



Market Figures

There were 2,139,000 people insured with inpatient health insurance plans at the end of March 2012. This represents a reduction in the number of insured people of 24,000 over the quarter and 75,000 over the last year. The number of people insured has been in decline since it peaked at almost 2.3 million at the end of 2008.

In addition to those insured with inpatient plans, there were 103,000 insured with products solely providing outpatient benefits or health insurance cash plans.

Number with private health insurance in-patient cover	Total Insured 000's
Dec 2008	2,297
Dec 2009	2,260
Dec 2010	2,228
Mar 2011	2,214
Jun 2011	2,184
Sep 2011	2,172
Dec 2011	2,163
Mar 2012	2,139

Based on census results, the percentage of the population with inpatient health insurance plans currently stands at 46.6%.

Recent Developments

Vhi One Plan Sport Offer 1-31 May 2012

Vhi is running a special offer on One Plan Sport in May 2012. Premiums have been reduced by 10% for this period. These prices will apply to all new and renewing customers in May 2012.

Vhi change plan names 15.05.2012

Vhi Healthcare changed the names of Teachers' One Plan 250 and Nurses' One Plan 250 to Teachers' Plan Select and Nurses' Plan Select respectively, on 15 May 2012.

New Aviva Health plan benefit 16.05.2012

Aviva Health are providing a new benefit called 'Back Up' on all its hospital and combined plans from 16 May 2012. This benefit provides full cover for a physiotherapy consultation and, should a treatment programme be required, the consumer will pay a once off fee of €50 and the remaining treatment sessions will be covered. Treatment programmes can be provided with up to 8 sessions and up to 2 personalised treatment programmes can be claimed for in one year.

New Laya Plans 21.05.2012

Laya healthcare launched two new plans on 21 May 2012; Health Smart (€775) and Health Smart Family (€975). Laya healthcare will be offering these plans at a reduced rate between 21 May and 2 September 2012. An increase will be applied on 1 July, 1 August and again on 2 September to bring the plan up to the standard rate. These plans are available to all new and renewing customers from 21 May 2012. Please see our plan comparison tool for details www.healthinsurancecomparison.ie



Market News

Market Breakdown by Age

The following table shows the age breakdown of the people who have inpatient cover with open membership insurers (Aviva Health, laya healthcare and Vhi Healthcare). Unlike the table overleaf, this table excludes people insured with restricted membership undertakings (the ESB, Garda and Prison Officer schemes) and people serving initial waiting periods

Age Group	Number with inpatient cover with open membership insurers at 1 January 2012 000s	Census Population at April 2011 000s	Estimate of the percentage of the population with inpatient cover with open membership insurers
0- 17	495	1,149	43%
18-29	256	772	33%
30-39	331	758	44%
40-49	308	636	48%
50-59	269	519	52%
60-69	208	392	53%
70-79	110	233	47%
80+	44	129	34%
Total	2,020	4,588	44%

Note: The age for the insured population is age attained at 1.07.11

Laya Healthcare

On 1 May 2012 Elips Insurances Ltd (a subsidiary of Swiss Re) entered the Irish health insurance market.

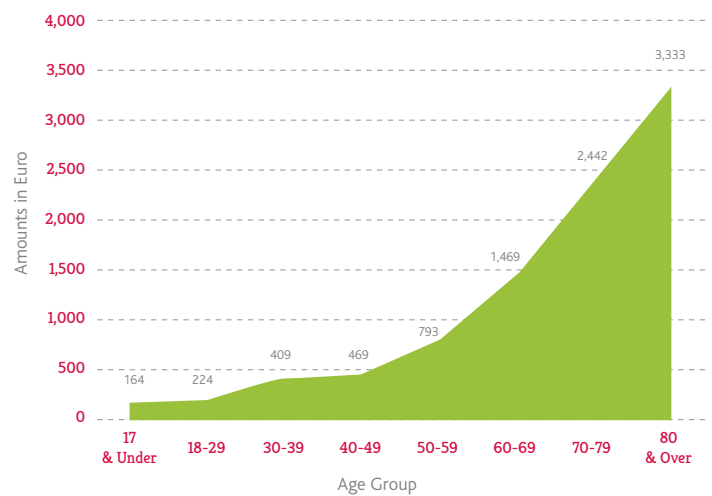
Quinn Healthcare Ltd, the company in Cork that sold and administered contracts on behalf of Quinn Insurance Ltd (under administration) has been renamed as laya healthcare Ltd. This company will now sell and administer contracts on behalf of Elips Insurances Ltd in Ireland. Elips Insurances Ltd will also use the trading name laya healthcare in Ireland.

Quinn Insurance Ltd (under administration) ceased to write health insurance contracts on 30 April, 2012. Quinn customers will continue to be covered by Quinn Insurance Ltd (under administration) until their next renewal dates. Their contracts will be administered by laya healthcare Ltd. At their renewal dates, Quinn customers will be offered contracts underwritten by Elips (trading as laya healthcare).

Claims included in returns to Authority

As health insurance in Ireland is community rated, premiums for adults do not vary with age. However claims cost vary significantly by age. The following chart illustrates how the claims paid by insurers in 2011 increased with the age of the insured person.

Claims Cost per Insured Person 2011



The source of the data in the above chart is information returns submitted to the Authority by insurers, which include approximately 80% of claims paid in 2011.

General Price Increases

Aviva Health increased premiums by 2.7% on 16 May 2012. This price increase applies to all plans except the Level 2 Hospital plan suite.

Quinn Healthcare increased its premiums for the majority of its plans by 6.5% on the 1 of March for individual plans and on 3 March for company plans.

Vhi Healthcare increased in premiums by between 6% and 12.5% in March 2012, for example HealthPlus Access (formerly Plan B) increased by 9% and HealthPlus Extra (formerly Plan B Options) increased by 12.5% from 1 March. One+ Plan increased by 6% from 17 March and Teachers Plan increased by 12.5% on 9 March.