

SUPPORTING MEMBERS THROUGH THE UNEXPECTED



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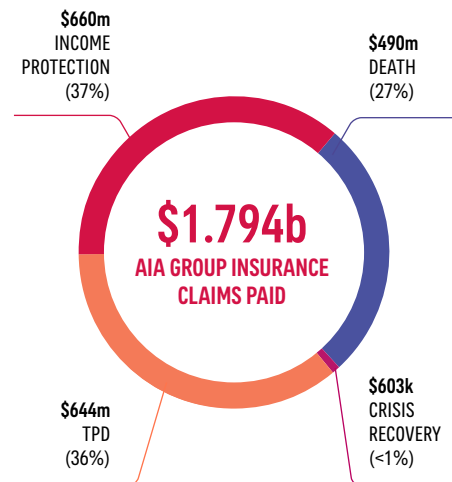
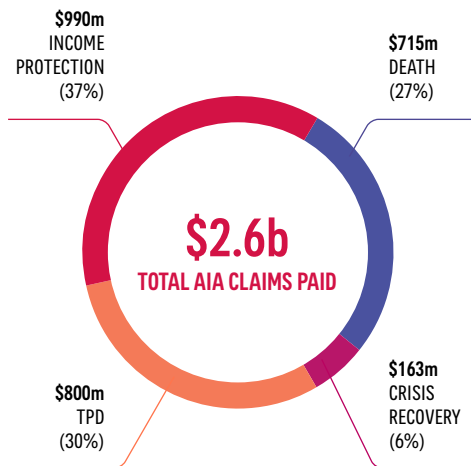


HEALTHIER, LONGER,
BETTER LIVES

The best support comes in many forms

In 2024, we paid over \$2.6 billion to more than 33,000 customers in Group, Retail 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 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.



Brad shares his mental health story

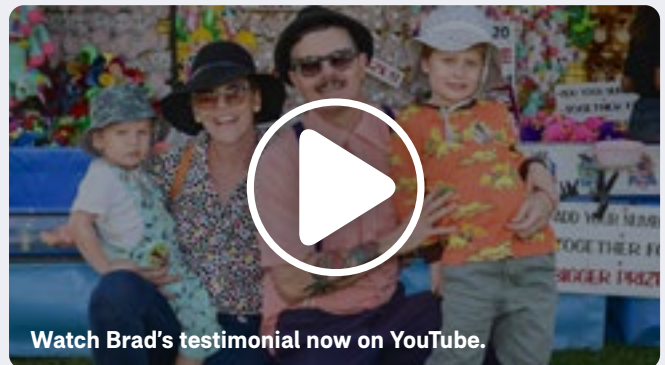
Brad and his family's life was upended by a mental health crisis. But thanks to his resilience, hope, and the support he received through his Superannuation funds AIA Income Protection cover, he found his way back to health, gratitude and a new beginning.



It just meant we knew we'd be able to survive as a family.

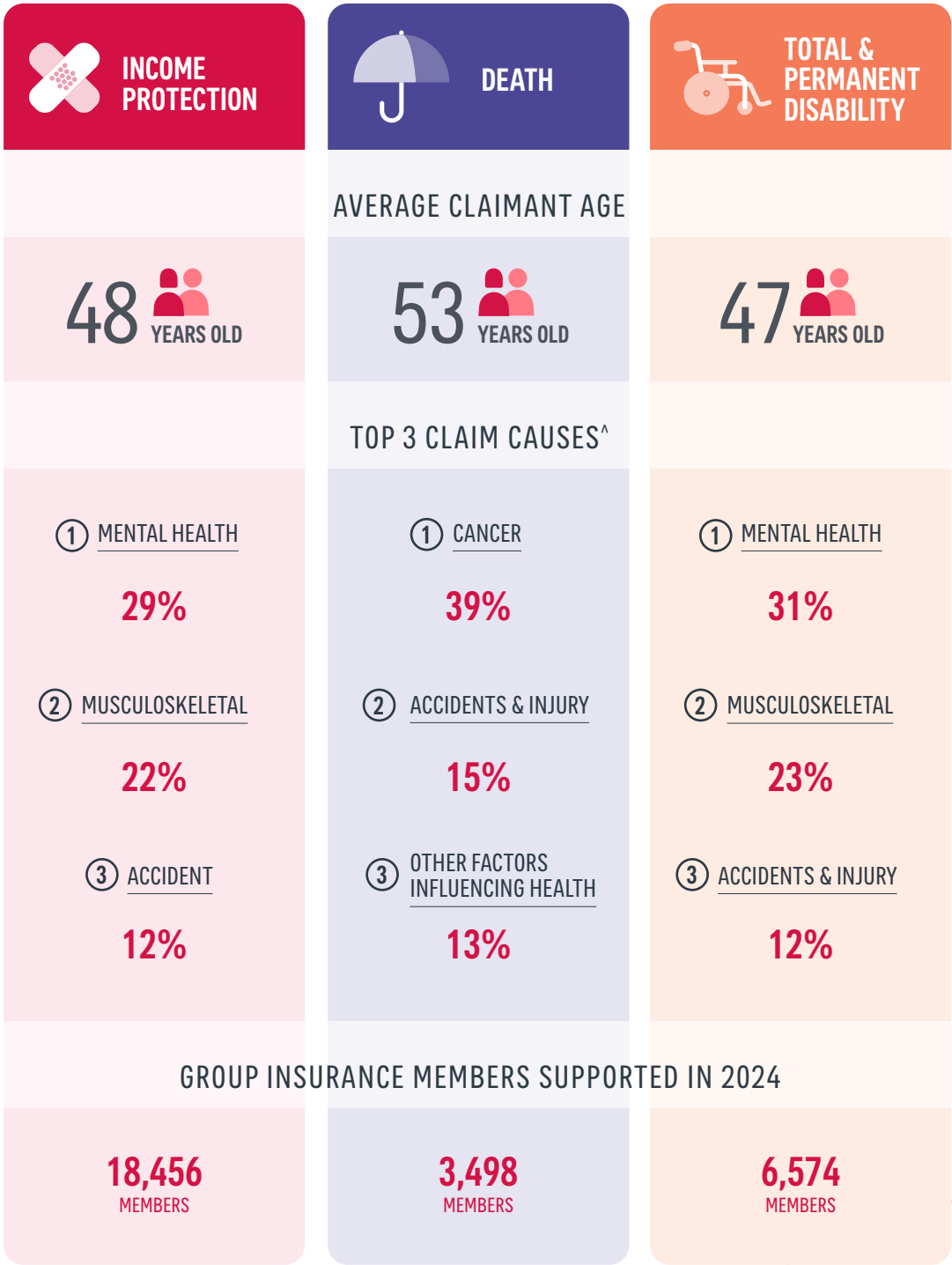
Brad Marsellos

AIA Income Protection Policy Holder



Group Insurance claims summary

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



^ Shown as a percentage of AIA Australia's group insurance claims by overall payment amount (\$) by benefit type in 2024.

Leading causes of claims

CANCER



~162,000
new cases of cancer
were diagnosed in
Australia in 2022¹.

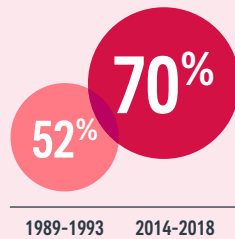
20,428
BREAST CANCER
CASES¹

24,217
PROSTATE CANCER
CASES¹

Cancer 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 outcomes.¹

How AIA Embrace supports members

Cancer Coach: Assists employees undergoing treatment for cancer, with digital tools, personal coaching and educational resources, assisting in understanding their diagnosis, adopt positive behavioural changes and to be engaged in their own health.



>70%

of Cancer Coach participants were more likely to return to wellbeing and work²

MENTAL HEALTH



1 in 2
(46%) Australians aged 16-85 have
experienced a mental health disorder
in their lifetime¹.

How AIA Embrace supports members

Mind Coach: a stepped care, health coaching program which uses cognitive behavioural therapy strategies to help sufferers of depression or anxiety handle any challenges they're facing. The program is also available for customers with a secondary mental health condition.



~50%

of Mind Coach participants went from being severely unwell to only having mild symptoms or none at all²

MUSCULOSKELETAL CONDITIONS



3 in 10
(27% or 6.9m) people suffered
arthritis or musculoskeletal conditions¹
in 2020-21.

How AIA Embrace supports members

Pain Coach: a telehealth education program to help employees better manage and control pain and introduce appropriate movement to assist in recovery.



~95%

of participants had an improvement in function.²

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

2. [AIA data as of 31 March 2024](#)

AIA EMBRACE

Whether you're well, unwell or recovering, we're helping people embrace better health and wellbeing every day.

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

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

Support at each stage of your health and wellbeing journey.



WHETHER YOU'RE WELL...

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



FIND YOURSELF 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 YOU'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