

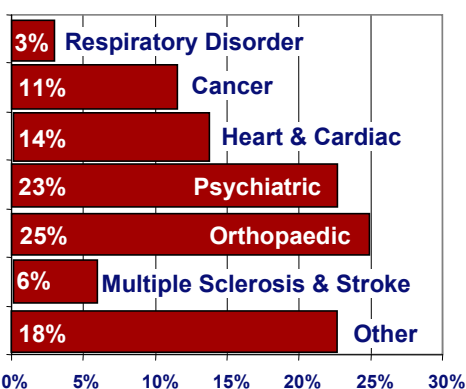
Income Protection Past Claims Information



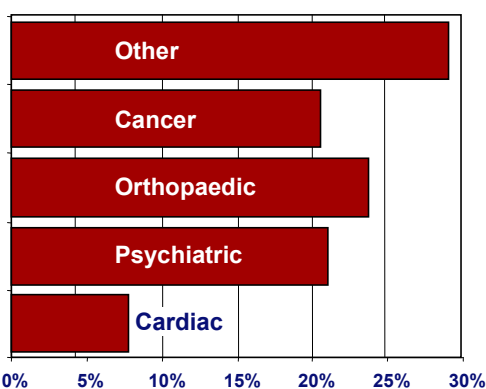
INCOME PROTECTION CLAIMS SOME FACTS & FIGURES

	2003	2004	2005	2003	2004	2005
Total claims in Payment	596	646	690	€9.3m	€10.2m	€11.2m
Group	418	472	499	€6.7m	€7.7m	€8.5m
Individual	178	174	191	€2.6m	€2.5m	€2.7m
Average claim in payment(p.a.)	5 yrs	5.5 yrs	5 yrs	€15,600	€15,800	€16,500

Claims Portfolio By Disability At Year End 2005



Main Causes for New Claims Admitted in 2005



AGE OF CURRENT CLAIMANTS

Age	2002	2005
< 35	4%	4%
35 - 40	6%	8%
40 - 45	8%	9%
45 - 50	12%	15%

Age	2002	2005
50 - 55	19%	17%
55 - 60	25%	23%
60 - 65	26%	24%

as at 30.05.2005

CLAIMS CURRENTLY BEING PAID BY US (Dec 2005)

Policy start date	Claim started	Age claim started	Occupation	Cause of Claim	Benefit paid to date
1st March 1976	26th Jan 1992	44	Electrician	Epilepsy	€22,000
1st Jan 1982	7th Feb 2002	58	Architect	Depression	€91,700
1st Apr 1997	13th Sep 2002	57	Pilot	Brain Damage	€263,300
1st May 1998	5th Dec 2001	36	Software Developer	Rheumatoid Arthritis	€75,700
1st Jan 2000	12 Dec 2002	61	Civil Servant	Heart Attack	€39,100

Claims Helpline: 1890 882 019

YOUR INCOME IS YOUR MOST IMPORTANT ASSET. PROTECT IT.

