



HEALTHIER, LONGER,
BETTER LIVES

SUPPORTING CLIENTS WHEN THEY NEED US MOST

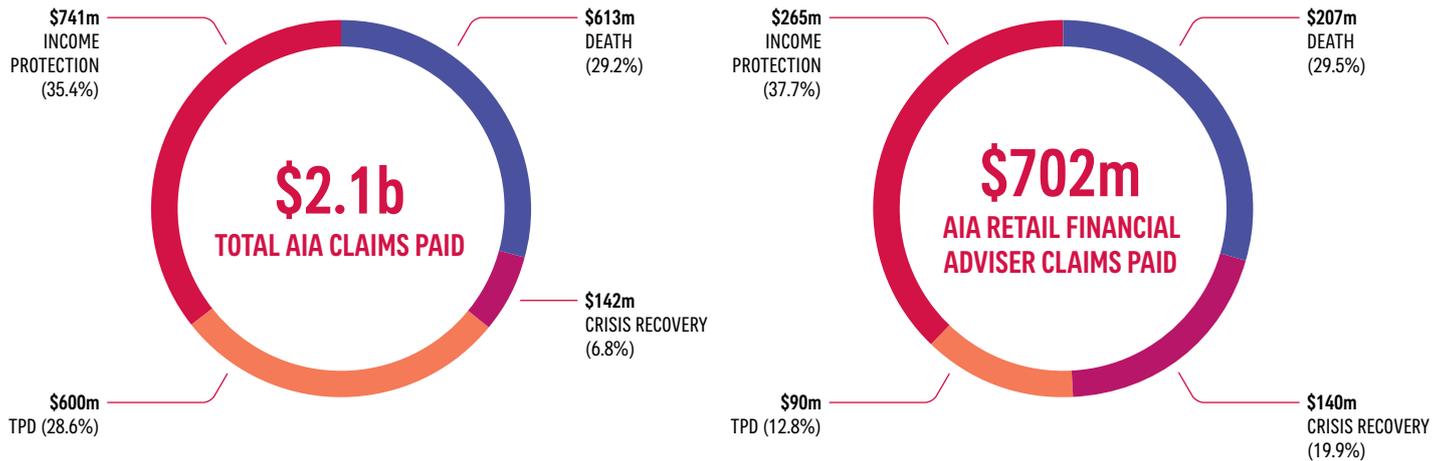
For Advisers

aia.com.au

The best support comes in many forms

In 2021, we paid over \$2.1 billion in Retail, Group and Direct insurance claims – that averages out to over \$40 million per week.

Trust is everything when it comes to insurance. Whether it's paying claims, providing access to programs including Medix, our rehabilitation programs or to AIA Vitality – we're here to provide support on every step of the journey and help our 3.8 million customers live Healthier Longer, Better Lives.



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.



“I knew I had security of income”

Andrew

Income Protection claim and AIA Vitality motivated him in recovery.



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

Pasquale

Crisis Recovery claim for heart attack.



“Financially it made a huge difference to us”

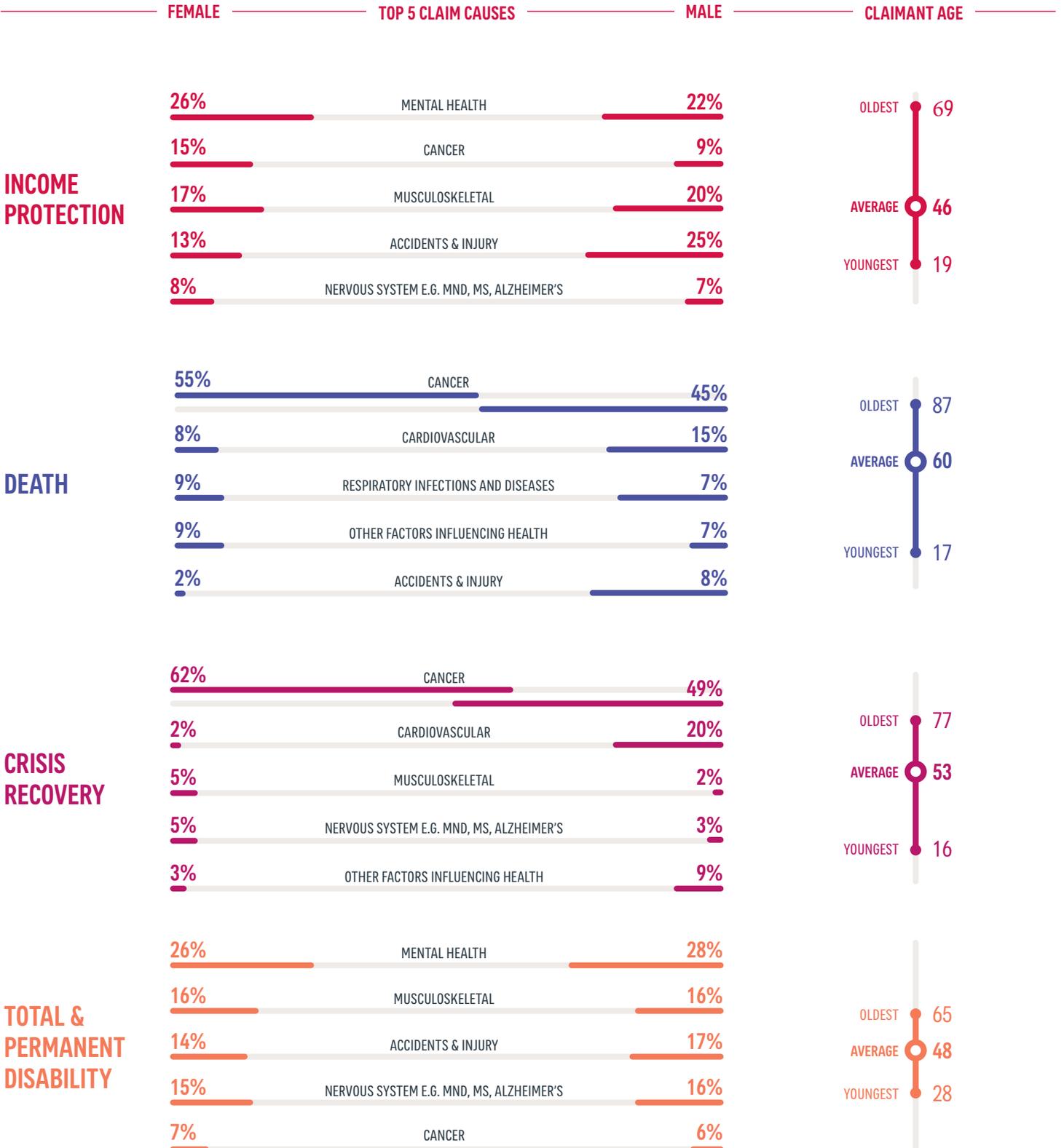
Ingrid

Crisis Recovery and Income Protection claim for breast cancer.

^ These testimonials are not an indication of typical results that individuals will generally receive, and should not be construed as a recommendation to purchase or dispose of a financial product. Individuals should obtain professional advice from a financial adviser in relation to their own personal circumstances and view the PDS and TMD available at aia.com.au..

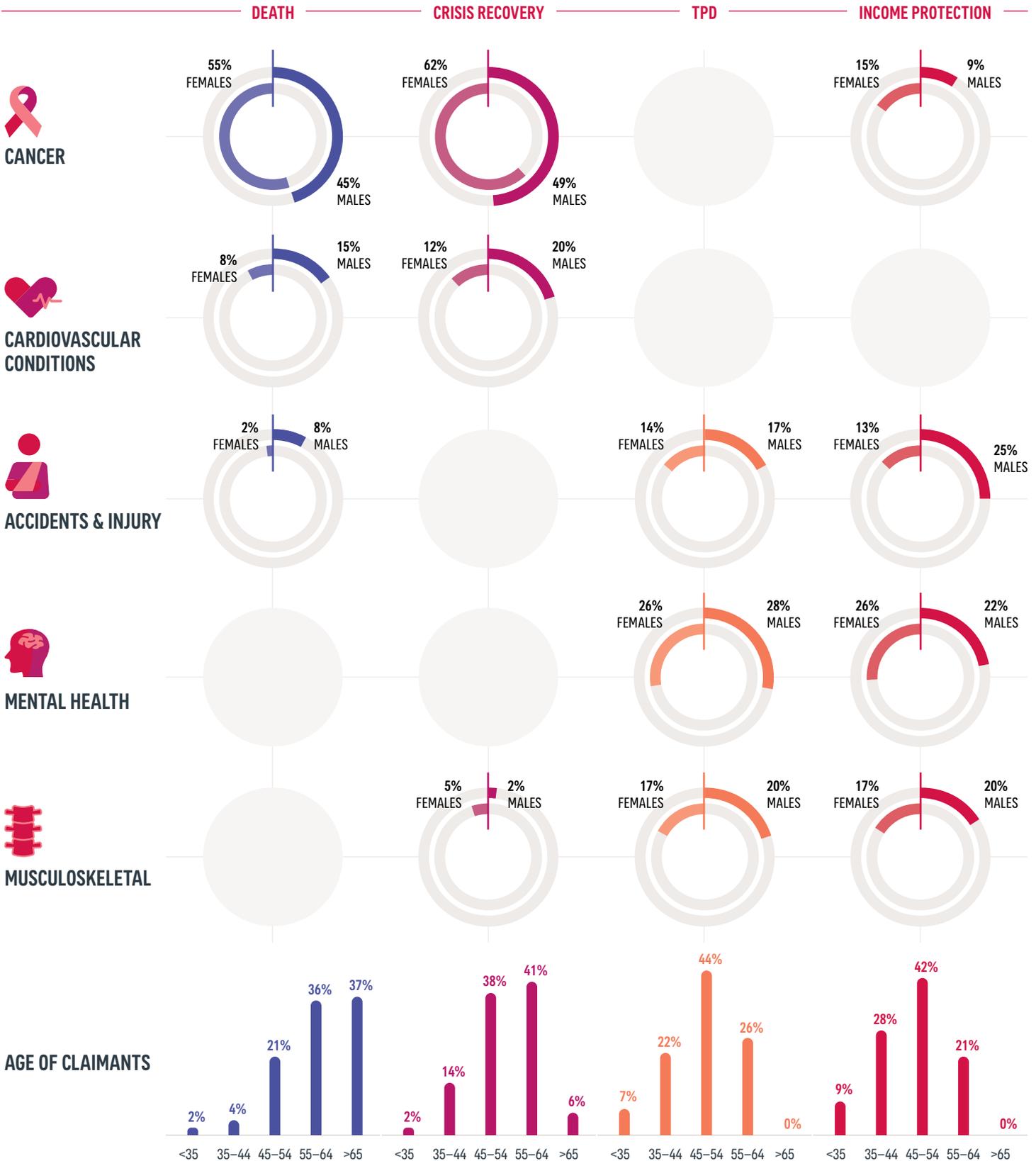
Financial adviser customer claims summary

Claim causes by insurance type as a percentage of payment amounts (\$)



Why recommending a full suite of cover is important

Our top five medical conditions claimed# demonstrates which covers might be suitable for various conditions.



Shown as a percentage of AIAs total financial adviser customer claims paid in dollars (\$)

Leading causes of claims

Cancer



The Australian Institute of Health and Welfare estimated **145,500 new cases of cancer** will be diagnosed in Australia in 2020 – including **19,800 cases of breast cancer** and **16,700 cases of prostate cancer**¹.

Cancer continued to account for the majority of AIA Australia Death and Crisis Recovery Financial Adviser customer claims in 2021.

The Australian Institute of Health and Welfare's Australia's Health 2020 In Brief report¹ 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.²

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.²

Mental Health

In 2021, Mental Health was a leading cause of Income Protection (IP) claims for AIA Australia, as a percentage of payment amounts. It accounted for 26% of female and 22% of male Income Protection claims.



1 in 5 Australians report having a mental health condition¹.

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 for males and females remain in the top 5 claim causes for AIA Australia Income Protection (IP) claims in 2021.



Musculoskeletal conditions account for 13% of disease burden¹.

An Australian Institute of Health and Welfare report found that musculoskeletal conditions were the fourth largest cause of disease burden in Australia². For the 45–64 age group, back pain problems account for 25 per cent of chronic conditions.

1. Australian Institute of Health and Welfare's 'Australia's health 2020 In Brief' report

2. Australian Institute of Health and Welfare's 'Australia's health 2020 report – How healthy are we?'

Support programs for Priority Protection customers

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.

Medix – Personal Health Mentoring service

Medix – a global healthcare management company – specialises in providing personal health mentoring to people with serious medical conditions. 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.

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 customers with access to the best personalised care for their 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 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



Medix Personal Health Mentoring – How it works. Find out more.



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



medix
It's a matter of life

- **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**

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

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 NCDs – 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:



Predict



Prevent



Diagnose



Treat



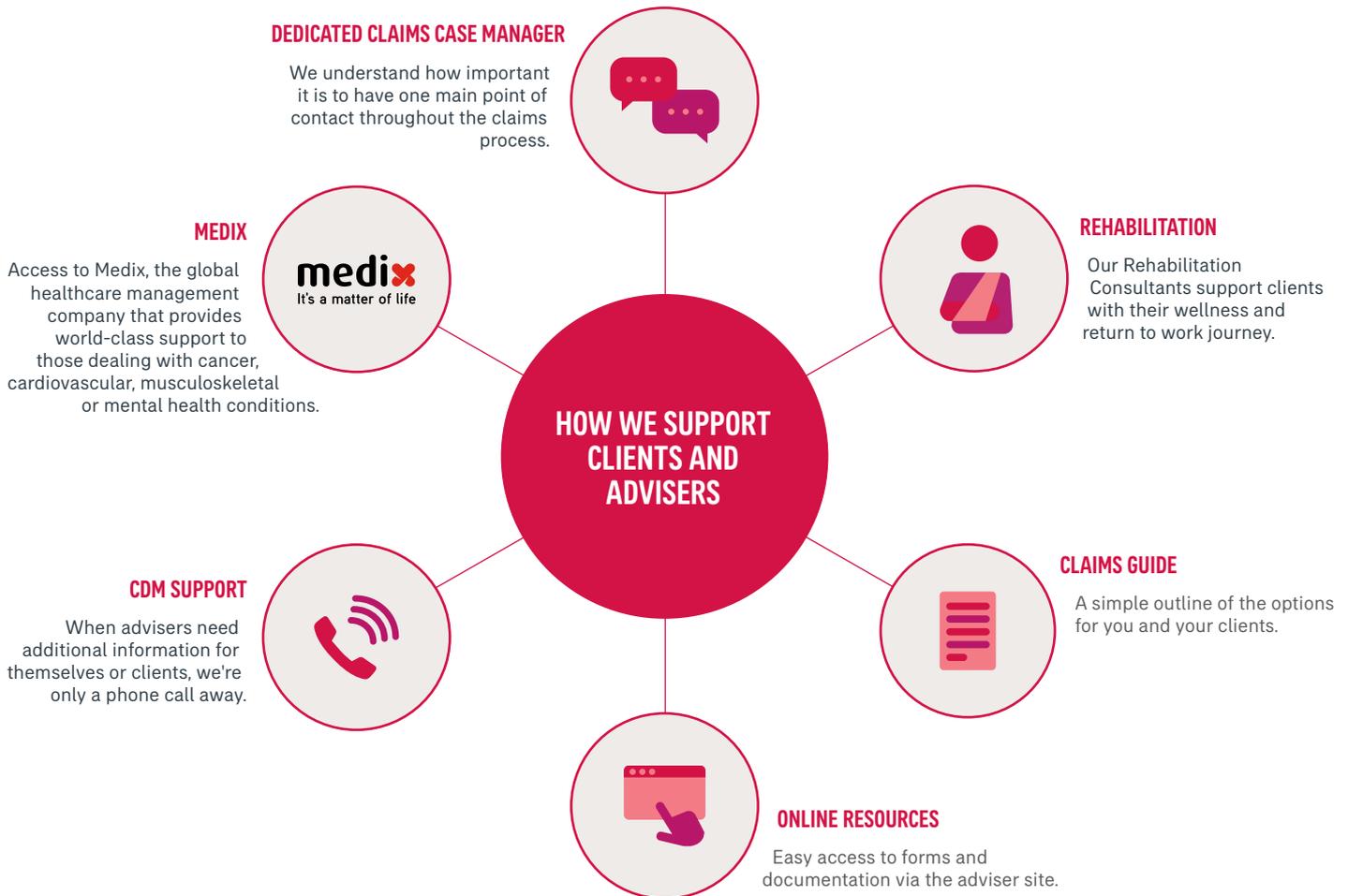
Recover

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 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 evidence 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

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