



HEALTHIER, LONGER,
BETTER LIVES

SUPPORTING CLIENTS THROUGH THE UNEXPECTED

For Advisers



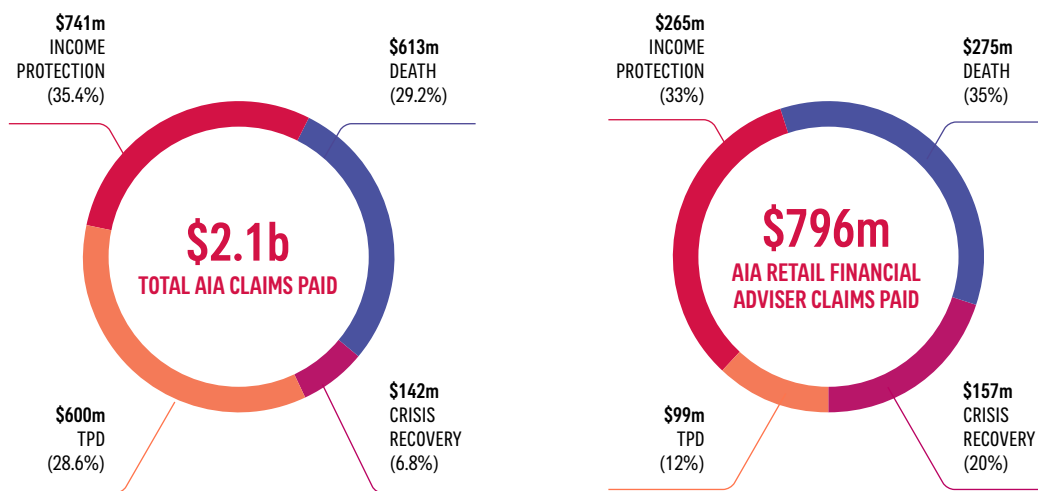
aia.com.au

The best support comes in many forms

In 2022, 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 world class support programs and partnerships through AIA Embrace and AIA Vitality – we're here to provide support on every step of the journey and help our 5.72 million customers live Healthier Longer, Better Lives.

AIA Australia customers reflect on their claims experience[^]



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

Pasquale

Crisis Recovery claim for heart attack.

[WATCH THE VIDEO](#)



“I knew I had security of income”

Andrew

Income Protection claim and AIA Vitality motivated him in recovery.

[WATCH THE VIDEO](#)



“Financially it made a huge difference to us”

Ingrid

Crisis Recovery and Income Protection claim for breast cancer.

[WATCH THE VIDEO](#)



“Couldn’t ask for a better insurance company”

Adam

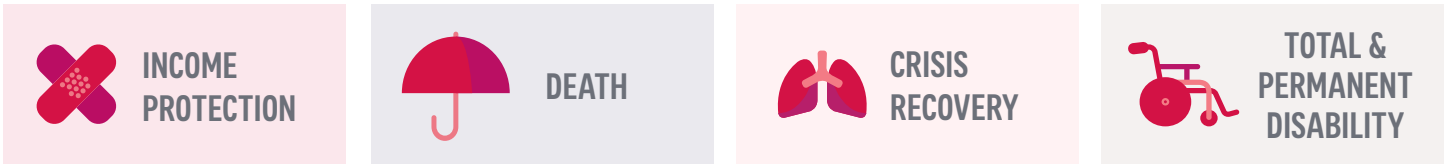
Income Protection claim for a motor bike accident.

[WATCH THE VIDEO](#)

[^] These testimonials represent individual customer circumstances and should not be construed as a recommendation to purchase or dispose of a financial product as individual experiences may vary. 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

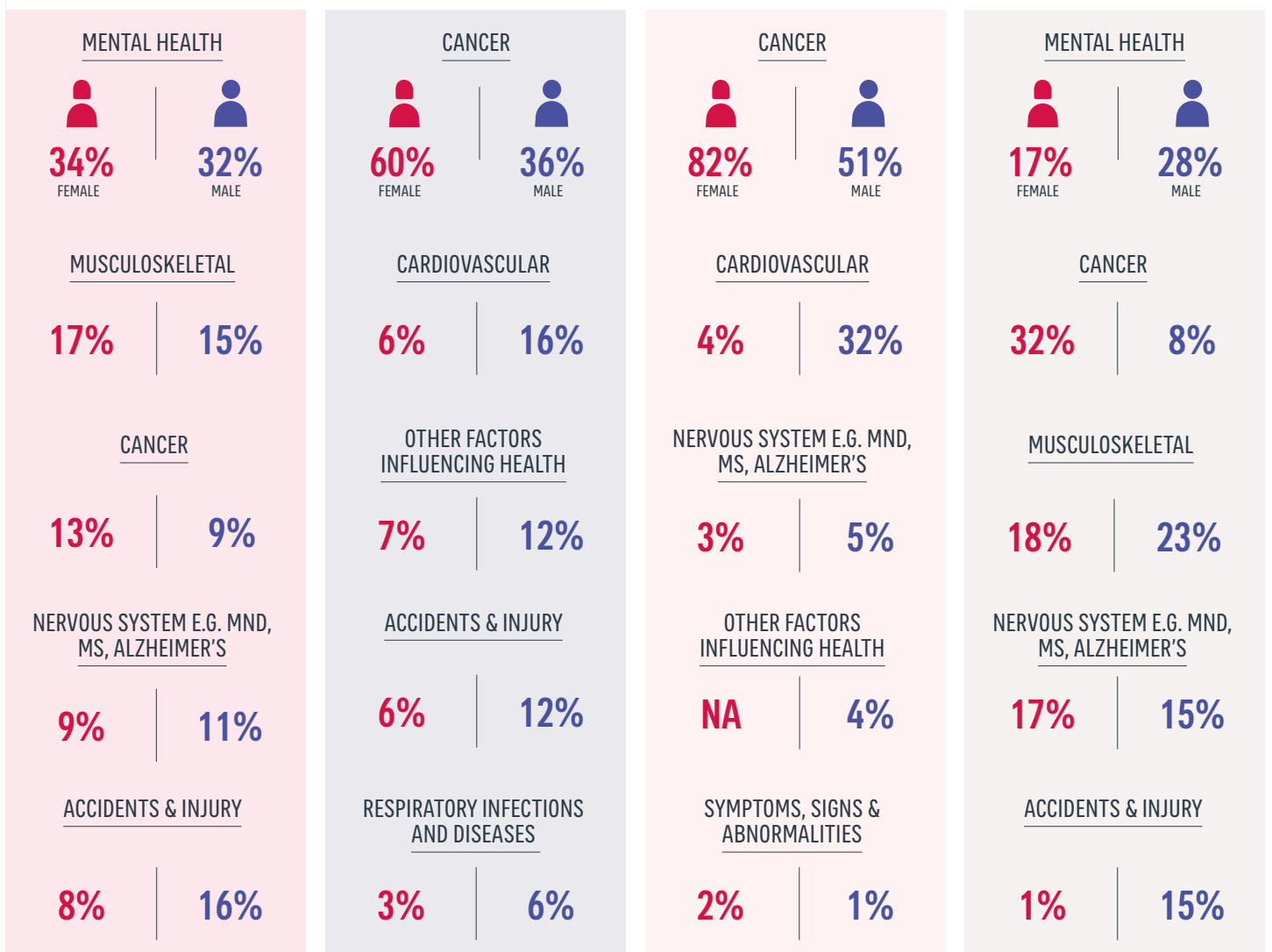
Top 5 claim cases by type, as a percentage of payment amounts (\$) in 2022. The top 5 causes represent over 80% of AIA Australia's total financial adviser customer claims.



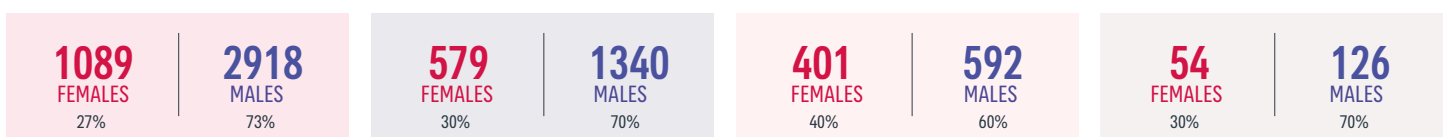
CLAIMANT AGE



TOP 5 CLAIM CAUSES[^]



HOW MANY CLAIMANTS AIA AUSTRALIA SUPPORTED IN 2022

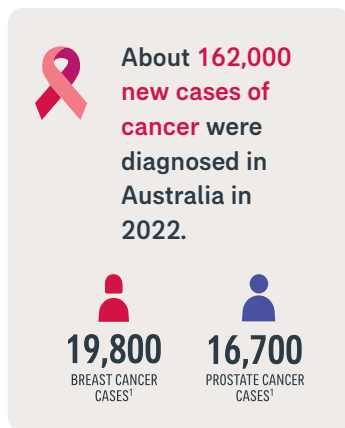


[^] Shown as a percentage of AIA Australia's total financial adviser customer claims paid in dollars (\$)

Leading causes of claims

Cancer

Cancer continued to account for the majority of AIA Australia Death and Crisis Recovery Financial Adviser customer claims in 2022.



Cancer survival rates

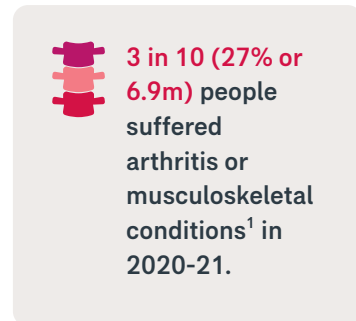
Five-year cancer survival rates are increasing (meaning that, on average, people are more likely to survive for a least 5 years after a cancer diagnosis than they were in the past



Potential reasons for the increase survival rates include improvements in cancer detection, treatments and care, and a greater understanding of the risk factors associated with cancer. Cancer screenings programs also increase the likelihood of detecting cancer early, which leads to better outcomes.¹

Mental Health

In 2022, almost a quarter of AIA Australia Income Protection claimants² were suffering from a mental health condition. Males represented 68% of these AIA Australia's claimants and Females represented 32%.



Musculoskeletal conditions

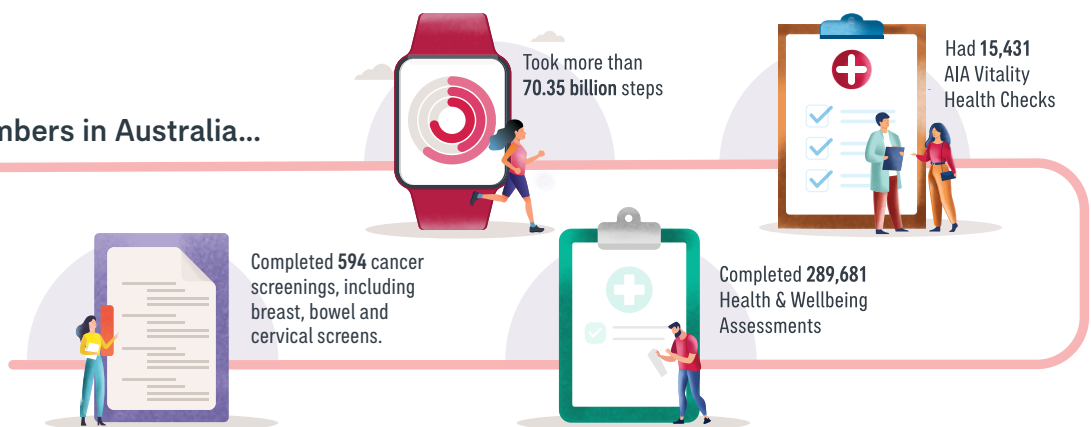
Musculoskeletal conditions for females and males are the second and third highest claim causes (\$) respectively for AIA Australia Income Protection (IP) claims in 2022.

1. [Australian Institute of Health and Welfare's 'Australia's Health 2022 In Brief' report](#)
 2. Claims through financial adviser customer claims

AIA Vitality creates a meaningful impact to our customers lives

As a leading insurer, we see the devastating impact that chronic health conditions can have on Australians and their families. A greater focus on prevention and early intervention is required to prevent conditions from developing in the first place, and to prevent existing conditions from deteriorating further.

In 2022 AIA Vitality members in Australia...



AIA EMBRACE

Whether your clients are well, unwell or recovering, we're helping them embrace better health and wellbeing every day.



We're committed to helping more people live healthier longer better lives, now and in the future.

That's why we created AIA Embrace, our holistic wellbeing ecosystem of world-class programs and partnerships designed to support people's everyday health and wellbeing at every stage of life's journey.

Clients have access to programs that embrace and support better wellbeing.



WHETHER THEY'RE WELL...



FIND THEMSELVES UNWELL...



OR THEY'RE RECOVERING.

AIA Embrace support at each stage of your clients' health and wellbeing journey.

From prediction and prevention, to diagnosis, treatment and recovery, AIA Embrace is made up of world-class programs and partnerships designed to help your clients stay in good health. Should they become unwell - we provide them with the care and support they need to get back to health and work sooner, so they can thrive, not just survive.

AIA VITALITY - Know your health, improve your health, and enjoy the rewards

AIA Vitality offers clients the very best in personalised support across all areas of their health journey, and the more they put in the greater the rewards they get back.

PROGRAMS FOR WHEN YOU'RE UNWELL AND RECOVERING

CANCER RECOVERY PROGRAMS – Cancer Coach program, CaRe Movement, RESTORE CaRe

CHRONIC PAIN RECOVERY PROGRAMS – Pain Revolution, Pain Coach, RESTORE Active, Functional Upgrading

MENTAL HEALTH RECOVERY PROGRAMS – Mind Coach, RESTORE mental health

OTHER SUPPORT – Social Work Support and Business Coaching programs

RETURN TO WORK SUPPORT

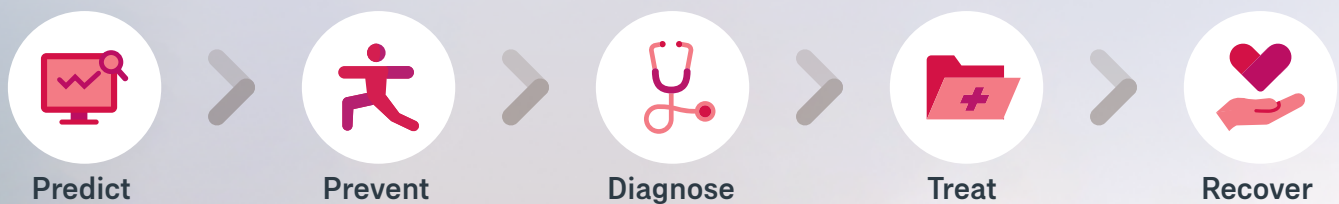
AIA Australia's actions

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 non-communicable diseases – 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:

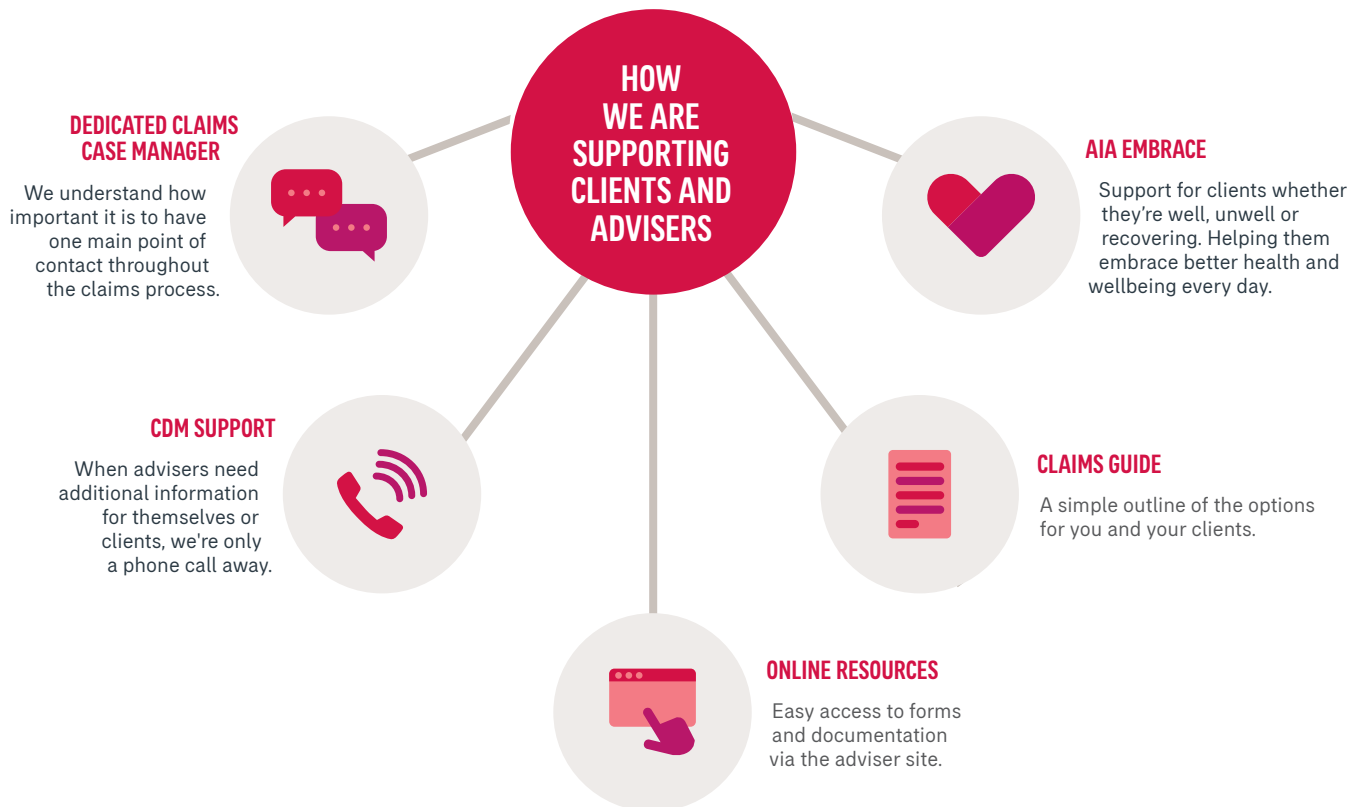


Our shared-value approach means we put our efforts into projects and interventions that benefit not only our customers and business but society more broadly.



Support through the claims process

AIA Australia is committed to ensuring we're supporting clients through the unexpected. 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.
- Lodge your claim via paper or electronically via email.
- 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 your AIA Client Development Manager on 1800 033 490 or au.adviserservices@aia.com

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