

# Group Risk - what makes us different

Choosing Irish Life as your risk provider brings you **peace of mind** in uncertain times. We have a deserved reputation for bringing quality service and a **customer-focused** attitude to our group life and income protection business.

Group Risk is not something we have just started to take an interest in since the last few years. We've been at this business in a serious way since the 1970s. Our largest group scheme (and the largest in the country covering over 14,000 members) has been on our books continuously since 1976.



We have delivered to our clients through the good times and the bad.

Here are what some of those clients (and consultants) have had to say about us.

"We have benefited from Irish Life's high level of **professionalism** in supporting our employees. We have been able to leverage their **expertise** and **experience** to the benefit of both employees and the company."

**Kevin Costello, Site Human Resources Manager, Dell**  
Dell have worked with Irish Life to provide income protection cover since 1999.

"Irish Life provides a highly **professional** and **supportive** service, and we would not hesitate to recommend their income protection programme to other companies."

**Grace Perrott, Senior HR Manager, AIB**  
AIB have worked with Irish Life to provide income protection cover since 2003.

"I attended a back-to-work course for claimants in the Beacon Clinic." The overall process was "very **useful**" and "my experience was very **supportive**."  
**Trudy, a breast cancer Income Protection claimant.**  
Trudy returned to work part time and achieved a full recovery.

"I have been dealing with Irish Life PHI group claim management for many years covering a number of clients and I have always found them very fair, **reasonable** and always **open-minded** in their handling of claims, with very experienced staff."

**Roderic M. Mellotte, Director, Willis,**  
25+ years experience in industry.

"The key differentiator that I see is in relation to the way in which problematic issues are resolved... any problem raised will receive a fair hearing and a **pragmatic** approach will be taken... issues can be complicated by administrative oversight... Irish Life has given sympathetic consideration to such claims."

**Senior Consultant, Dublin,**  
+20 years experience in industry.

"It's a very difficult stage" and "at no time did I experience anything but **support** from Irish Life."  
**Gerry, a teacher suffering from tunnel vision (a type of progressive blindness).**

See [www.irishlife.ie](http://www.irishlife.ie) for the full story of some of the people featured who have benefited from Irish Life's group risk experience:

[www.irishlife.ie/life-assurance/real-life-stories.html](http://www.irishlife.ie/life-assurance/real-life-stories.html)



## 6 reasons to be with Irish Life



### Service Excellence

We have been rated **No.1** in the annual *Customer Service and Administration Survey* conducted by Millward Brown Lansdowne (an independent market research company). The overall gap to the next closest provider increased to 11% last year.



### Ongoing investment

We have installed a new, world-class income protection claims management system. This €6 million+ investment will allow us improve even further our ability to actively service claimants and pinpoint rehabilitation opportunities.



### Scale and security

Irish Life Assurance plc are the largest risk provider in the State and we have paid out over €1 billion in protection claims to more than 30,000 families over the last 5 years. Our solvency ratio (stable at 175% at December 2011) provides deep security. Source: Irish Life.



### Local knowledge and responsibility

We are an Irish-listed company with all key decisions made and senior management for the entire group based locally in Ireland.



### Experience

65% of our staff have more than 10 years of experience with us. 55% have a professional qualification with another 15% in progress.



### Advanced Underwriting

With some of the highest free cover limits in Europe and full income protection benefits provided with no health questions or medicals at all on larger schemes, we aim to be as hassle free as possible for executives in our schemes under our Freedom Plans and Once and Done initiatives.

Our philosophy is to provide full and comprehensive services to our clients: only an Irish Life policy can bring this complete peace of mind.



We take a long-term view and look at claims as opportunities to build relationships with our clients.  
We like to make speedy and positive decisions.

Whether you are an existing client, thinking of making the move to Irish Life or if you want to discuss any part of our group protection offering, contact our Senior Product Manager Shane O'Farrell on **01 704-2869** or [shane.ofarrell@irishlife.ie](mailto:shane.ofarrell@irishlife.ie).

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 **Irish Life**  
Corporate Business

*Bigger thinking. Better futures.*