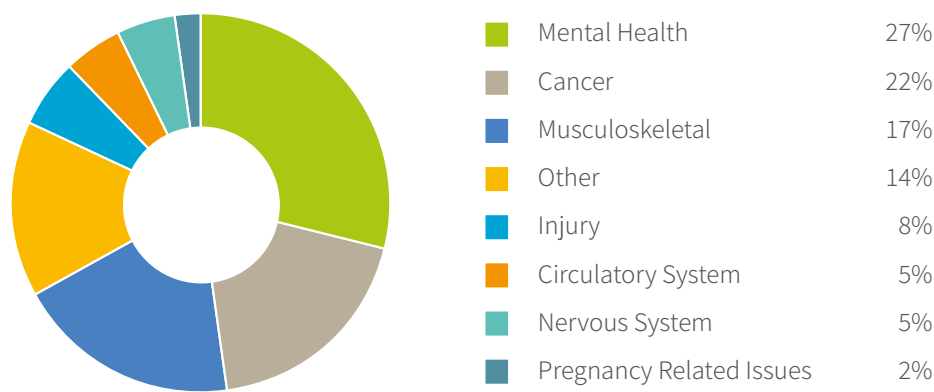
As the number of claims and customers grew, so too did our Income Protection claims team, and our internal training school helped us increase to

over 65 dedicated staff



*(Source: Irish Life claims data 2025)

What were people claiming for in 2025?



- The top 3 causes of claim have been Mental Health problems, followed by Cancer and Musculoskeletal complaints for many years.
- Mental Health problems remain the top cause of claims at 27% and although they represented 29% of claims in 2024, the increase in claim volumes means true numbers of mental health cases have increased.
- Cancer has increased from 19% to 22%, the highest we have seen it for some time.
- Musculoskeletal claims are now 17%, having been 19% previously - a relative reduction due to the increase in Cancer cases.
- Injuries has seen a slight increase from 6% to 8% but remain less than pre-pandemic volumes, which potentially accounts for some of the Musculoskeletal reduction.
- Around 50% of people undertaking rehabilitation whilst on claim with Irish Life have returned to work.
- In addition to rehabilitation, we also provide vocational support via our exclusive partnership with Absence Management Solutions.

We offer rehabilitation programmes for Mental Health, Cancer and Musculoskeletal conditions through our partnerships with St Patricks Hospital, Centric Mental Health, Medmark and Blackrock Clinic.

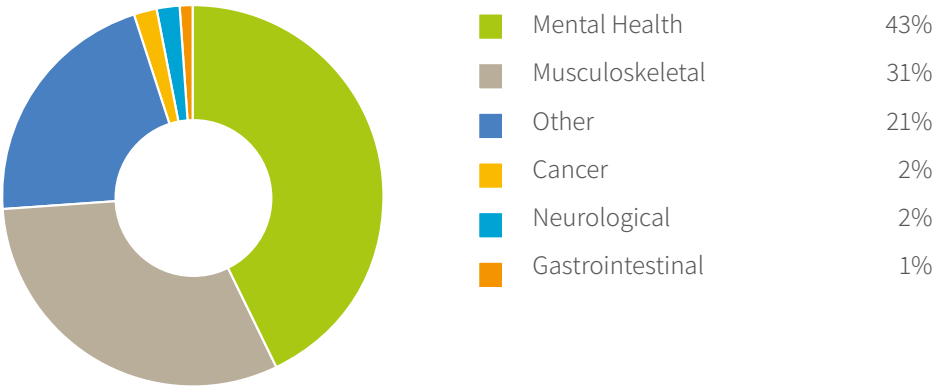
You can learn more about our Expert Claims solution at: [Expert Claims | Employer Solutions at Irish Life](#)

To learn more about Wellbeing, please visit: [Wellbeing | Employer Solutions at Irish Life](#)



What about shorter term absences?

Early Intervention Service Referrals 2025



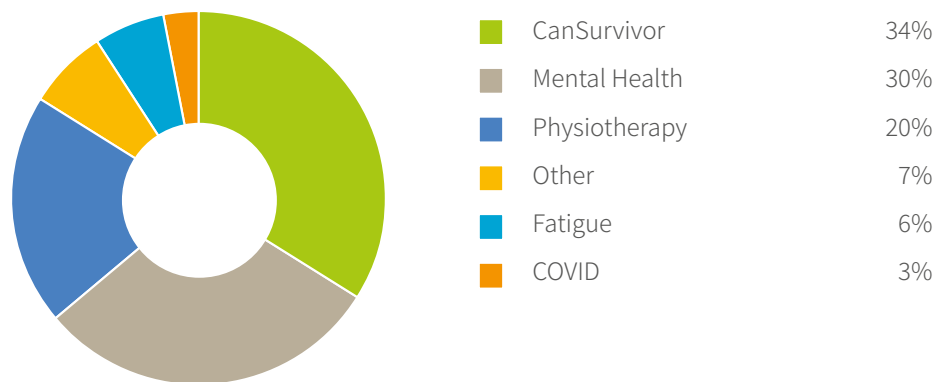
- Like longer term absences with Income Protection, Mental Health problems were also the top referral for early intervention. Employees are provided with in-person talk therapy in most cases.
- Musculoskeletal referrals have risen sharply for the third year in a row, going from 12% to 18% and now 34%. Physiotherapy is funded for a lot of these cases.
- COVID referrals, now included in the ‘Other’ section, have fallen for the fourth year in a row, accounting for less than 2% of referrals now. Our Short and Long COVID rehabilitation programmes remain available when needed.
- We see referrals from a wide range of industries from Pharma, Tech, Finance and Manufacturing and what we see represents what employers are seeking the most help on.
- Almost 90% of people referred do not need the support of an Income Protection Claim mostly by returning to work.

Early Intervention is available to all Income Protection Group Risk customers at no cost to the employer or employee. To find out more, please visit: [Early Intervention Support | Employer Solutions at Irish Life](#)



What did Rehabilitation look like in 2025?

Rehabilitation Programmes 2025



- 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 available.
- Our programmes contain a combination of remote and in-person elements as needed.
- Our nursing team and rehabilitation manager manage all cases.
- CanSurvivor remains our most availed of rehabilitation programme.
- Demand for physiotherapy services increased in 2025.
- Likewise, as the volume of Mental Health cases increases year on year, we saw an increase from 18% to 30% in our Mental Health rehabilitation programme usage in 2025.
- COVID rehabilitation programme use dropped again in 2025, but remains a vital support tool for those that need it, and as a result, we will continue to provide this.

For more information about our rehabilitation programmes, please visit: [Rehabilitation Services | Employer Solutions at Irish Life](#)



In Conclusion

The number of people we cover, the volume of claims we receive and the claims team size have all grown for the third year in a row, and this looks set to continue throughout 2026.

We continue to invest in our people, new technology and new partnerships to continue providing the best claims management approach in the market.

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 you:

Derek Somers, Senior Claims Manager
Email: derek.somers@irishlife.ie

Eoin Pyne, Claims Manager
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Alan Connolly, Claims Manager
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Susan Farrell, Senior Claims Specialist
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Edel Shanley, Senior Claims Specialist
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Cathal Casey, Claims and Rehabilitation Manager
Email: cathal.casey@irishlife.ie

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:

Shane Goggin, Early Intervention & Rehabilitation
Email: shane.goggin@irishlife.ie



Contact us

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Website www.irishlifeemployersolutions.ie
Write to Irish Life, Irish Life Centre, Lower Abbey Street, Dublin 1.

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