



HEALTHIER, LONGER,  
BETTER LIVES

# SUPPORTING CLIENTS WHEN THEY NEED US MOST



# The best support comes in many forms.

Trust is everything when it comes to insurance. So when your clients make a claim, we're the leaders in looking for ways to support them. And for our 3.8 million customers, that means getting the personalised support they need, when they need it most. Whether it's paying claims, or providing access to programs such as Medix or our rehabilitation programs, together we can make the greatest difference to the people who put their trust in us and help them enjoy Healthier, Longer, Better Lives.

## AIA Australia claims paid in 2020

Total AIAA Claims \$2.2B

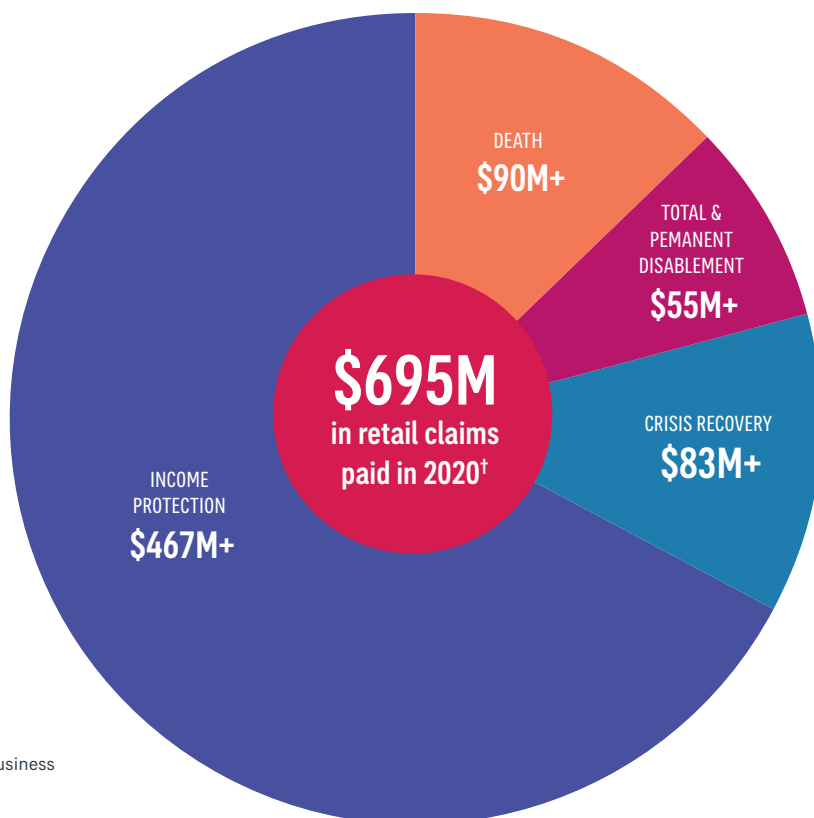
Retail Claims \$695M

In 2020 we paid over \$2.2 billion in Retail, Group and Direct insurance policy claims<sup>#</sup> - that averages out to over \$42 million per week\*.

<sup>#</sup> Includes payments made by AIA Australia Limited and the life insurance business previously known as CMLA

\* 251 working days in 2020, excluding weekends and Public Holidays.

† Total retail (IFA) claims figure



## AIA Australia customers reflect on their claims experience



“ Couldn't ask for a better insurance company. ”

**Adam**

Income Protection claim for a motor bike accident.



“ Peace of mind to know that there was money coming in. ”

**Richard**

Income Protection claim with Rehabilitation plan for bowel cancer.



“ Getting the claim paid meant that we wouldn't lose the house, or sell the business. ”

**Pasquale**

Crisis Recovery claim for heart attack.



“ Receiving the payment took that financial burden away. ”

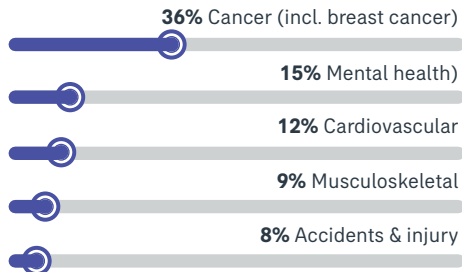
**Nadun**

Income Protection and Crisis Recovery claim for stroke.

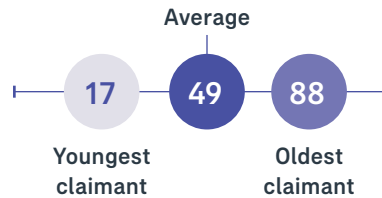
# Financial adviser customer claims summary

Top 5 claim causes by percentage of payment amounts (\$).

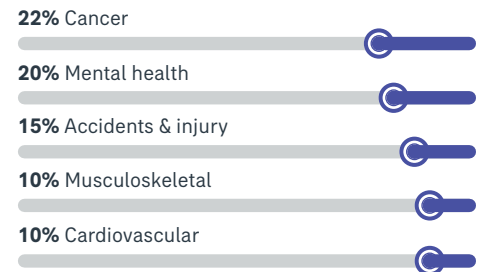
## Female – Top 5



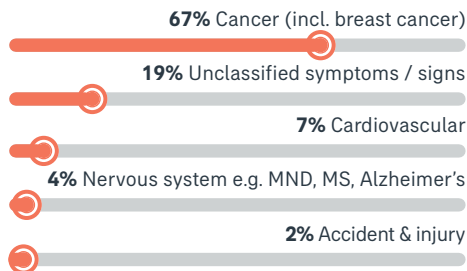
## Income Protection



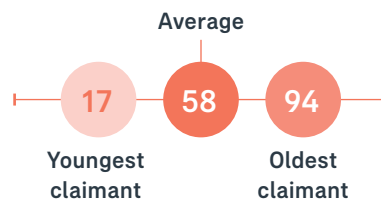
## Male – Top 5



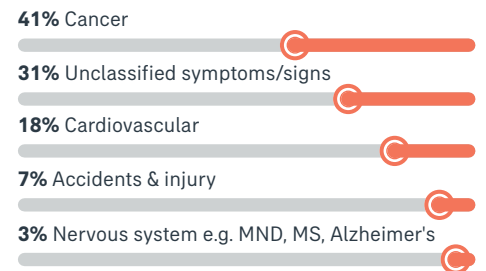
## Female – Top 5



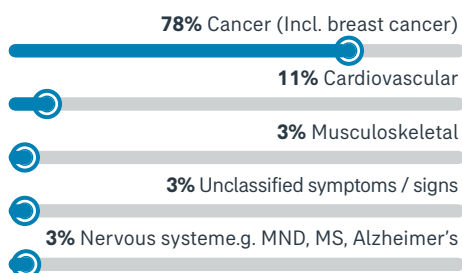
## Death



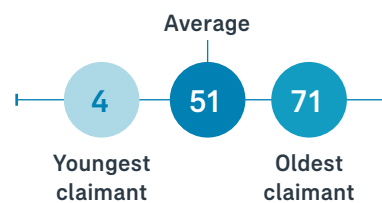
## Male – Top 5



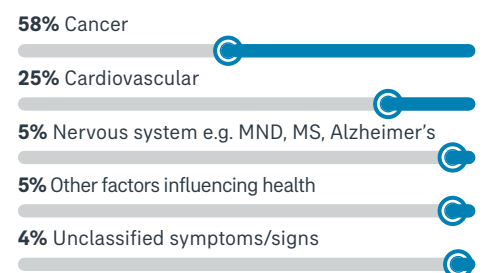
## Female – Top 5



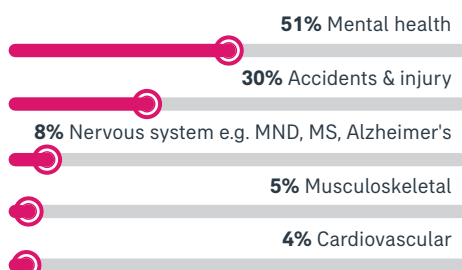
## Crisis Recovery



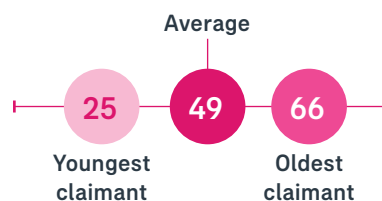
## Male – Top 5



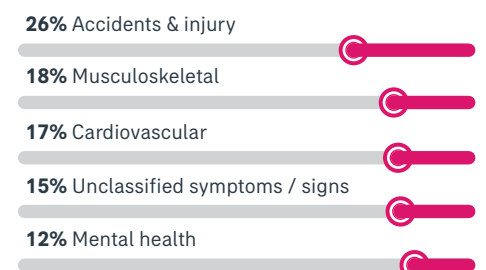
## Female – Top 5



## Total & Permanent Disablement



## Male – Top 5



# Leading causes of claims



## Cancer

Cancer continued to account for the majority of AIA Australia Death and Crisis Recovery Financial Adviser customer claims in 2020.

The Australian Institute of Health and Welfare's Australia's Health 2020 In Brief report<sup>2</sup> estimated

**145,500 new cases of cancer**

will be diagnosed in Australia in 2020 - an average of almost 400 people every day

## Cancer in females

In 2020, it was estimated breast cancer in women would be the most commonly diagnosed cancer, followed by colorectal cancer, melanoma of the skin and lung cancer.<sup>3</sup>

**19,800 cases of breast cancer**  
estimated in 2020<sup>3</sup>

## Cancer in males

In 2020, prostate cancer in men was considered the most commonly diagnosed cancer, followed by melanoma of the skin, colorectal cancer and lung cancer.<sup>3</sup>

**16,700 cases of prostate cancer**  
estimated in 2020<sup>3</sup>

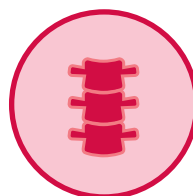


## Mental health

In 2020, Mental Health was a leading cause of Income Protection (IP) claims for AIA Australia, accounting for 15% of female and 10% of male Income Protection claims.

**1 in 5 Australians**  
report<sup>2</sup> having a mental health condition

Mental health conditions can severely affect all aspects of a person's life, including their health, ability to study or work, and day-to-day interactions with family and friends. They cover a range of illnesses, including anxiety, affective, psychotic and substance use disorders.



## Musculoskeletal conditions

Musculoskeletal conditions remain in the top 5 claim causes for AIA Australia Income Protection (IP) claims. This is for both females and males in 2020.

**Musculoskeletal conditions account for 13% of disease burden<sup>3</sup>**

An Australian Institute of Health and Welfare report found that musculoskeletal conditions were the fourth largest cause of disease burden in Australia<sup>3</sup>. For the 45–64 age group, back pain problems account for 25 per cent of chronic conditions.

<sup>2</sup> Australian Institute of Health and Welfare's 'Australia's health 2020 In Brief' report

<sup>3</sup> Australian Institute of Health and Welfare's 'Australia's health 2020 report – How healthy are we?

> Based on self-reported data

# Support customers at claim time

Every customer's situation at their time of claim is different. That's why we're focused on providing innovative and supportive services that take into account an individual's circumstances during the various stages of their health journey.

## AIA Priority Protection includes access to;

**medix**  
It's a matter of life

### Medix – Personal Health Mentor Service

AIA Australia partners with Medix, a global healthcare management company that provides world-class support when dealing with a serious medical condition. Medix provides care and support by reviewing the customer's medical diagnosis to ensure they have the most accurate diagnosis. Medix offers advice on the best course of treatment, consulting with global experts, and providing support during the customer's medical journey.

**AIA** CLAIMS COMPANION

### AIA Claims Companion Service

From help with filling out claims forms to assistance accessing support groups and health services, AIA Claims Companion provides customers with practical tips and emotional support to help look after their wellbeing during the claims experience.

**AIA**  
REHABILITATION

### AIA Rehabilitation

We understand that the customer's medical condition isn't necessarily fixed once a claim is paid, and that getting back to work and everyday life can be one of the best forms of recovery. Tailored specifically to individual situations, AIA Rehabilitation is designed to help you stay in touch with your community and help you return to work.



# Supporting programs for Priority Protection customers

## 1. Medix – Personal Health Mentoring service

Medix - a global healthcare management company - specialises in providing personal health mentoring to people with serious medical conditions. Priority Protection customers can access the Medix service for:



CANCER



CARDIOVASCULAR  
DISEASES



NON-EMERGENCY  
ORTHOPAEDIC CONDITIONS

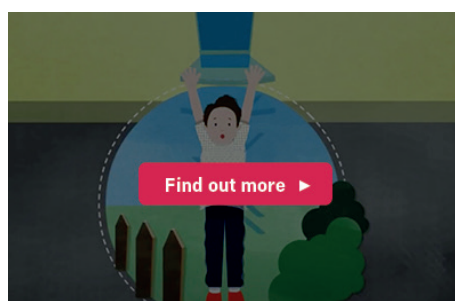


MENTAL HEALTH

### How does the Medix service work?

Medix' sole focus is on providing you with access to the best personalised care for your treatment and recovery.

Personal health mentoring is all about the reassessment of the medical case, planning, coordination, implementation and on-going supervision, to ensure best quality care. The service is confidential and is completely separate from the claims process.



### How Advisers can benefit from Medix

Adviser Michael Grammatico shares how Medix helped support his client to improve his health.



**medix**  
It's a matter of life



Assignment of a dedicated medical professional who will manage your case locally.



Access to Medix' network of specialists and medical centres of excellence.



Guidance and advice on translating medical jargon and treatment options.



A dedicated customer service centre available 24/7.



A professional network to offer you emotional support throughout your medical journey.



**Over 300**  
in-house medical  
professionals



**Over 4,000**  
medical specialists  
worldwide



**Over 2,000**  
medical centres  
worldwide



Serving over  
**6 million**  
customers



Spanning over  
**90 countries**

### How to access the service

The Medix Personal Health Mentor service is free to eligible AIAA customers. Advisers or customers can access the Medix service by contacting your AIA CDM or Medix directly on 03 9115 9808 or [aia-cs@medix-australia.com](mailto:aia-cs@medix-australia.com)

## 2. AIA Claims Companion Service

Our personalised and innovative claims assistance program is designed to provide additional support to customers during lodgment and throughout the claims process either through tele-claims, a video-conferencing service or face-to-face.

Claims Companion will take a customer through the claim forms, answering any questions and helping identify what they'll need to provide to AIA Australia.

Claims Companion helps claimants to:

- complete claim forms
- answer policy questions
- understand which medical reports may be required
- access emotional support
- connect with support service advice and support groups

### How to access Claims Companion

Claims Companion is currently available as a face-to-face service in Victoria and as a video conferencing and teleclaims service throughout the rest of Australia.

Advisers, please contact the Claims team directly on (03) 9009 4850 or [au.retailclaimscanpanion@aia.com](mailto:au.retailclaimscanpanion@aia.com)

## 3. AIA Rehabilitation

Our rehabilitation service is one of the largest and most experienced rehabilitation teams in the life insurance industry. Offering world-class occupational rehabilitation to support customers on their return to work and wellness after illness or injury.

### How AIA Rehabilitation works

Our team works collaboratively with customers and medical professionals, providing:

- graded exercise programs
- wellness programs
- modification of work environments
- re-skilling or re-training
- career advice and redirection
- work-related counselling

AIA Rehabilitation supports customers to:

- improve their health
- return to work
- re-engage with the community
- achieve their longer-term financial goals

## How our rehabilitation team helps



“It’s not just about returning to work, it’s about bringing back quality of life.”

Taryn  
Rehab consultant

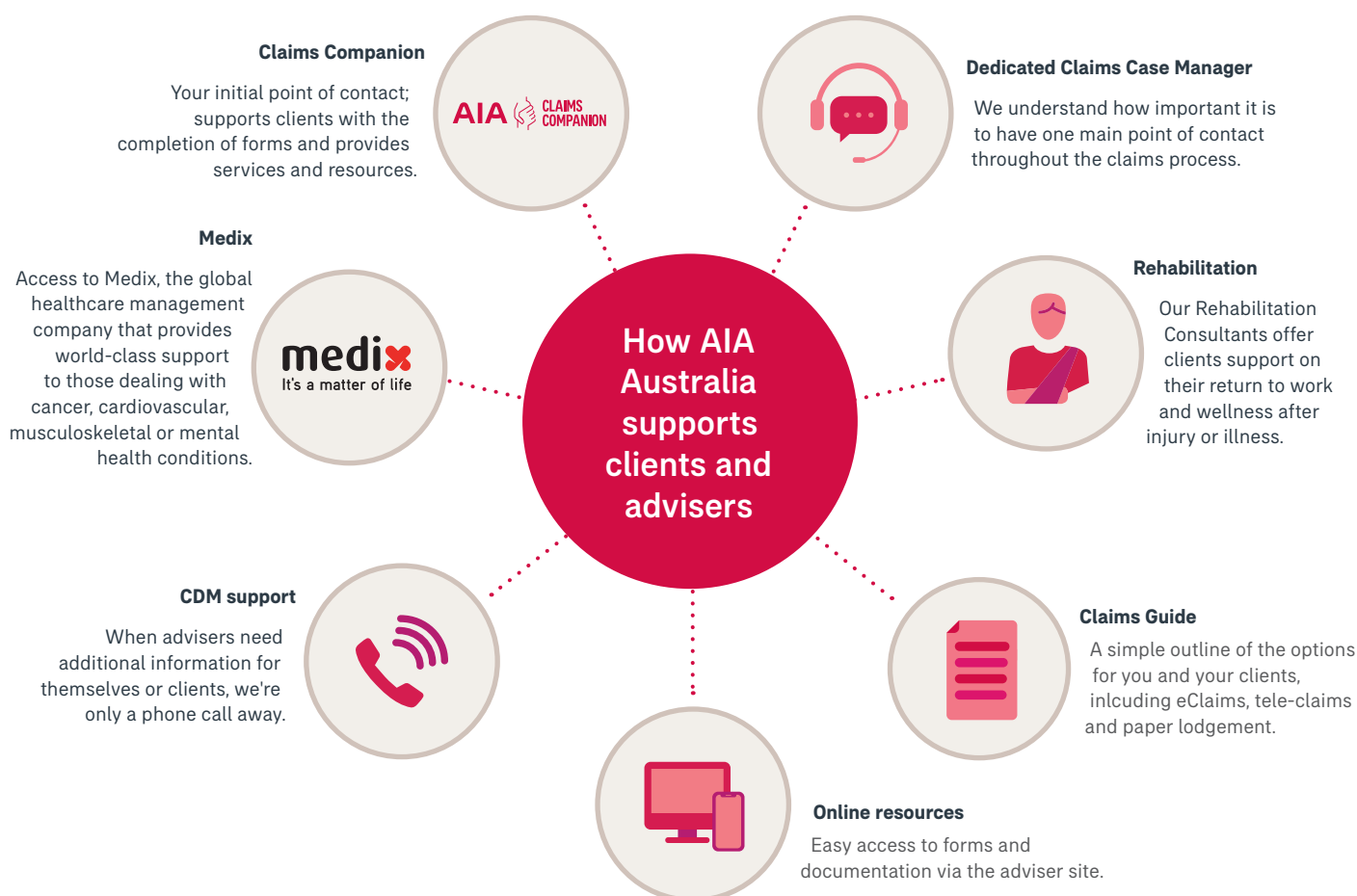


“Since working with the Rehab consultant, life’s been great.”

Phil  
AIA customer

# Support through the claims process

AIA Australia is committed to ensuring we're there in your clients' time of need. We offer a range of tools and resources to support advisers and customers through the claims process.



## Handy tips for lodging a claim

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

- Download claims forms from the adviser site or from the **AIA Business Growth Hub** and ensure all questions are completed on the claim form.
- Choose your preferred method to lodge a claim: eClaims, tele-claims or paper lodgement.
- Attach any medical records required when you lodge the claim form.
- Check if there is any additional information you're required to supply (e.g. medical practitioner's statement, pathology, imaging, medical certificates or financial records for IP claims).

For more information contact the Claims Team on 1800 033 490 or [au.retail.claims@aia.com](mailto:au.retail.claims@aia.com)

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