

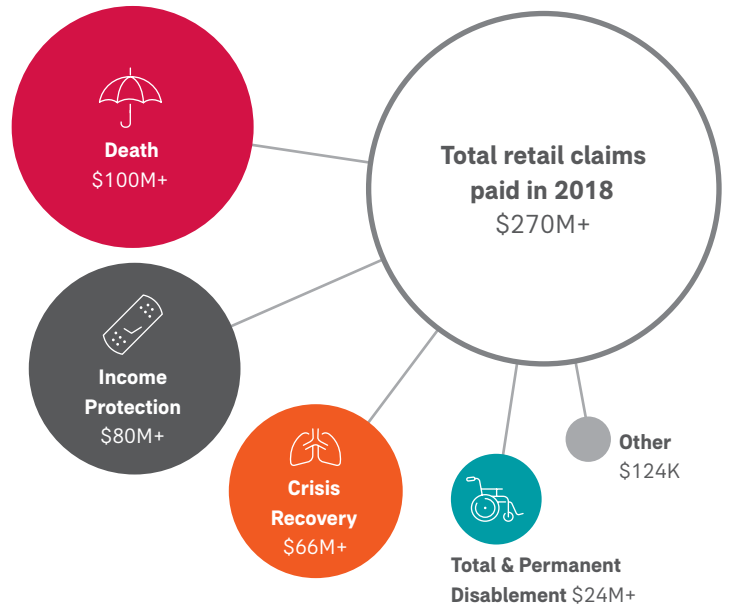
In your client's moment of need, we're here.

In 2018 alone, we paid \$270 million in claims
in our IFA adviser channel.

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

As a company that protects the lives of over 3.5 million Australians, AIA Australia is committed to helping people when they need it most. We treat our clients with empathy, compassion and respect, offering assistance during the claims process and doing everything we can to pay claims promptly. After all, paying claims is our business: at AIA Australia every claim that should be paid, is paid.

In 2018 we paid over \$270 million in claims through our IFA channel – that equates to an average of over \$1 million paid each work day¹.



1. 250 working days in 2018 excluding Weekends and Public Holidays.

AIA Australia customers reflect on their claims experience.



'Easier to deal with, without having financial stress on top of the physical and emotional stress.'

Sceona – Income Protection claim



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

Pasquale – Crisis Recovery claim



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

Richard – Income Protection claim with Rehabilitation plan



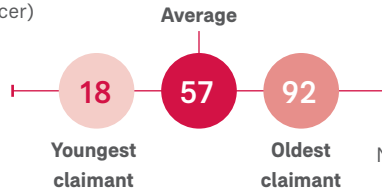
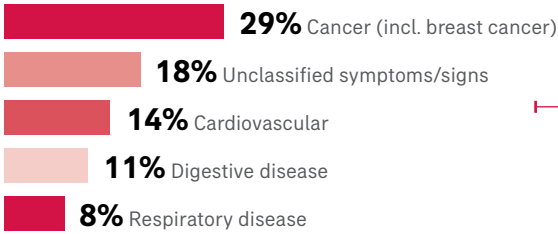
'Receiving the payment took that financial burden away.'

Nadun – Income Protection and Crisis Recovery claim

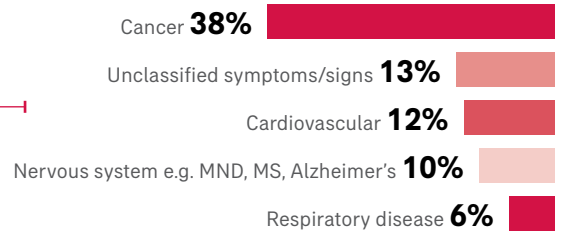
IFA Claims summary

Death

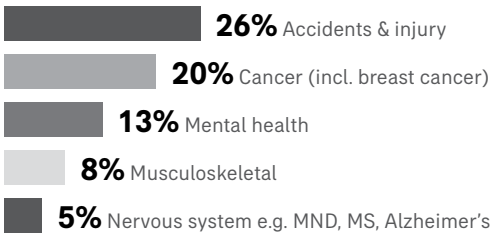
Female – Top 5



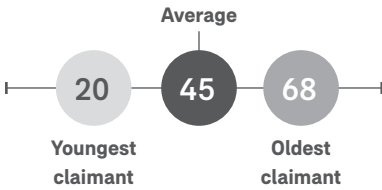
Male – Top 5



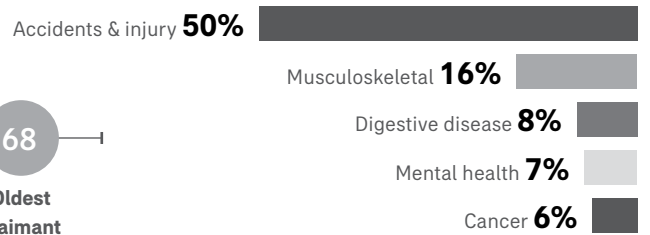
Female – Top 5



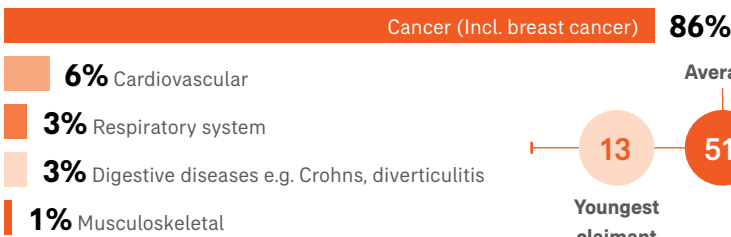
Income Protection



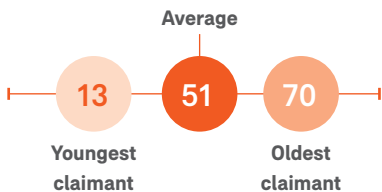
Male – Top 5



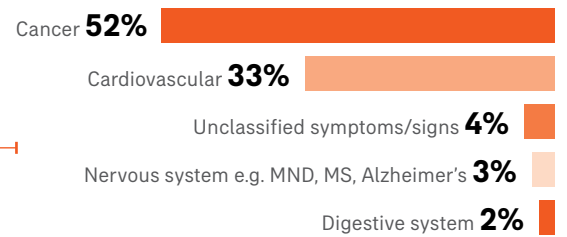
Female – Top 5



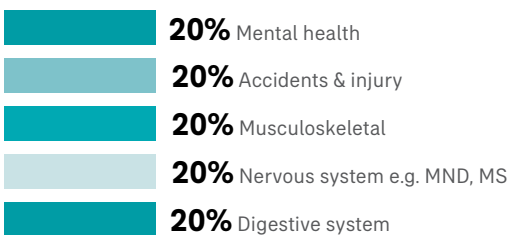
Crisis Recovery



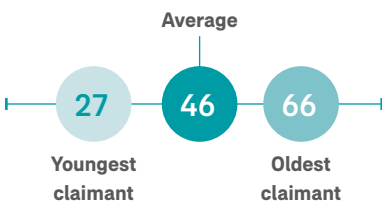
Male – Top 5



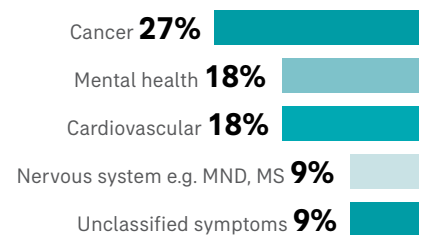
Female – Top 5



Total & Permanent Disablement



Male – Top 5



Top 5 causes by number of claims

Leading causes of claims

Cancer

Cancer continued to account for the majority of AIA Australia Death and Crisis Recovery IFA claims in 2018.

Cancer is the leading cause of disease burden in Australia, accounting for one-fifth (19%) of the total burden according to the Australian Institute of Health and Welfare's 'Australia's health 2018 In Brief' Report.²

- Breast cancer is the most commonly diagnosed cancer for females
- Prostate cancer is the most commonly diagnosed cancer for males
- Lung cancer is the leading cause of cancer death for males and females

Cancer in Females

In 2018, it was estimated breast cancer in women would be the most commonly diagnosed cancer with an estimated 18,100+ cases. Breast cancer was followed by colorectal (colon or rectum) cancer, melanoma of the skin and lung cancer.³

18,100 cases of breast cancer were estimated in 2018, the most commonly diagnosed female cancer.³

Cancer in Males

In 2018, it was estimated prostate cancer in men would be the most commonly diagnosed cancer with an estimated 17,700 cases, followed by colorectal cancer, melanoma of the skin and lung cancer.³

An estimated 17,700 cases of prostate cancer in men were estimated in 2018, the most commonly diagnosed male cancer.³

Mental Health

In 2018, AIA Australia saw Mental Health claims form an increasing proportion of the total Income Protection (IP) and Total & Permanent Disablement (TPD) claims.

Around 45% of Australians aged 16–85 will experience a mental illness in their life²

Currently around 45% of Australians aged 16–85 will experience a mental illness in their life – most commonly anxiety, substance use disorders (especially alcohol use) and mood disorders (especially depression).²

The effect of mental illness are far reaching; the impact on individuals, families and/or carers can be severe. People with mental illness often experience isolation, discrimination and stigma.

Musculoskeletal Conditions

AIA Australia claims relating to musculoskeletal conditions accounted for an increasing number of IP and TPD claims made by both females and males.

1 in 3 Australians have arthritis and other musculoskeletal conditions²

An Australian Institute of Health and Welfare report found that 1 in 3 Australians have arthritis and other musculoskeletal conditions. This makes Musculoskeletal conditions the fourth leading contributor to the total disease burden in Australia.²

² Australian Institute of Health and Welfare's 'Australia's health 2018 In Brief' Report

³ Australian Institute of Health and Welfare's 'Australia's health 2018 Report – Chapter 3-4 Cancer



We support clients on their rehabilitation journey

At AIA Australia we understand that the claims process does not stop when the claim is paid; that getting back to work and everyday life can be one of the best forms of treatment.

To support clients getting back to work, our Rehabilitation team offers clients access to one of the largest and most experienced rehabilitation teams in the life insurance industry. We focus on occupational rehabilitation to assist people returning to work and wellness after illness or injury.

We'll assess your client's suitability for rehab

Our team assesses your client's situation and makes contact with them to discuss their suitability and interest in participating in one of our rehab programs.

How does the rehab program work?

Our team works collaboratively with your client and their treating medical team to support their return to wellness and work. The rehabilitation team has a broad range of experience across many different industries, which assists them with developing a supportive and evidence based program for your clients, ensuring they have access to high quality and research backed programs.

Services include:

- Graded exercise programs
- Re-skilling or re-training
- Wellness programs
- Career advice and redirection
- Modification of work environments
- Work-related counselling

Rehabilitation can help your client:

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

For more information on how we can support you and your clients through the claims process, contact your CDM or CDA on 1800 333 637 or email [AIA Australia Adviser Services](#).

How our rehabilitation team can help your clients



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

Taryn, Rehab consultant

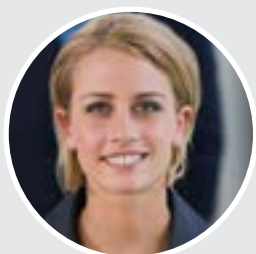


'Life's been great since then'

Phil, AIA client

Rehabilitation case studies

How we helped a client struggling with anxiety and depression



Jill*, a project manager of 10 years, ceased work after months of struggling with anxiety and depression. Jill believed she was ready to do something to improve her wellbeing and health to return to work, however she was unsure how to go about this and was concerned that she may make her condition worse.

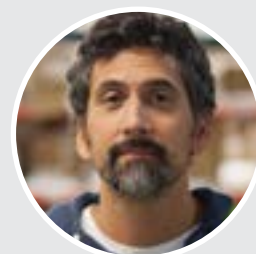
The Rehabilitation team at AIA Australia was called in to help and, as a first step in the recovery path, they appointed a Rehabilitation Provider.

The Rehabilitation Provider met with Jill to gain an understanding of her condition, treatment and aspirations for the future. A meeting was also arranged with Jill's psychologist and GP, who, as an advocate for the health benefits of work, incorporated wellness and return-to-work programs into the recovery plan.

A customised rehabilitation program was then established that supported Jill mentally and physically through exercise, and that gave her emotional support through resilience training, which provided strategies to better manage her condition in the future.

Once she had become ready for work, Jill was also provided job-seeking assistance to help her find work suited to her skills sets. She was able to secure new work as an administration assistant, which was in line with her medical requirements for less stressful work.

How we helped a client transition to a new career after a back injury



Paul*, a 50-year old self-employed building manager, was diagnosed with L4/5 disc prolapse and sciatica. This meant he was unable to manage the physical operations of his business as it required significant manual labour, including operating machinery and installing insulation.

Paul received medical advice confirming that he wouldn't be able to return to such a physical role in the future, and unfortunately his business closed.

Paul's AIA Australia Claims Assessor identified that Paul was ready to explore alternate work options and put him in touch with AIA Australia's Rehabilitation team. The Rehabilitation team worked in partnership with Paul to develop a tailored wellness, recovery and return-to-work plan.

AIA Rehabilitation arranged a referral to a local and experienced rehabilitation provider, and an exercise program was arranged to help Paul increase his physical fitness and work readiness.

Vocational counselling was also arranged to help Paul explore suitable work options for the future. To further develop Paul's skills of project management and administration from his previous business, assistance was provided with a Certificate IV in Project Management.

To support Paul's goal of obtaining a project management role in the sports industry, The Rehabilitation team sourced a voluntary role with a sports club, enabling Paul to further develop his skills set.

Job-seeking assistance was also provided. Paul successfully obtained work as a project manager in the sports industry. To ensure Paul could undertake the role safely and sustainably, ergonomic equipment was provided. Paul was very happy that he was able to return to work and could get back into life.

*Name changed for privacy reasons

Support through the claims process

AIA Australia is committed to ensuring that in your client's moment of need, we're here. To support advisers and clients through the claims process, we offer a range of tools and resources.



Four things to remember when lodging a claim

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

- You can download claims forms from the adviser site or from the [AIA Business Growth Hub](#). Ensure all questions are completed on the claim form.
- Choose your preferred method to lodge a claim – eClaims, teleclaims 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 on how we can support you and your clients through the claims process, contact your CDM or the Claims team on 1800 033 490 (option 1) or email au.retail.claims@aia.com.

Copyright © 2019 AIA Australia Limited (ABN 79 004 837 861 AFSL 230043). All rights reserved. The life insurance policies relating to Priority Protection and Priority Protection for Platform Investors are issued by AIA Australia Ltd. This information is current at the date of this document and may be subject to change. AIA Australia Ltd takes no responsibility for any incorrect information (by omission or otherwise) contained in this document. This provides general information only, without taking into account your objectives, financial situation, needs or personal circumstances. Please consult a financial adviser before making any decision in relation to any financial product. You should consider such factors and view the Product Disclosure Statement, available at aia.com.au, in deciding whether to acquire or continue to hold a financial product. This document is a summary of the circumstances in which AIA Australia Ltd pays claims under these policies. The payment of claims is subject to the terms and conditions of the relevant product as summarised in the relevant PDS.