

SUPPORTING CLIENTS THROUGH THE UNEXPECTED

For Advisers

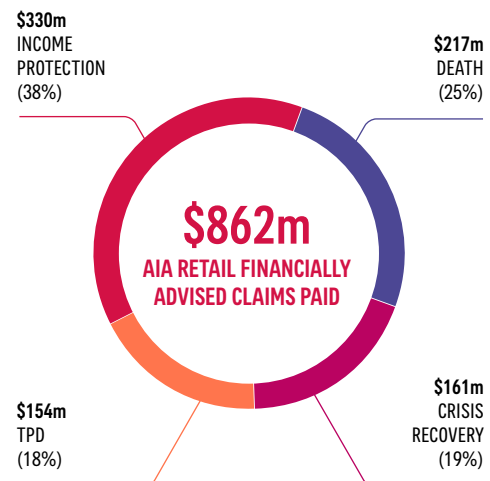
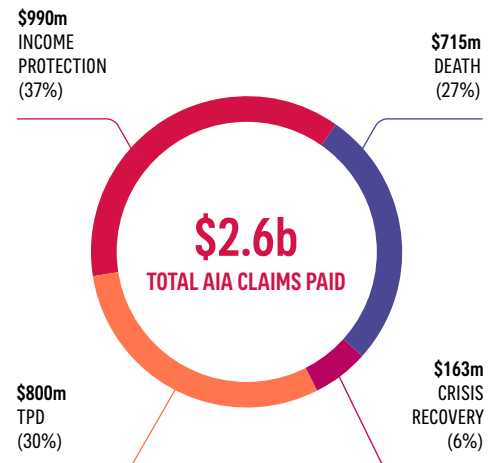
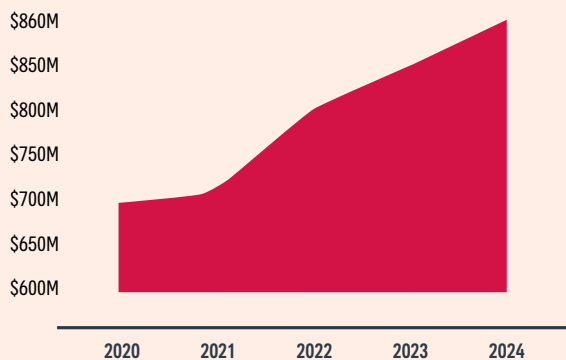


The best support comes in many forms

In 2024 we paid over \$2.6 billion to over 33,000 customers in Retail, Group and Direct insurance claims – that averages out to over \$51 million per week.

Trust is everything when it comes to insurance. Whether it's paying claims, providing access to world class health and wellbeing 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.

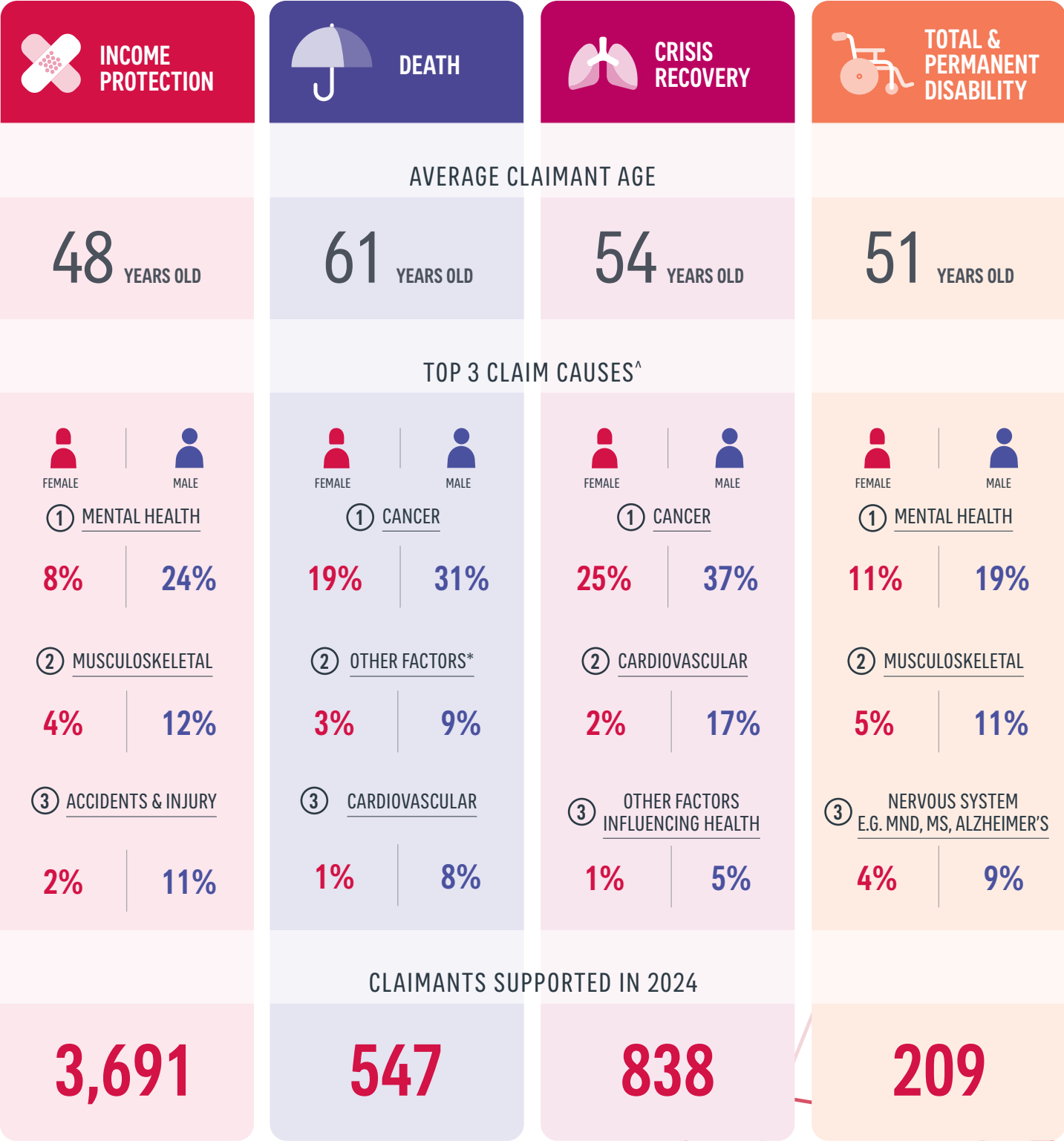


From the moment Heidi (AIA Claims Case Manager) spoke to me... she told me it was going to be okay and told me that (AIA) were there to help me.... just those words made a big difference and then the process since has been amazing.

Graham
AIA Australia customer

Financially advised customer claims summary

Top 3 claim causes, as a percentage of overall payment amounts (\$) by benefit type and gender in 2024



^ Shown as a percentage of AIA Australia's total financially advised customer claims by overall payment amounts (\$) by benefit type and gender in 2024.

* Other factors influencing health

Leading causes of claims

CANCER



~165,000

new cases of cancer were diagnosed in Australia in 2023¹.



20,500
BREAST CANCER CASES¹

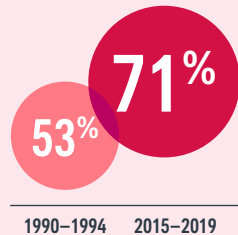


25,500
PROSTATE CANCER CASES¹

Cancer continued to account for the majority of AIA Australia (AIAA) Death and Crisis Recovery Financial Adviser customer claims in 2024².

Cancer survival rates

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



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

MENTAL HEALTH



1 in 5

22% or 4.3 million Australians experienced a mental disorder in the previous 12 months.

59%

Report having difficulties with employment due to their condition¹.

In 2024, mental health conditions were highest claim cause (\$) for AIAA Income Protection².

MUSCULOSKELETAL CONDITIONS



3 in 10

29% or 7.3m 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 and TPD claims in 2024².

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 fatal¹.

AIA Australia claims reflect cardiovascular conditions as the second highest claim cause (\$) within our Crisis Recovery claims².

1. <https://www.aihw.gov.au/getmedia/ac10875a-dab5-4552-942b-f9e120c7fac3/ah24-topic-summaries.pdf>

2. Claims through financially advised customer claims, as a percentage of payment amounts (\$) in 2024

AIA Vitality creates a meaningful impact to our customer's 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 and becoming chronic and long term.



AIA Vitality is a personalised, science-backed health and wellbeing program that supports you every day to make healthier lifestyle choices. The program incentivises you to **know** your health, **improve** your health and **get rewarded**.

In 2024, AIA Vitality members...



AIA Vitality

AIA EMBRACE

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

AIA Embrace is our holistic wellbeing ecosystem – designed to support your clients in living healthier, longer, better lives.

Whether it's everyday health tools, expert advice, or personalised support, AIA Embrace connects your clients to programs and partnerships that make wellbeing simpler and more accessible.

Support at each stage of your clients' health and wellbeing journey.



WHETHER THEY'RE WELL...

- Health and wellbeing articles
- Wellbeing webinars delivered by health experts and AIA Ambassadors
- Access to AIA research and education partners



FIND THEMSELVES UNWELL...

- **Pain Coach:** Understand and manage persistent pain
- **Mind Coach:** Strengthen mental wellbeing and build emotional resilience
- **Cancer Coach:** Expert coaching to navigate a cancer diagnosis
- **My Psychologist:** Timely, affordable access at a discounted rate
- **Women's Health Program:** Managing conditions impacting work participation.



OR THEY'RE RECOVERING.

- **RESTORE:** Programs to build routine, function, and work capacity
- **Exercise rehabilitation:** to improve function and strength
- **Reskilling and retraining:** development of new work skills
- **Business coaching:** Assisting self employed people
- **Executive coaching:** Helping executive leaders to stay in or return to work

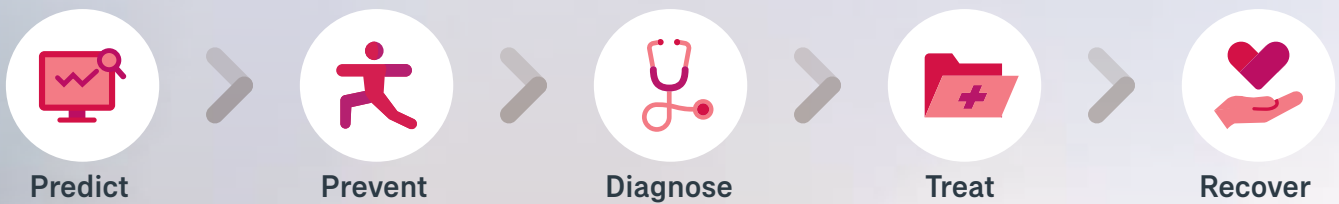
AIA Australia's actions

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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