

SUPPORTING CLIENTS THROUGH THE UNEXPECTED

For Advisers

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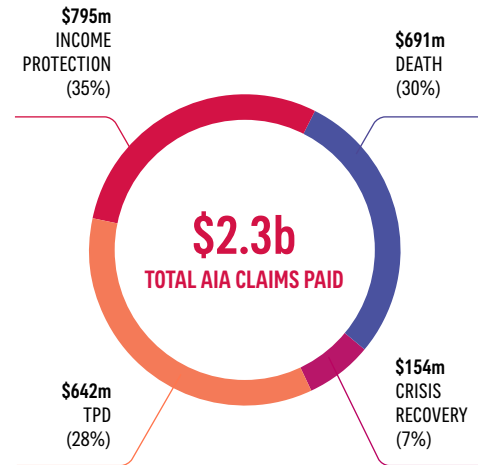


HEALTHIER, LONGER,
BETTER LIVES

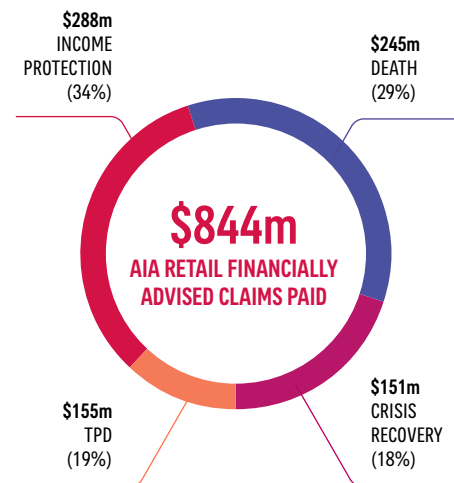
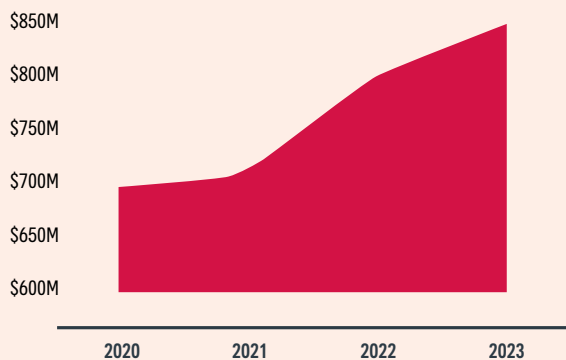
The best support comes in many forms

In 2023, we paid over \$2.3 billion to over 33,000 customers in Retail, Group and Direct insurance claims – that averages out to over \$44 million per week.

Trust is everything when it comes to insurance. Whether it's paying claims, providing access to world class support programs and partnerships through AIA Embrace and AIA Vitality – we're here to provide support at every step of the journey and help our 3.1 million customers live Healthier Longer, Better Lives.



The retail insurance upward claims trend



Graham shares his claims story

Graham never believed that he would need to use his Life Insurance cover. In fact, he once considered cancelling the policy altogether. Luckily, his Adviser talked him out of that decision.

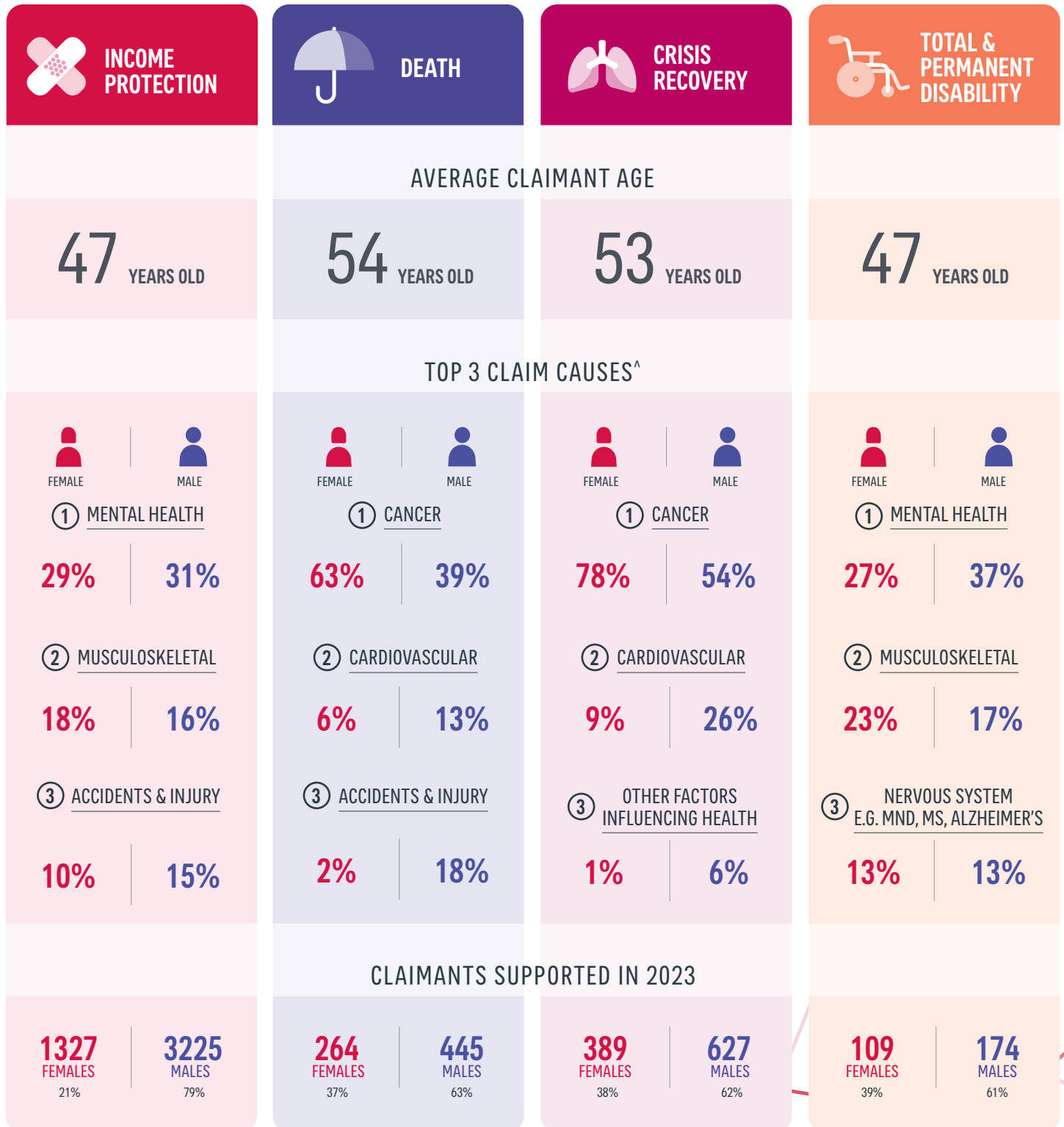


From the moment Heidi (AIA Claims Officer) spoke to me... she told me it was going to be okay and told me that (AIA) were there to help me... just those words made a big difference and then the process since has been amazing.

Graham
AIA Australia customer

Financial adviser customer claims summary

Top 3 claim causes, as a percentage of overall payment amounts (\$) by benefit type and gender in 2023.



[^] Shown as a percentage of AIA Australia's total financially advised customer claims by overall payment amounts (\$) by benefit type and gender in 2023.

Leading causes of claims

CANCER



~162,000

new cases of cancer were diagnosed in Australia in 2022¹.



20,428
BREAST CANCER CASES¹

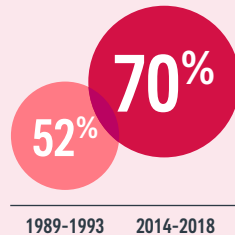


24,217
PROSTATE CANCER CASES¹

Cancer continued to account for the majority of AIA Australia (AIAA) Death and Crisis Recovery Financial Adviser customer claims in 2023².

Cancer survival rates

Five-year cancer survival rates are increasing (meaning that, on average, people are more likely to survive for a least 5 years after a cancer diagnosis than they were in the past).



Potential reasons for the increase survival rates include improvements in cancer detection, treatments and care, and a greater understanding of the risk factors associated with cancer. Cancer screenings programs also increase the likelihood of detecting cancer early, which leads to better outcomes¹.

MENTAL HEALTH



1 in 2

(46%) Australians aged 16-85 have experienced a mental health disorder in their lifetime¹.

In 2023, mental health conditions were the highest claim cause (\$) for AIAA Income Protection².

MUSCULOSKELETAL CONDITIONS



3 in 10

(27% or 6.9m) people suffered arthritis or musculoskeletal conditions¹ in 2020-21.

Musculoskeletal conditions for females and males were the second highest claim cause (\$) for AIAA Income Protection claim in 2023².

CARDIOVASCULAR DISEASE



57,300

people aged 25 and over had an acute coronary event in the form of a heart attack or unstable angina in 2020 – around 157 events every day. Of these, 6,900 (12%) were fatal³.

AIAA claims reflect cardiovascular conditions as the second highest claim cause (\$) within our Life Cover and Crisis Recovery claims².

1. [Australian Institute of Health and Welfare's 'Australia's Health 2022 In Brief' report](#)

2. Claims through financial adviser customer claims, as a percentage of payment amounts (\$) in 2023

3. <https://www.aihw.gov.au/reports/heart-stroke-vascular-diseases/hsvd-facts/contents/summary>

AIA Vitality creates a meaningful impact to our customers health and lives

As a leading insurer, we see the devastating impact that chronic health conditions have on Australians and their families. A greater focus on prevention and early intervention is required to prevent conditions from developing in the first place, and to prevent existing conditions from deteriorating further.



AIA Vitality is a personalised, science-backed health and wellbeing program that takes you on a journey to better health, where you get to **know** your health, **improve** your health and **enjoy** the rewards.

In 2023 AIA Vitality members in Australia...



AIA Vitality

AIA EMBRACE

Whether your clients are well, unwell or recovering, we're helping them embrace better health and wellbeing every day.



We're committed to helping more people live healthier longer better lives, now and in the future.

That's why we created AIA Embrace, our holistic wellbeing ecosystem of world-class programs and partnerships designed to support people's everyday health and wellbeing at every stage of life's journey.

Clients have access to programs that embrace and support better wellbeing.



WHETHER THEY'RE WELL...



FIND THEMSELVES UNWELL...



OR THEY'RE RECOVERING.

AIA Embrace support at each stage of your clients' health and wellbeing journey.

From prediction and prevention, to diagnosis, treatment and recovery, AIA Embrace is made up of world-class programs and partnerships designed to help your clients stay in good health. Should they become unwell - we provide them with the care and support they need to get back to health and work sooner, so they can thrive, not just survive.

AIA VITALITY - Know your health, improve your health, and enjoy the rewards

AIA Vitality offers clients the very best in personalised support across all areas of their health journey, and the more they put in the greater the rewards they get back.

PROGRAMS FOR WHEN YOU'RE UNWELL AND RECOVERING

- **CANCER RECOVERY PROGRAMS** – Cancer Coach program, Cancer Exercise program, Cancer Wellness program
- **CHRONIC PAIN RECOVERY PROGRAMS** – Pain Coach program, Pain management-focused exercise program, Exercise Physiology program
- **MENTAL HEALTH RECOVERY PROGRAMS** – Mind Coach program, Mental Health Wellness program
- **OTHER SUPPORT** – Social Work Support and Business Coaching programs
- **RETURN TO WORK SUPPORT**

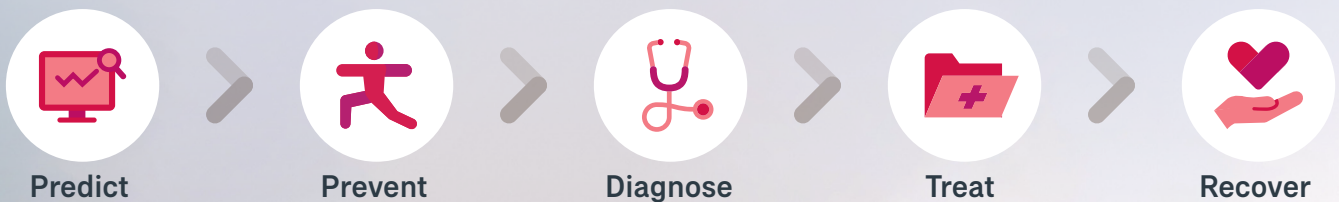
AIA Australia's actions

AIA Australia is focused on the critically important work of improving the nation's health outcomes and helping Australians live healthier, longer better lives.

Our purpose is to Make a Difference in People's Lives and we're focused on driving awareness of the importance of healthy behaviours.

This is underpinned by 5590+. That is, preventing the five major non-communicable diseases – cancer, diabetes, respiratory disease, heart disease and mental health conditions – by improving the five modifiable factors that underpin these – physical inactivity, poor nutrition, smoking, excess alcohol and our interaction with the environment.

As a life, health and wellbeing insurer, AIA Australia has invested heavily in developing programs that support Australians to maintain and improve their health throughout their lives. To help people be healthier for longer and improve their overall wellbeing, AIA Australia has built an ecosystem of products, services and partners through five stages:



Our shared-value approach means we put our efforts into projects and interventions that benefit not only our customers and business but society more broadly.



Support through the claims process

AIA Australia are here to support clients and advisers through the unexpected in a variety of ways.



Handy tips for lodging a claim

We're committed to reviewing claims as quickly as possible. Here's how you can help:

- Download claims forms from the **Adviser Portal** or from the **AIA Business Growth Hub** and ensure all questions are completed.
- Lodge claims via paper or electronically via email.
- Attach any medical evidence required when lodging the claim form.
- Check for any additional information required to be supplied (e.g. medical practitioner's statement, pathology, imaging, medical certificates or financial records for IP Claims).

For more information contact your AIA Client Development Manager on 1800 033 490 or au.adviserservices@aia.com

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