

# Media Release



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## Colonial First State expands digital insurance services with introduction of online claims

**24 February 2026**

Colonial First State (CFS), in partnership with AIA Australia, today announces the launch of a new digital insurance claims service designed to make it simpler and faster for members to lodge an insurance claim.

CFS currently supports members with more than \$80 million in insurance claim payments each year, and based on ASIC data, is among the quickest superannuation funds to pay death benefits.

The new functionality enables members to lodge Total and Permanent Disablement, Salary Continuance Insurance and Terminal Illness claims online through the CFS Insurance Portal in FirstNet or the CFS app.

The launch of digital claims builds on CFS's ongoing investment in making it easier for members to manage their insurance online, following the introduction of digital insurance quote and application services last year.

Kelly Power, Chief Executive Officer of Colonial First State Superannuation, said the launch reflects CFS's continued focus on improving member experiences through technology.

"Members who are lodging an insurance claim are often going through some of the most difficult moments of their lives. The new digital insurance claims service is designed to make that experience simpler and less stressful by giving members the flexibility to lodge a claim in their own time, reduce paperwork, and access support faster," said Ms Power.

Damien Mu, Chief Executive Officer of AIA Australia, said that a cornerstone of the partnership with CFS has been transformation and innovation.

"We are always looking for opportunities with CFS to deliver better experiences for members, and digital claims represents a major step forward. We know that people can be at their most vulnerable at claim time, so anything we can do to make the process quicker and easier will have a real impact. It's also really important to us that our fund partners have a frictionless and efficient digital experience with us, so we are continually improving our technology suite," said Mr Mu.

Key features of the new service include:

- **Smarter, faster lodgement:** AIA's claims rules engine uses adaptive questioning to streamline the process and support quicker time to decision where appropriate, with the long-term aim of increasing the proportion of claims that can be automatically assessed.
- **Third party support:** members can nominate a family member, support person, adviser or solicitor to help manage the claim. Representatives receive their own secure link and can assist with lodgement on the member's behalf.
- **Save and resume functionality:** members can start a claim, save their progress and return to it when ready, removing the pressure to complete everything at once.

- **Early support and intervention:** claim triaging helps connect members to the right support sooner, with accelerated decisions available for eligible claims. Real-time tracking provides members with an immediate status update on their claim.
- **Automated updates and reminders:** SMS and email notifications help members and their representatives stay informed and on track with required information.



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#### **Media enquiries**

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#### **About Colonial First State**

Colonial First State (CFS) is Superannuation and Investments HoldCo Pty Limited ABN 64 644 660 882 and its subsidiaries which include Colonial First State Investments Limited ABN 98 002 348 352, AFSL 232468 (CFSIL) and Avanteos Investments Limited ABN 20 096 259 979, AFSL 245531 (AIL). CFS is majority owned by an affiliate of Kohlberg Kravis Roberts & Co. L.P. (KKR), with the Commonwealth Bank of Australia ABN 48 123 123 124 AFSL 234945 (CBA) holding a significant minority interest.

#### **About AIA Australia**

AIA Australia Limited (ABN 79 004 837 861 AFSL 230043) is a life, health and wellbeing insurer with over 50 years' experience, currently protecting the lives and livelihoods of more than 3.1 million Australians. In 2021, CommInsure Life was integrated into AIA Australia. The company is part of the global AIA Group, operating in 18 markets in the Asia-Pacific region.