

# Our commitment is to ensure every claim that should be paid, is paid

Retail claims in 2015



*Life's better with the right partner®*



# You can tell a lot about an insurance company by the way it handles claims

As a company that protects the lives of more than 3.1 million Australians, we're committed to making a potentially stressful time as smooth as possible. Our experienced claims team is committed to ensuring that every claim that should be paid, is paid.

In 2015, we paid out over \$170 million in retail claims – that's over \$650,000 every working day.

## Our claims philosophy

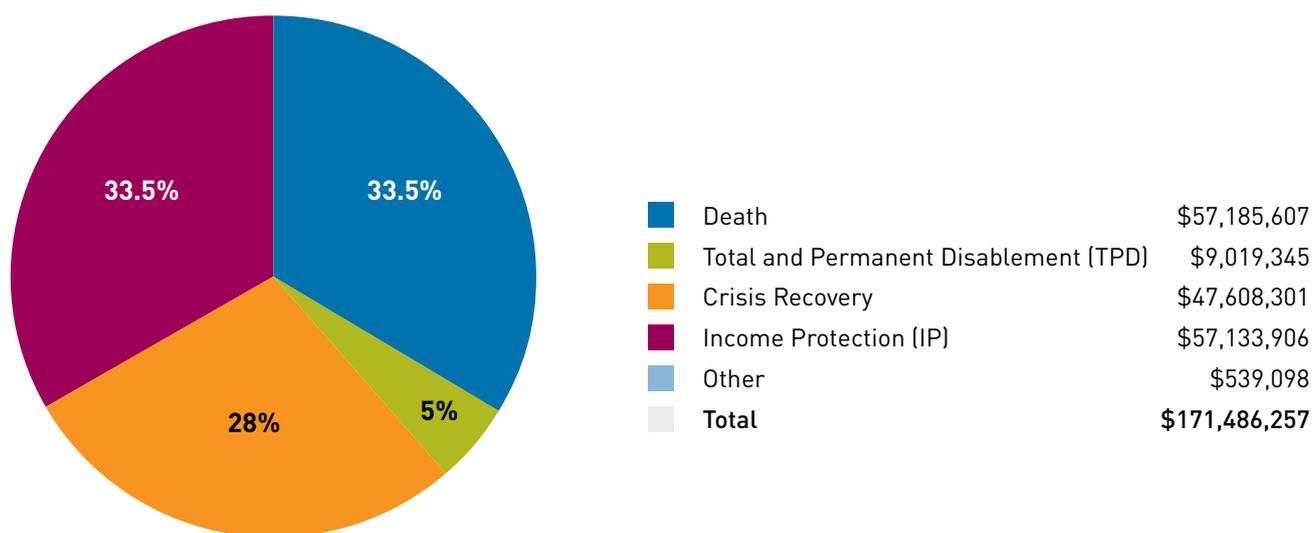
The AIA Australia claims philosophy is simple – helping people when they need it most. Our Retail Claims Team adopts a professional and positive approach towards assessments, and we look for ways to pay a claim promptly, not avoid it.

As industry experts, we operate with transparency and empathy. We use innovative claims-management tools to help our claimants return to their normal working lives wherever possible.

With a focus on the claimant, our claims-management approach is based on the following key pillars:

- We pride ourselves on making **reasonable decisions** on claims.
- We ensure the right claim gets to the **right assessor** each time.
- Where appropriate, clients should have the **option of rehabilitation** when the time is right.

## Retail claims paid in 2015 (\$)



## Causes of claims

Heart disease and cancer continue to be two of the leading causes of death in Australia<sup>1</sup> and accounted for the majority of Death and Crisis Recovery claims we paid out in 2015.

Our highly rated definitions enable our customers diagnosed with these illnesses to claim when they need it most.

## Cancer – a leading cause of death<sup>2</sup>

- An estimated 128,000 new cases of cancer will be diagnosed in Australia this year, with that number set to rise to 150,000 by 2020.
- Cancer accounts for about 3 in 10 deaths in Australia.
- The most common cancers in Australia (excluding non-melanoma skin cancer) are prostate, bowel, breast, melanoma and lung.

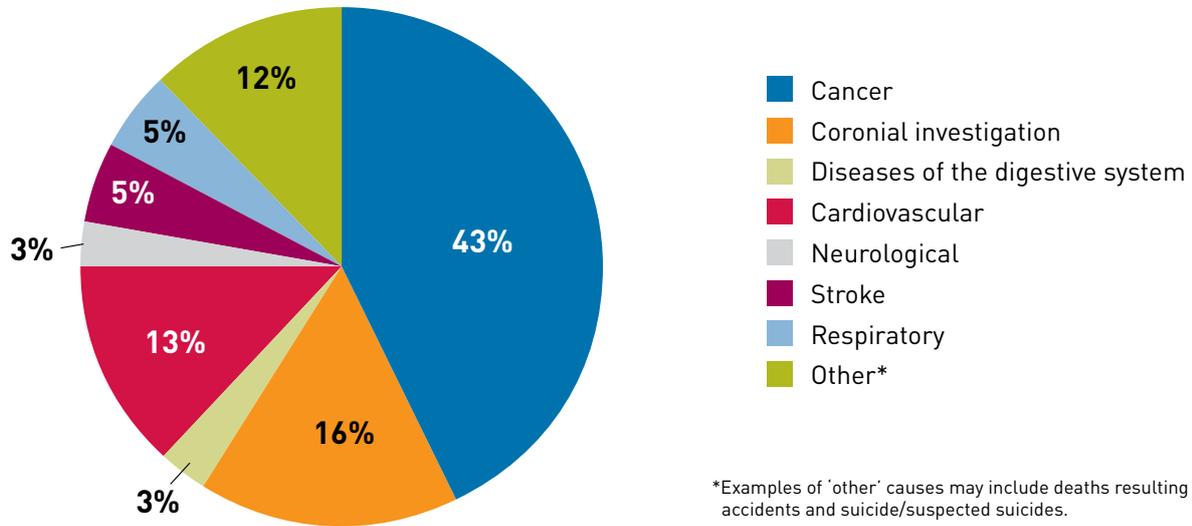
<sup>1</sup> <http://www.abs.gov.au>, accessed 16 February, 2015.

<sup>2</sup> <http://www.cancer.org.au/aboutcancer/FactsFigures.htm>, accessed 16 February, 2015.

# Death

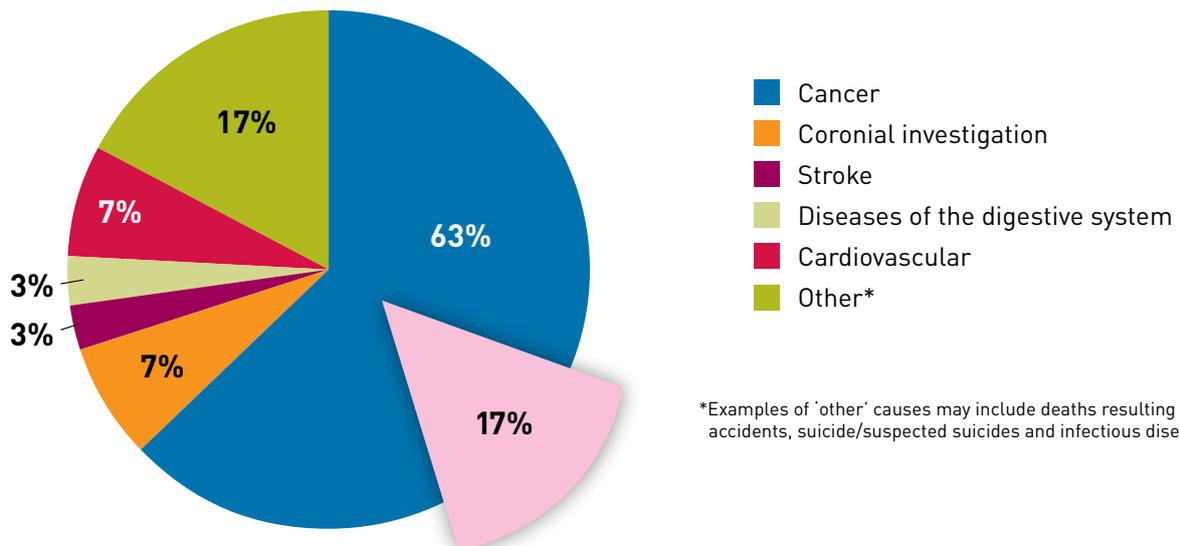
## The claims we paid in 2015

### Male



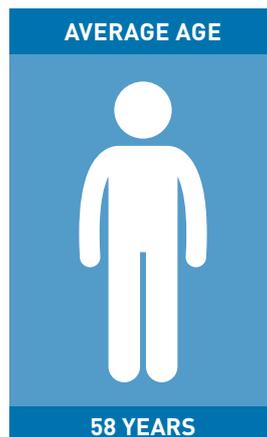
\*Examples of 'other' causes may include deaths resulting from accidents and suicide/suspected suicides.

### Female



\*Examples of 'other' causes may include deaths resulting from accidents, suicide/suspected suicides and infectious diseases.

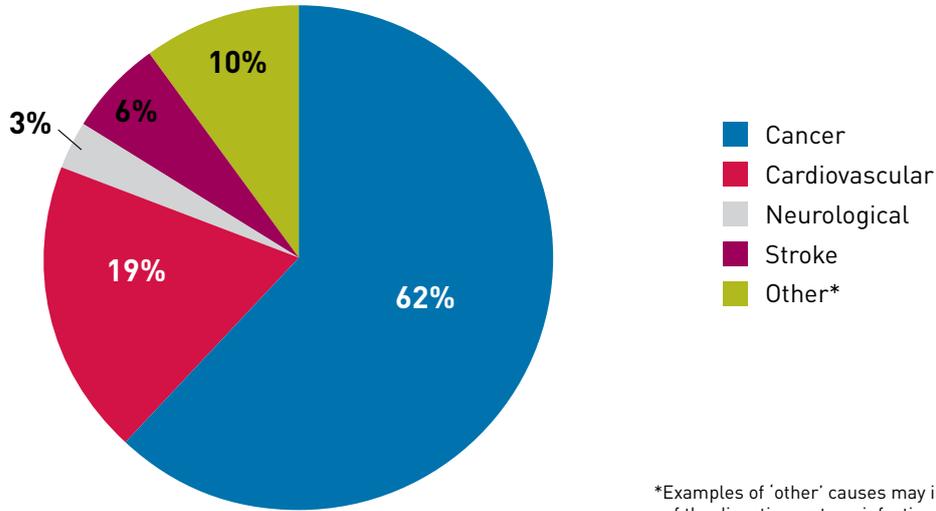
Breast cancer made up 17% of all female Death claims in 2015.



# Crisis Recovery

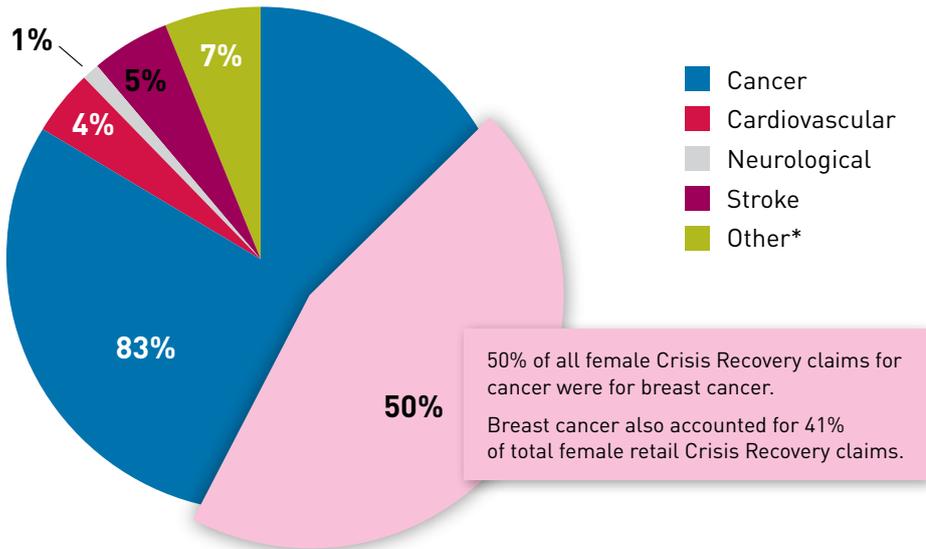
## The claims we paid in 2015

### Male

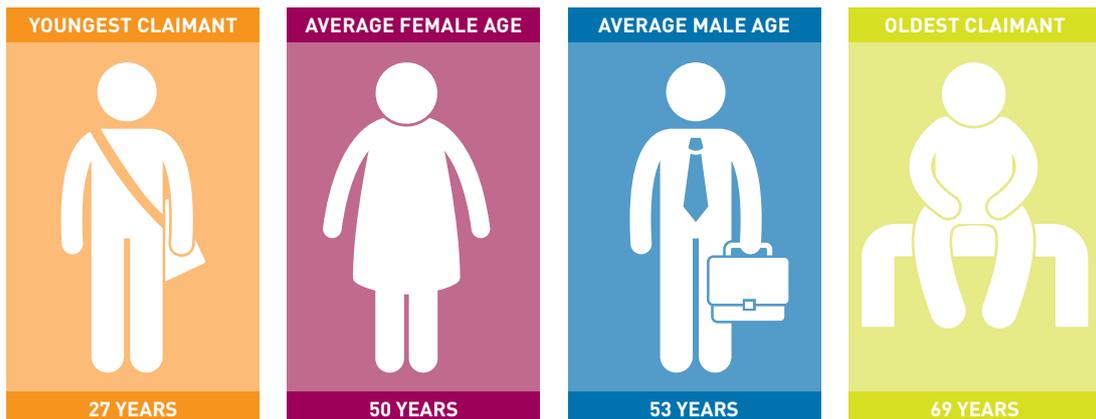


\*Examples of 'other' causes may include respiratory conditions, diseases of the digestive system, infectious diseases and claims resulting from accidents.

### Female



## A crisis event can happen to anyone

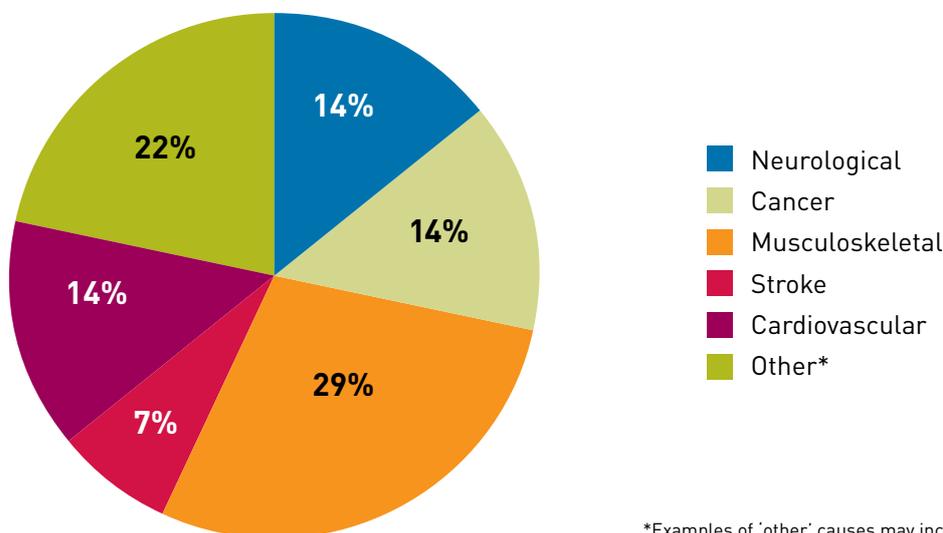


# Total and Permanent Disablement (TPD)

## The claims we paid in 2015

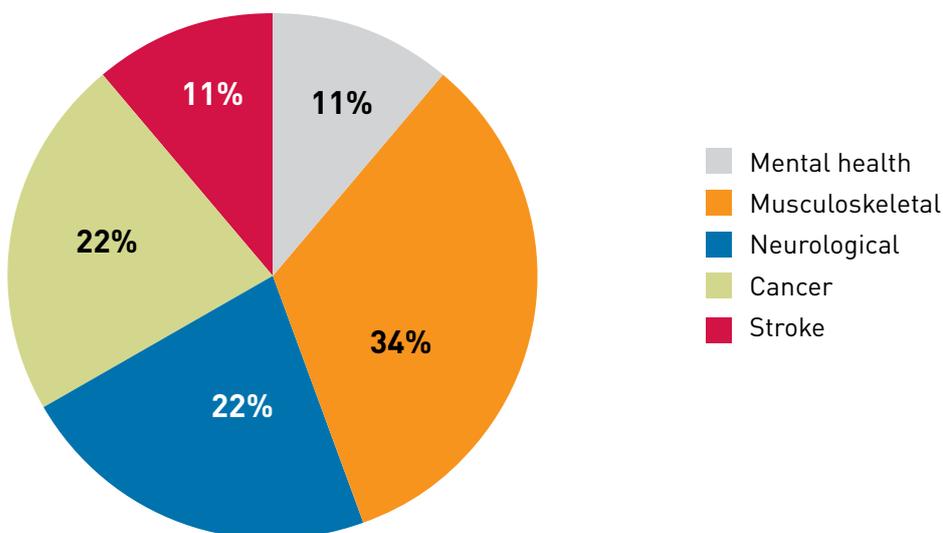
Note: We do not have large numbers of TPD claims on our retail Priority Protection cover and the percentages below reflect the 23 claims we paid out in 2015.

### Male



\*Examples of 'other' causes may include claims resulting from accidents and mental health.

### Female



## Rehabilitation – the road to recovery

At AIA Australia we understand the value of rehabilitation and we've changed the way we approach claims to ensure Return to Work (RTW) plans are considered from the moment a claim hits our desks. We have:

- One of the largest rehabilitation teams in the industry, with over 130 years' combined experience;
- Recruited allied health professionals into our claims teams who understand injury and illness; and
- Up-skilled our claims assessors to identify suitable rehabilitation claimants at the right time in their recovery.

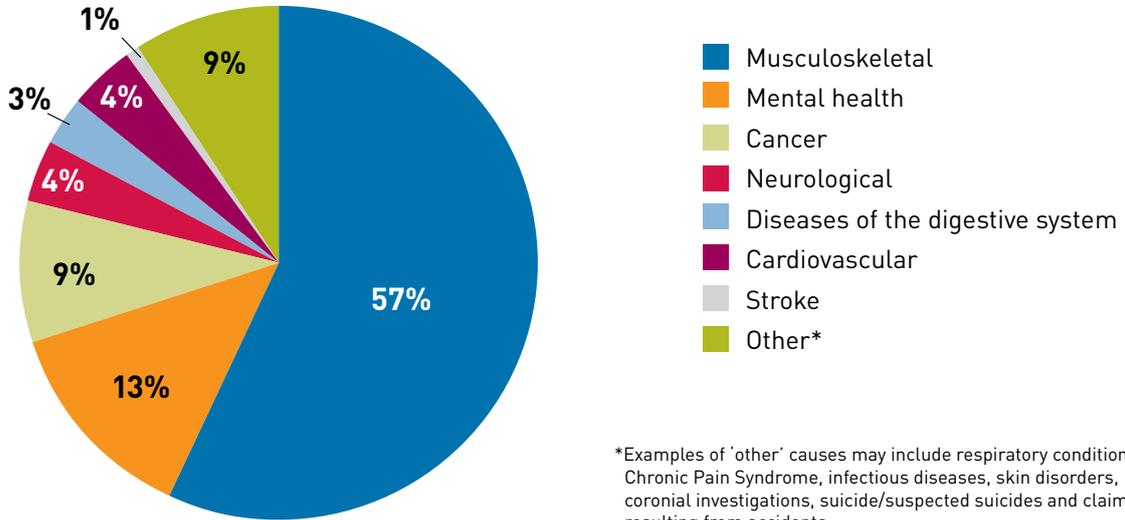
Our Rehabilitation Team includes Occupational Therapists, Rehabilitation Counsellors with a psychology background and a Registered Nurse so we understand illness and injury, the road to recovery and the health benefits of good work. We work in partnership with the claimant and their medical practitioner to develop an individual wellness and return to work program.

Rehabilitation programs are tailor made for the claimant based on their illness or injury, occupation, location and are offered Australia wide. Services can include graded return to work programs, physical conditioning programs and assistance with redeployment if the claimant is unable to return to their own job. The Rehabilitation Team also offers specialised programs to assist self-employed claimants navigate their return to work journey.

# Income Protection (IP)

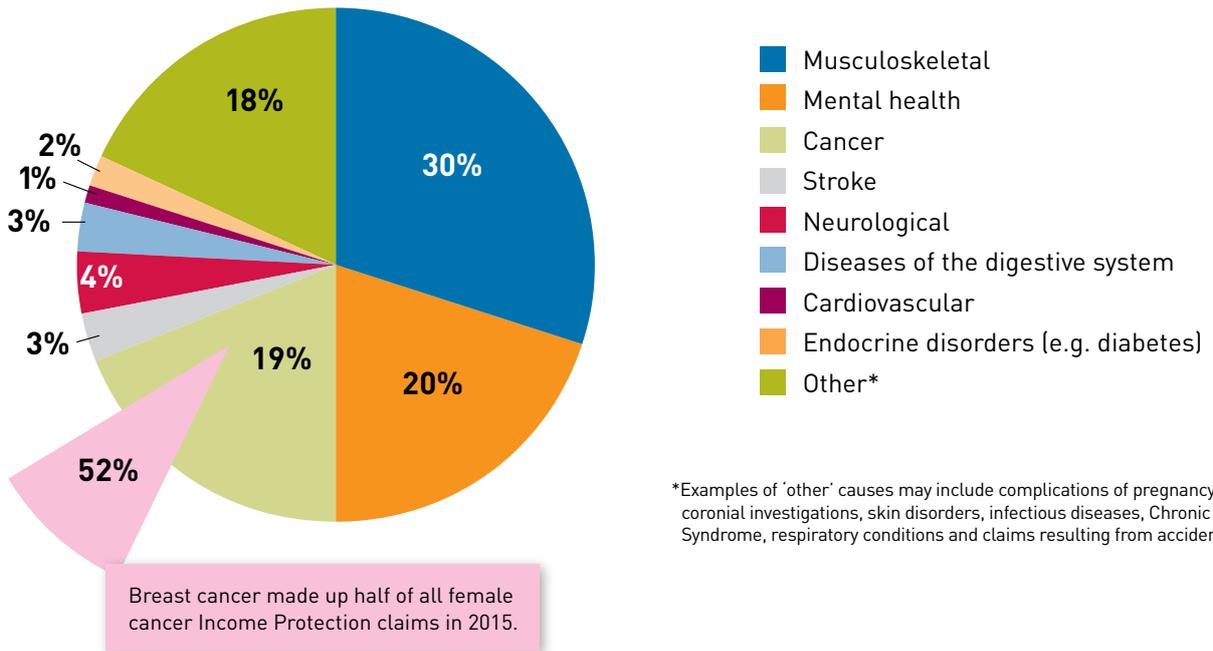
## The claims we paid in 2015

### Male



\*Examples of 'other' causes may include respiratory conditions, Chronic Pain Syndrome, infectious diseases, skin disorders, coronial investigations, suicide/suspected suicides and claims resulting from accidents.

### Female



\*Examples of 'other' causes may include complications of pregnancy, coronial investigations, skin disorders, infectious diseases, Chronic Pain Syndrome, respiratory conditions and claims resulting from accidents.

## What are musculoskeletal conditions?

In 2015, musculoskeletal conditions were the leading cause for Income Protection claims we paid out.

Musculoskeletal conditions affects the bones, muscles and their attachments, and include joint problems. There are more than 100 musculoskeletal conditions, with the most common being osteoarthritis, rheumatoid arthritis, osteoporosis and back pain.

Conditions our customers claimed for included back or neck conditions, fractures, arthritis and injuries sustained in accidents.

# Claims Support

Before sending an AIA Australia claim form to your client, we encourage you to review the policy schedule to ensure that the claim condition is eligible under the policy.

Nurse Home visits are available for your clients for certain medical conditions without the need for completion of claim forms. This can be arranged by contacting the AIA Australia Claims Department on **1800 033 490**.

## Nurse Home visits are available in:

- Melbourne, Geelong and Bendigo area
- Sydney metro area
- Brisbane, Gold Coast and Sunshine Coast area
- Adelaide and Mt Gambier
- Perth and Bunbury

To obtain claims forms, or ask any questions pertaining to a current or potential claim, please contact us on **1800 033 490** or email [au.retail.claims@aia.com](mailto:au.retail.claims@aia.com).

## Where can you get policy information?

Before you contact our claims team you can validate your client's policy information through the Adviser Site, AIA Connect or by calling us.

## Adviser Site

By logging into our secure Adviser Site, you can access many different reports for you and your clients:

- |                                    |                             |                                     |
|------------------------------------|-----------------------------|-------------------------------------|
| • Copy of policy schedule          | • Lapsed policy report      | • Check issued date                 |
| • Generate certificate of currency | • Upcoming policies report  | • Check paid to date                |
| • Request payment history          | • Paid up policy report     | • Tax notices                       |
| • Check premium and frequency      | • Detailed policy listing   | • APL report                        |
| • Check AIA Vitality status        | • Dishonoured policy report | • Check commission statements       |
| • Obtain renewal notices           | • Check contact details     | • Order stationery and access forms |



## AIA Connect

Our AIA Connect app gives you access to client data while you are on the go – from proposal through to completion.

Simply download **AIA Connect** from the App Store.

## Call Us

If you would like to speak to one of our team members directly, call our Adviser Services on **1800 033 490** and follow the prompts.

For more information contact a member of the AIA Australia Client Development team on 1800 033 490 or visit [aia.com.au](http://aia.com.au)