

Count on us to protect  
what matters most



Zurich and OnePath claims  
statistics and customer insights



Thank you for all your work you did to get my payments approved. This will change my life. I truly am very grateful for how you treated me in the process without causing me any stress. It really means so much. Thank you again for being so respectful and kind.

Zurich Customer



## Zurich and OnePath claims statistics and customer insights

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A message from our Chief Claims Officer,  
Zurich Financial Services

# Matt Paterson

**At Zurich and OnePath, we truly understand the significance of paying a claim, whether it be in Life Insurance or General Insurance we know the impact it has on supporting businesses and our customers financially, emotionally and mentally when they are facing difficult times. We are proud of the care and empathy we provide to every customer, with an unwavering focus towards their unique needs and providing them with the support they deserve.**

**In 2022 we paid a total of \$1.30 billion in life insurance claims to 11,813 customers (32 claims per day) and accepted 92% of all claims.**

We are passionate about our expert and dedicated claims teams and aspire to go above and beyond by enabling our people with technology, education and training so they can deliver a service that adds genuine value to customers when they need support. It is amazing to see the values and our people's passion in providing our customers with time, empathy and meaningful human connections during the claims process as they brave their health challenges. In fact, we were awarded the 2022 Claims Team of the Year by Beddoes Institute and the FAAA, recognising the hard work and dedication of our claims teams.<sup>1</sup>

From a claims administration perspective – we have invested heavily in our digital technology and innovation capabilities. These enhancements now automate many of the repetitive administrative tasks associated with claims processing and rehabilitation services. We can now complete these tasks significantly faster and with more accuracy, providing improvements in response time to customers and importantly reducing the burden of paper-based forms and friction filled processes. Innovation has enabled our people to have more time to build meaningful relationships with customers.

Understanding the health needs of our customers is important to us. To reinforce this commitment we have a dedicated internal rehabilitation and Health Services team - allowing us to partner with customers across their health journey from staying healthy to feeling healthier. A shift to

preventative health is particularly important in the claims space as it allows us to detect early onsets of serious illnesses like cancer, which still remains one of our biggest claims causes – making up 60% of our retail trauma claims. With our dedicated teams we have the tools and resources available should customers need to submit a claim.

Our claims data also highlights an increase in our Total Permanent Disability (TPD) payments since 2021 across Zurich and OnePath Retail – with the largest proportion of this being for Musculoskeletal (accidents, injuries, fractures) and mental health conditions. We are seeing an impact of COVID-19 on our customers being unable to work due to long covid symptoms, delays in waiting for elective surgery or for those with suppressed immune systems, having difficulty being exposed in the community due to risk of infections.

Additionally, we are seeing the impact on mental health for Australians, which is leading to more claims. Providing dedicated mental health support and access to long-term care is essential, and we are committed to continuing to provide this throughout our customers' whole health journey, should they need to make a claim. We partner with specialists within this field such as Mindstar and provide Mental Health Coaching Programs if a customer requires such support.

Despite having one of the highest vaccination rates in the world, with approximately 97.6% of the population aged 16 and over being fully vaccinated<sup>2</sup>, the impact of COVID-19 continues to be felt in Australia, both mentally and physically. We are proud that as an industry we have come together and taken several steps to support customers and the broader community during these challenging times. From offering financial support to customers, extending coverage to include COVID-19 related illnesses and deaths, to providing mental health support, we are continually working on ways to protect our customers that are most impactful and relevant to this changing world.

Everything we do is designed to help our customers and their families become financially secure. We are here to help and settle claims as efficiently as possible. Together we make a difference to the lives we support.

**Matt Paterson**

Chief Claims Officer,  
Zurich Financial Services



**Innovation has enabled our people to have more time to build meaningful relationships with customers**

<sup>1</sup> <https://www.afa.asn.au/news/media-release/winners-of-the-afa-life-company-of-the-year-awards-2022-announced>  
<sup>2</sup> Department of Health and Aged Care, cited March 2022. Vaccination numbers and statistics, <https://www.health.gov.au/our-work/covid-19-vaccines/vaccination-numbers-and-statistics#total-national-doses>

# We stand by our claims philosophy and our commitment to paying claims



We treat customers how we would like to be treated.



We assess and pay claims in a fair and timely manner.



We show empathy and respect when customers are medically, financially or emotionally vulnerable.



We assess each claim on its merits with guidance from appropriate specialists.



We operate within a clearly defined risk management and governance framework and the highest quality standards.



We manage disability claims in a way that supports the customers' return to wellness.

## Our customers are at the centre of everything we do



These awards we've won show our ongoing commitment to helping those we cover, when they need us most.



## Leveraging our internal health expertise

At Zurich and OnePath, we have a dedicated Health Services department, which comprises of internal medical experts with diverse areas of specialisation to support our customers from prevention to recovery. This team collaborates closely with our claims assessors, providing them with ongoing medical expertise, training, coaching, and opinions.

Our internal doctors can communicate with treating doctors and other healthcare providers to gain a thorough understanding of complex medical conditions. This allows us not only to assist our claims assessors but also to provide tailored health support solutions that may include services from our in-house rehabilitation team.

Partnering with our customers to help them feel healthier through personalised solutions, educational material or rehabilitation programs is important to us. We understand that healthy people lead to healthy communities and a healthy planet.



After the death of an Australian sporting icon I decided to take action and investigate my own heart health. I spoke with my doctor, and we agreed that a CT Calcium Score test would be a good place to start.

To my surprise, the results were alarming. I was then referred for further tests, including a CT angiogram and a heart stress test, which ultimately led to a diagnosis of silent Coronary Heart Disease.

**With the support from the OnePath claims team and collaborating with their internal medical experts, I was able to submit a Trauma claim and get the financial assistance I needed to have the necessary surgery as well as having the ability to take time to recover.**

In just a few months, I'll be undergoing the procedure that could potentially save my life.

OnePath Customer

**We share  
a commitment to be  
there for our customers  
at every point of their  
health journey.**

Sally Phillips  
Head of Health Services

# Supporting our customers with return to health and work

Returning to work after a serious injury or illness can be challenging and a safe return to work is important.

Our team collaborate with customers and their treating medical professionals to find the best specialised service just right for them. This may include an onsite work assessment, the creation of a return-to-work program with their employer, help with job seeking, funding for retraining or specialised equipment to name just a few.

At any point on their health journey, we can provide practical care that makes a difference. We'll be there when they need us most, providing value beyond cover.

Learn more about our support services

[Read our return to work brochure](#)

## Working with our partners

We partner with a range of expert providers who are skilled in getting people back to work or good health after an injury or illness. Offering support across physical health and mental health such as;

### Physical health

- Cancer Support Program
- Exercise Program
- Fatigue Management Program
- Pain Management Program

### Mental health

- Mental health coaching
- Grief support



**I would like to provide some really positive feedback about my rehabilitation. I was allocated to Angus and how lucky I am, he has been amazing to work with. He is professional, has a wealth of knowledge and really cared about assisting me with my journey back into the workforce.**

*Without Angus' support and guidance over the past months, I wouldn't be in the mental state I am now, and working towards securing employment.*

*Angus has helped me look at where I am now, not where I was, assisted me in framing my story and how I go about telling it. I can't speak highly enough of Angus and the support he has provided me!*

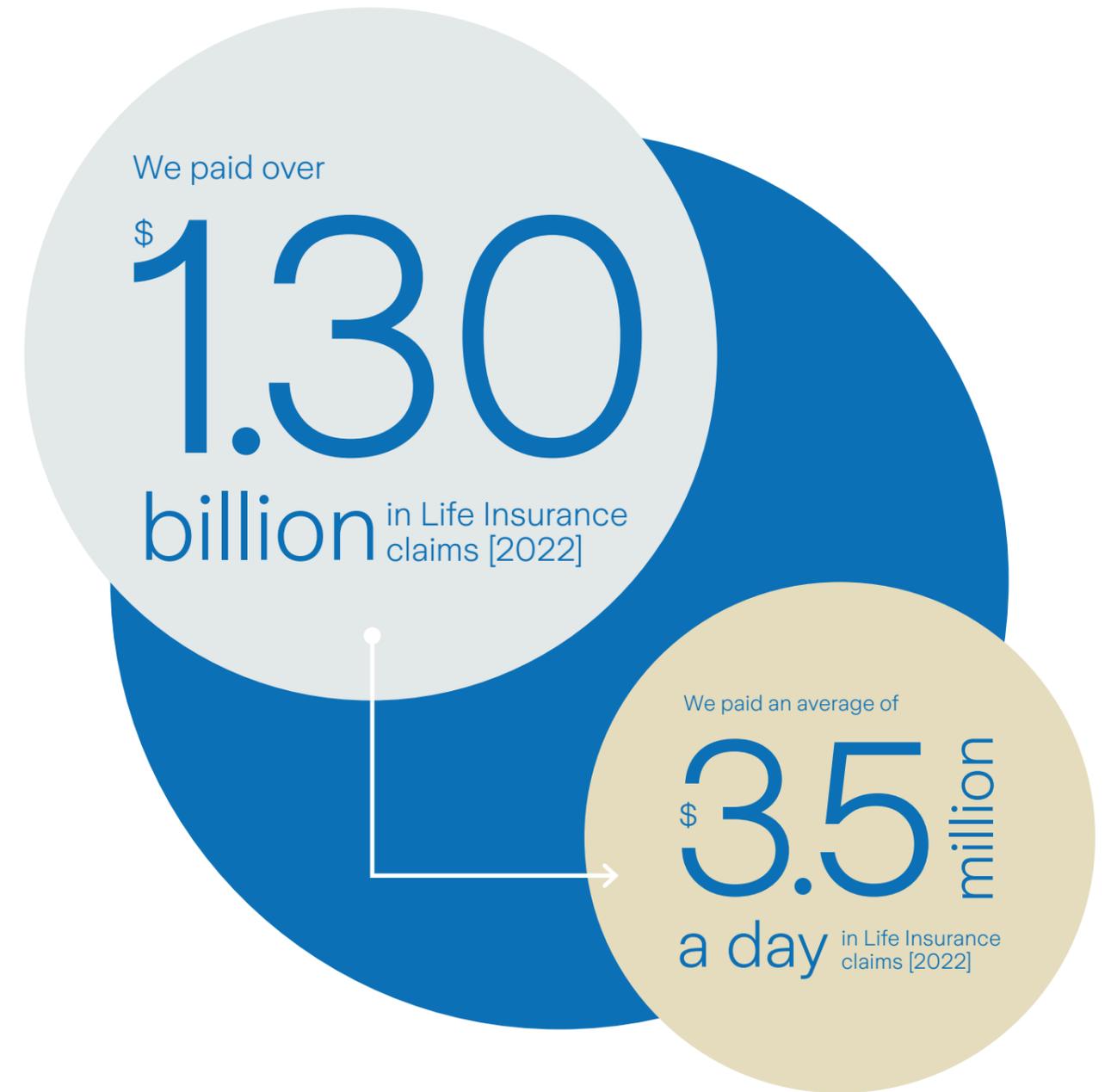
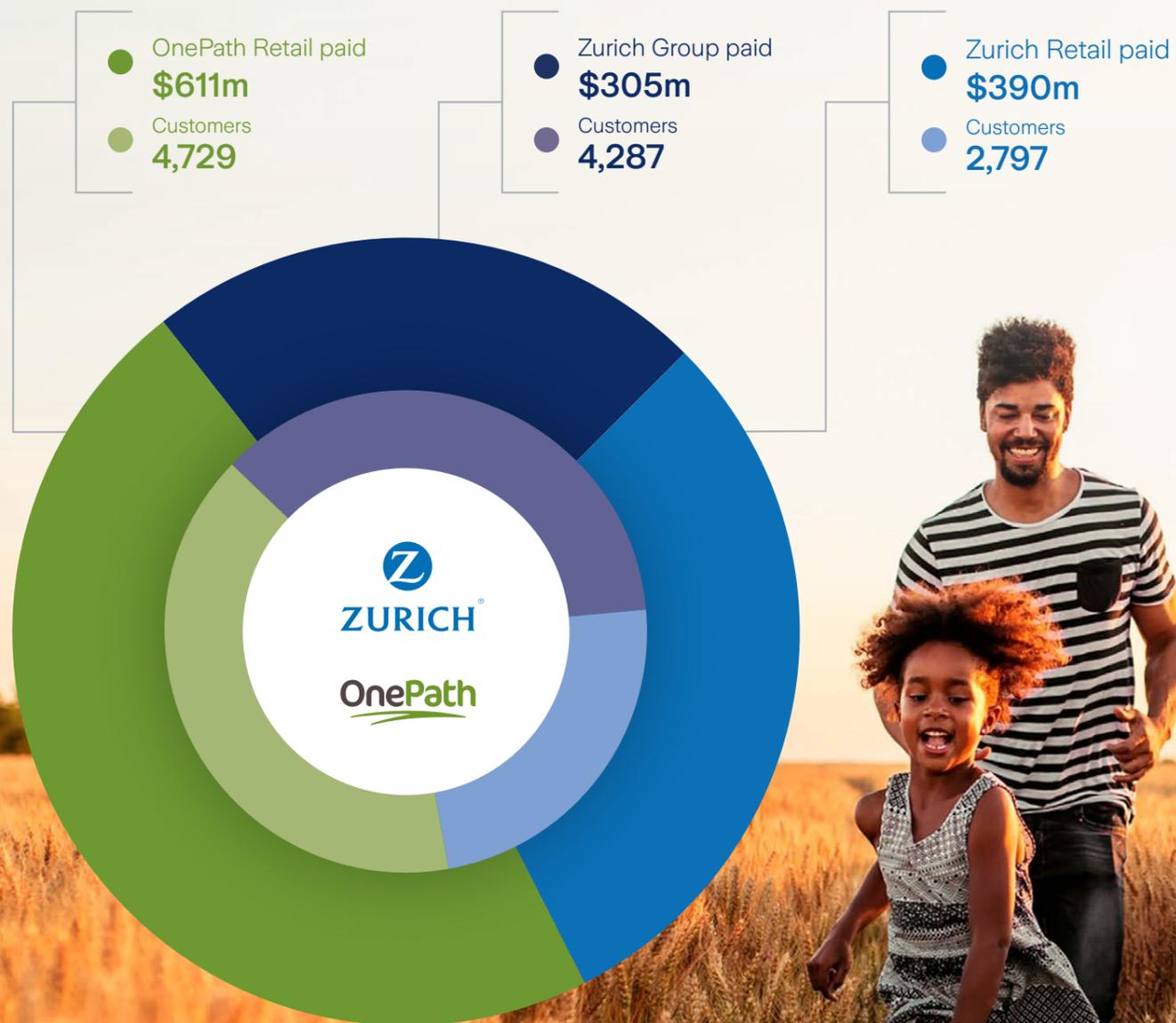
*Silena, thank you for referring me to Angus, he really has been amazing.*

Zurich Rehabilitation Customer

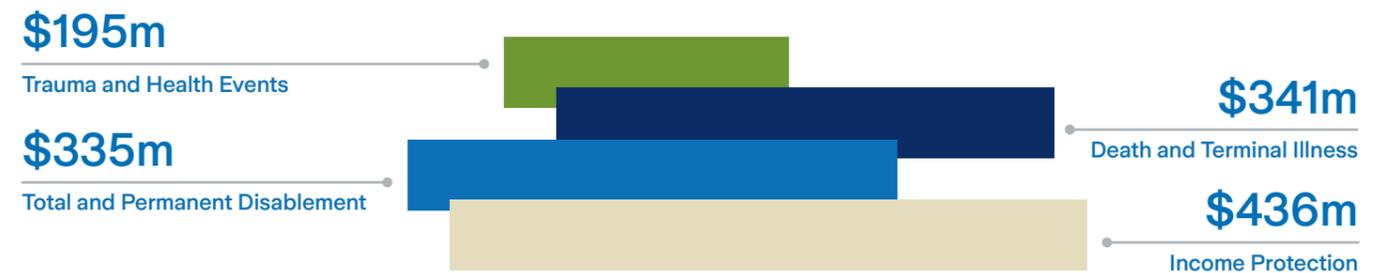


# Together we supported 11,813 customers

and their families with Life Insurance claims when they needed it most.



### What we have paid by claim type

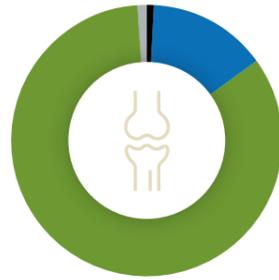


# Number of customers we supported by condition

**34%**  
of all customers  
we supported

\$275,757,617

## Musculoskeletal\*



- 1% Death and Terminal Illness
- 14% Total and Permanent Disablement
- 84% Income Protection
- 1% Trauma and Health Events

**20%**  
of all customers  
we supported

\$403,113,725

## Cancer

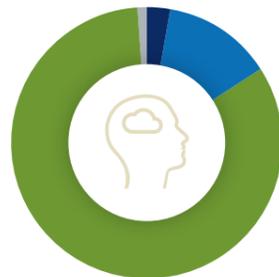


- 21% Death and Terminal Illness
- 5% Total and Permanent Disablement
- 48% Income Protection
- 26% Trauma and Health Events

**20%**  
of all customers  
we supported

\$254,418,984

## Mental Health condition



- 3% Death and Terminal Illness
- 13% Total and Permanent Disablement
- 83% Income Protection
- 1% Trauma and Health Events

**08%**  
of all customers  
we supported

\$128,383,795

## Cardiovascular\*



- 19% Death and Terminal Illness
- 8% Total and Permanent Disablement
- 51% Income Protection
- 22% Trauma and Health Events

Other\* — 18% of all customers we supported

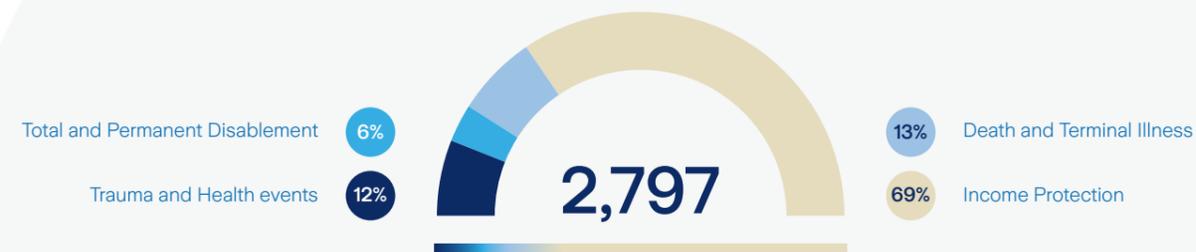


Claims 2022

# Zurich Retail Life Insurance

We supported 2,797 Life Insurance customers in 2022

Customers we supported by claim type



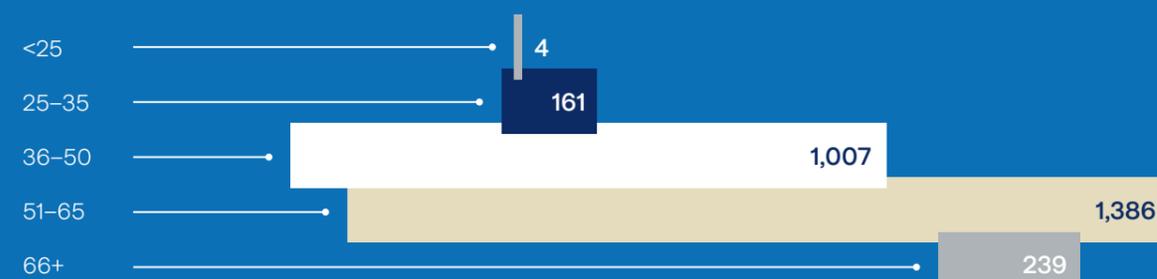
We've paid over

**\$390**

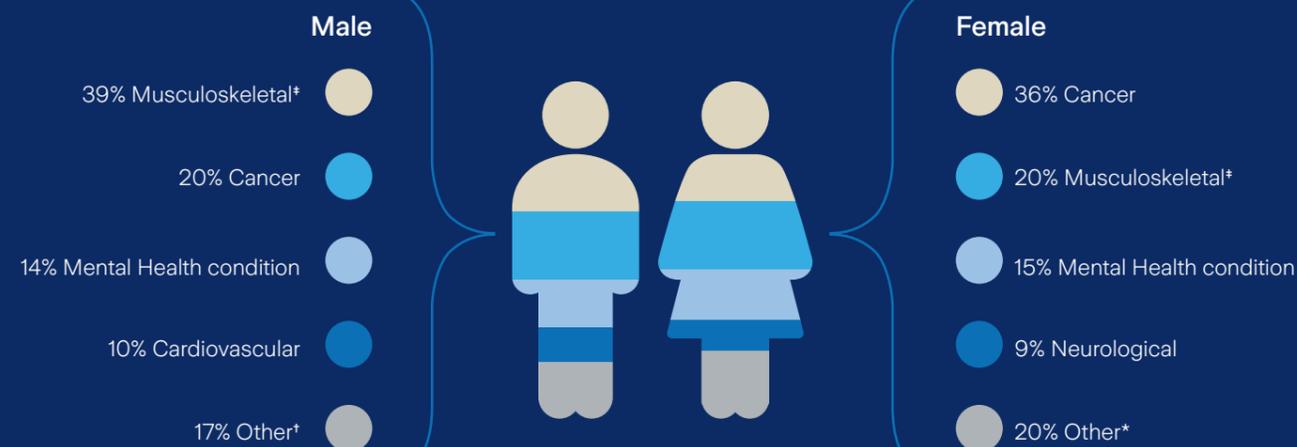
million and accepted 92% of claims



Customers we supported by age



Top causes of claim



\*Musculoskeletal includes: Accidents, Injuries, Fractures. | \*Other leading male causes: Neurological, Autoimmune, Infection. | \*Other leading female causes: Cardiovascular, Gastrointestinal, Infection.

## Don't just take our word for it, here is what our customers and partners have to say

Thank you so much for your prompt assessment and payment. I write this note with a heavy heart, acknowledging that my life is coming to a full circle with my diagnosis.

However, my heavy heart is made lighter knowing that my family's financial burden is partially taken care of.

I thank you for the no fuss, no hard sell policy over these years with your company. Thank you kindly.

**Zurich customer**

I would like to thank Aisha for all of the support, kindness and empathy she has shown for my son. We thought we had lost him in the car accident and Aisha was kind with her time and was more of a friend to us than an insurance assessor.

She was a breath of fresh air and we really do appreciate what she has done for our family.

**Zurich customer**

Unbelievable, you guys approved a terminal illness claim in less than a week, outstanding.

These funds will allow my client to maintain her dignity and tick off some important milestones.

**Zurich Adviser**

Thank you for the wonderful news, my client and her partner will be greatly relieved.

You have done a great job to turn the decision around promptly and I really appreciate it.

**Zurich Adviser**

Your genuine concern and empathy when talking either on the phone or over emails was absolutely amazing.

At a time when I'm very vulnerable both mentally and physically, knowing I could talk to someone who understands this was incredibly reassuring.

I cannot thank you enough from myself and my family, having this opportunity to move forward without the anxiety of an unsure future is priceless.

**Zurich customer**

I just wanted to thank you for all your work you did to get my payments approved.

**This will change my life.**

I truly am very grateful for how you treated me in the process without causing me any stress. It really means so much. Thank you again for being so respectful and kind.

**Zurich customer**

Thank you for your empathy and compassion with my recent claim.

You always listened, had good attention to detail, acted professionally, efficiently and in a timely manner.

**Financial customer**

For more information

Visit [zurich.com.au/lifeclaims](http://zurich.com.au/lifeclaims) or contact your Business Development Manager

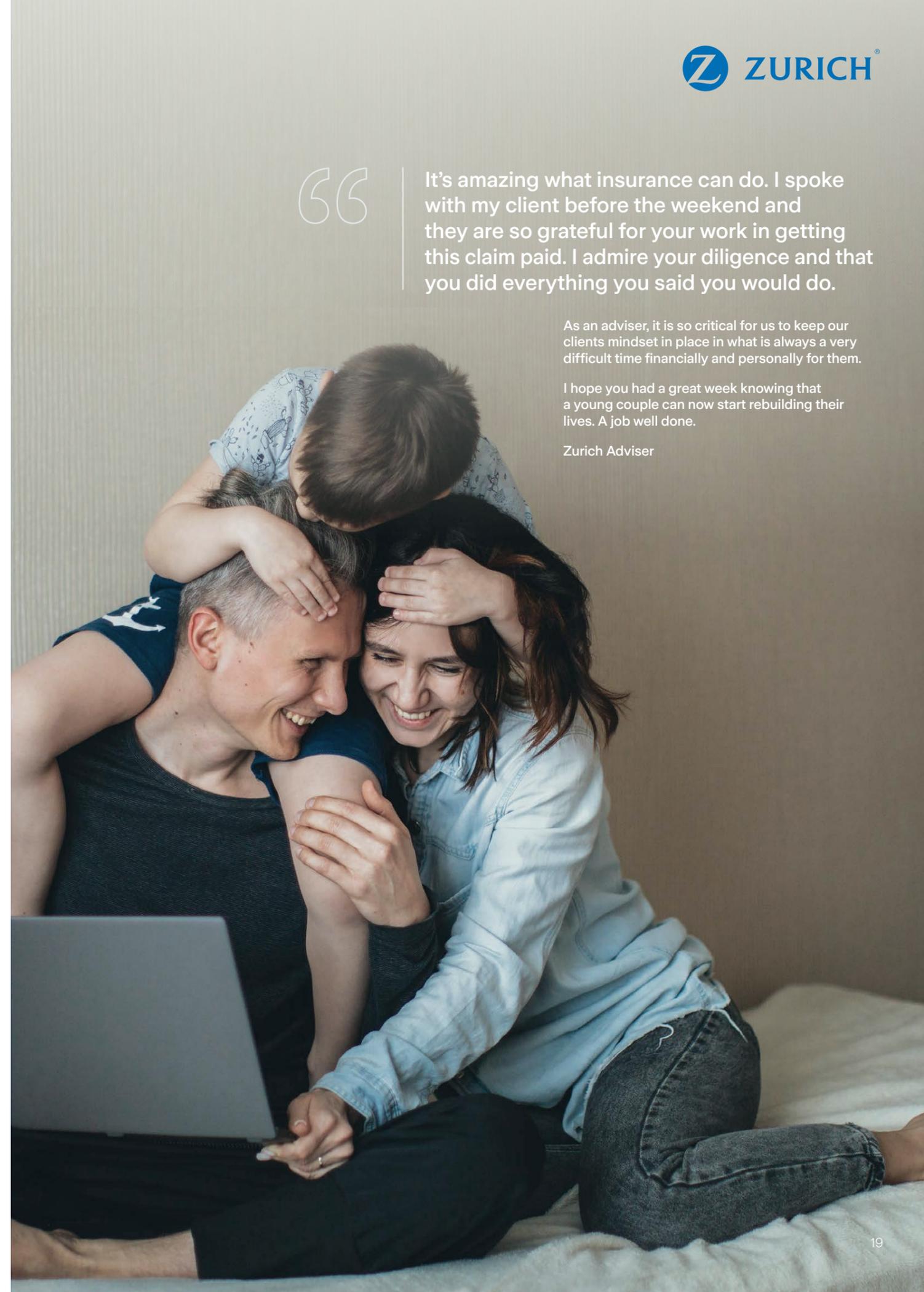


It's amazing what insurance can do. I spoke with my client before the weekend and they are so grateful for your work in getting this claim paid. I admire your diligence and that you did everything you said you would do.

As an adviser, it is so critical for us to keep our clients mindset in place in what is always a very difficult time financially and personally for them.

I hope you had a great week knowing that a young couple can now start rebuilding their lives. A job well done.

**Zurich Adviser**



## Death and Terminal Illness



Million AUD – largest Death claim paid



Youngest Death claimant



Average age of customer with a Death or Terminal Illness claim



Percent of the total customers we supported were for Death and Terminal Illness

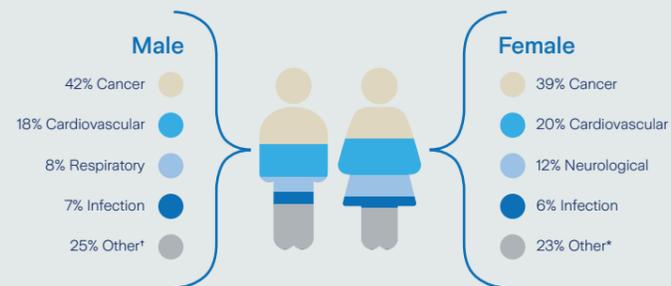


Total claims we paid **\$143,249,102.54**

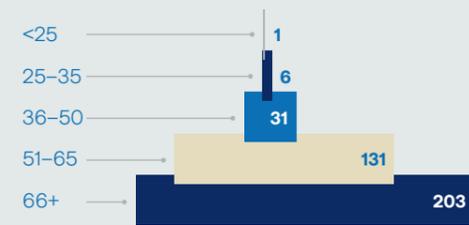
Male total claims **\$108,563,785.48**  
Male customers **261**

Female total claims **\$34,685,317.06**  
Female customers **111**

### Top causes



### Customers we supported by age



\*Other leading male causes: Neurological, Mental Health condition, Accidental death. | \*Other leading female causes: Mental Health condition, Respiratory.

## Income Protection



Average age of customer currently on Income Protection claim



Percent of the total customers we supported were for Income Protection



Average age of a female with breast cancer who made an Income Protection claim



Musculoskeletal conditions were the leading cause of Income Protection claims

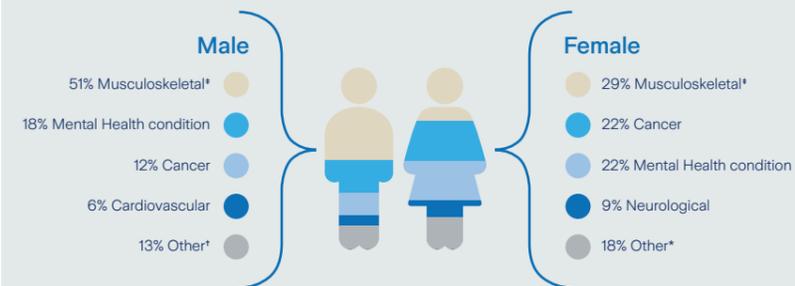


Total claims we paid **\$112,546,824.08**

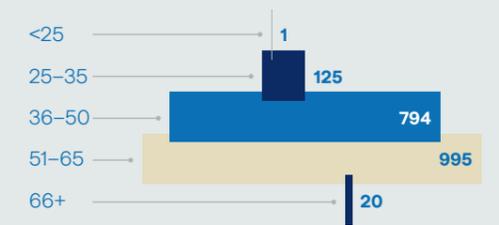
Male total claims **\$87,235,088.43**  
Male customers **1,485**

Female total claims **\$25,311,735.65**  
Female customers **450**

### Top causes



### Customers we supported by age



\*Musculoskeletal includes: Accidents, Injuries, Fractures. | \*Other leading male causes: Neurological, Autoimmune, Gastrointestinal. | \*Other leading female causes: Cardiovascular, Gastrointestinal, Autoimmune.

## Total and Permanent Disablement (TPD)



Million AUD – largest Total and Permanent Disablement claim paid



Youngest Total and Permanent Disablement claimant



Average age of customer with a Total and Permanent Disablement claim



Percent of the total customers we supported were for Total and Permanent Disablement

## Trauma and Health Events



Million AUD – largest Trauma claim paid



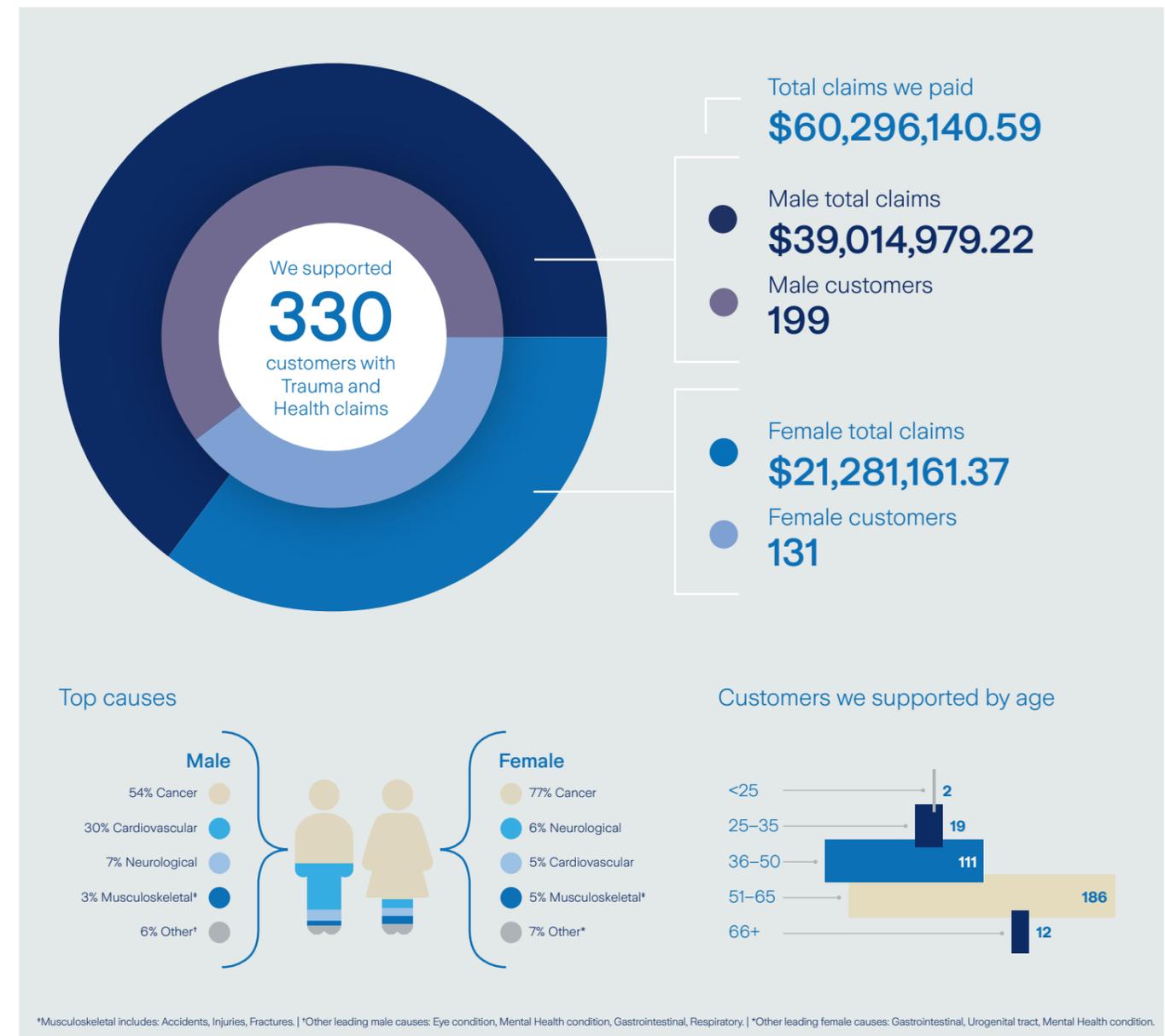
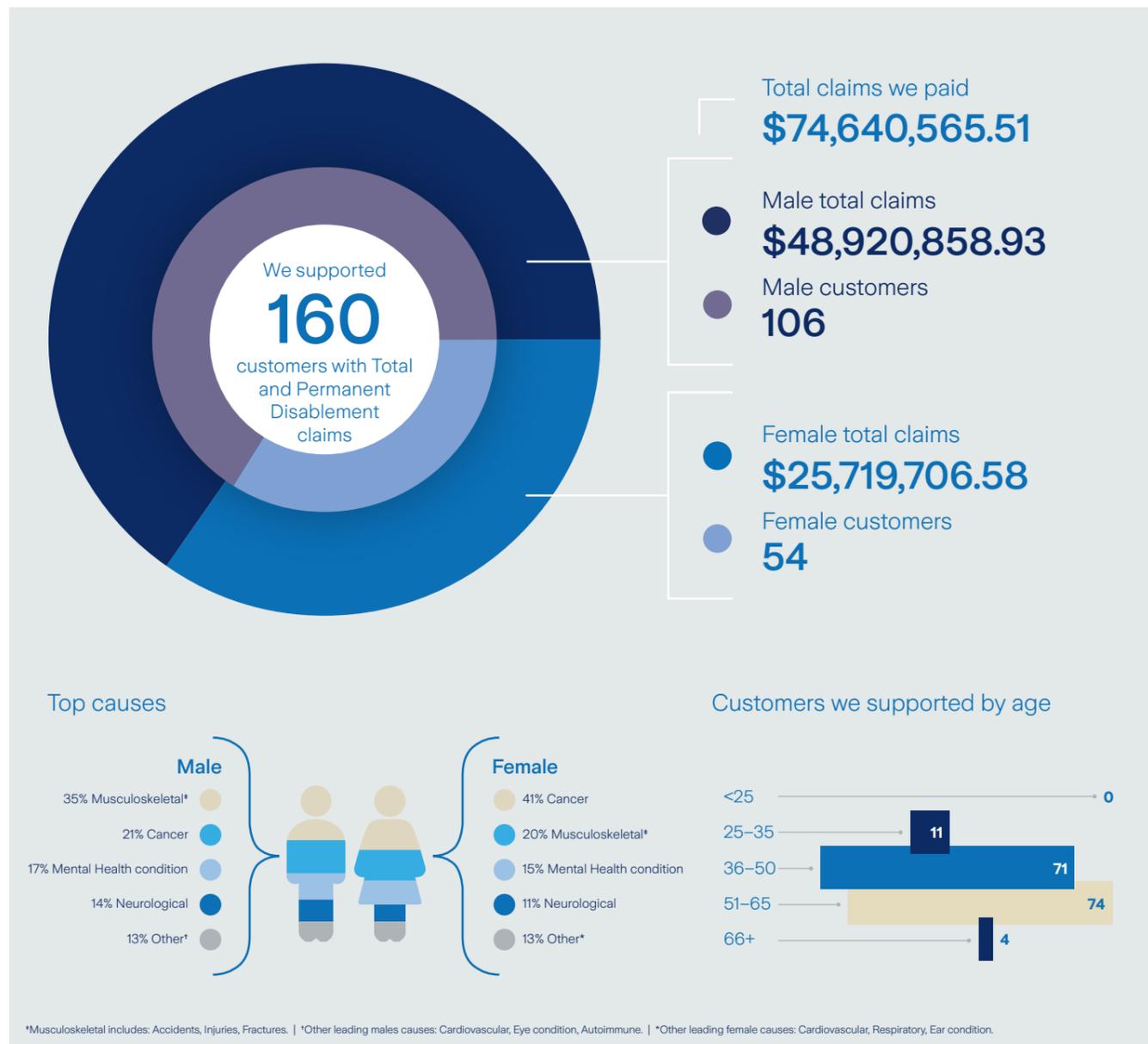
Youngest Trauma claimant



Average age of customer with Trauma and Health claim



Percent of the total customers we supported were for Trauma and Health

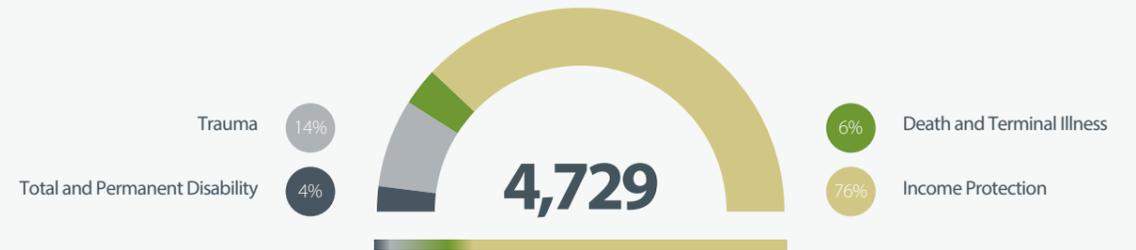


# Claims 2022

## OnePath Retail Life Insurance

We supported 4,729 Life Insurance customers in 2022

Customers we supported by claim type



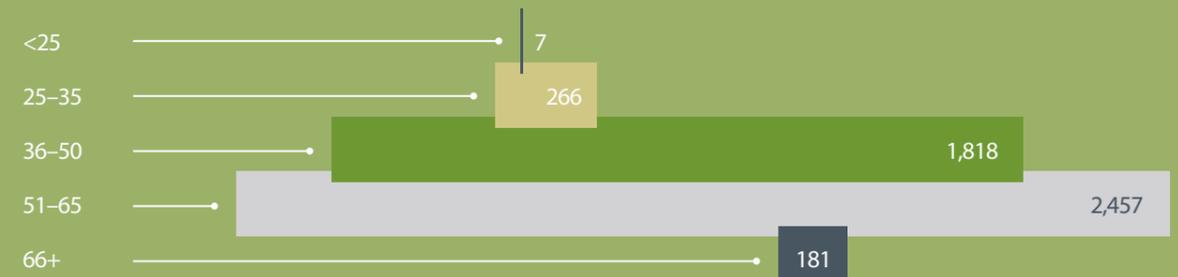
We've paid over

\$ **611**

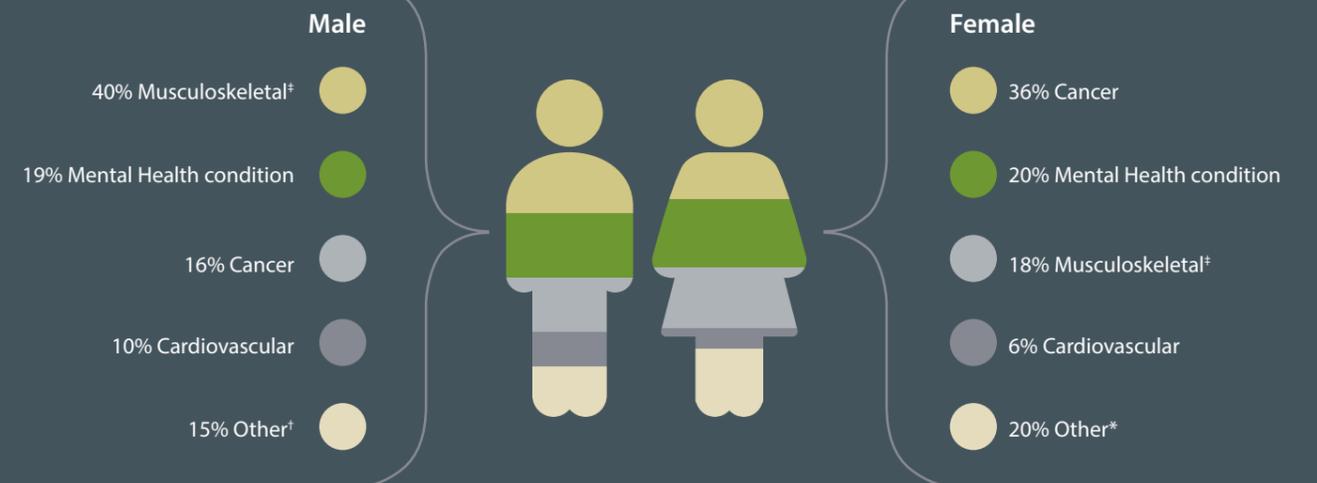
million and accepted 92% of claims



Customers we supported by age



Top causes of claim



\*Musculoskeletal includes: Accidents, Injuries, Fractures. | †Other leading male causes: Neurological, Infection, Gastrointestinal. | \*Other leading female causes: Neurological, Infection, Urogenital tract.

## Don't just take our word for it, here is what our customers and partners have to say

Natasha was such a warm and beautiful person to have on this journey with my client.

**She showed deep empathy and a strong desire to assist on every level, making the process smooth and efficient.**

OnePath Adviser

Thank you very much for your hard work in helping us receive our insurance benefit.

**It has been a real relief receiving these benefits to help pay for treatment for my illness. You don't know how much this has helped us.**

OnePath Customer

Last week I handed over a claim cheque to a grieving husband and his children. Claims do get paid!

**This is part of the job that although difficult, is very satisfying.**

It provides them with options and to help them move through the next phase of their lives.

OnePath Adviser

**Thank you for your professionalism and for making this process as stress free as possible.**

I have certainly been on a journey but being supported financially has given me reassurance.

OnePath Customer

**I would like to thank you very much for your understanding and ongoing support.**

For taking the time to understand my situation and for the prompt assessments of my income protection claim when due.

OnePath Customer

**You are by far the best claims assessor that I have ever worked with.**

It's not very often that we work with Claims Assessors with communication skills as good as yours.

OnePath Adviser



I would like to thank you very much for your understanding and ongoing support. For taking the time to understand my situation and for the prompt assessments of my income protection claim when due.



**As we talked about on the telephone I have been very lucky to have good people in the industry like yourself, that are dedicated to their work but also take it further right down to the genuine caring for individuals like myself.**

No one knows what the future holds. I thought like many I was invincible, nothing would happen to me. I will be OK, I am the one that asks others "are you OK" BUT when I fell ill, it hit me so hard, my world was turned upside down. If it was not for the people around me that cared for me, I really believe that I would not be here now.

Also, the financial support by having a good policy in place certainly lifts one of the biggest burdens I faced and I am so grateful for this - I tell my story to others that were like me before and also think that they are invincible. One good lesson that I learnt, was to not hold back in letting others know your thoughts, be polite, be honest, be genuine, be caring and to say out loud that good people like yourself, do make a difference.

OnePath Customer



# Death and Terminal Illness



Million AUD – largest Death benefit paid



Youngest Death claimant



Average age of customer with a Death and Terminal Illness claim



Percent of the total customers we supported were for Death and Terminal Illness

# Income Protection



Average age of customer currently on Income Protection claim



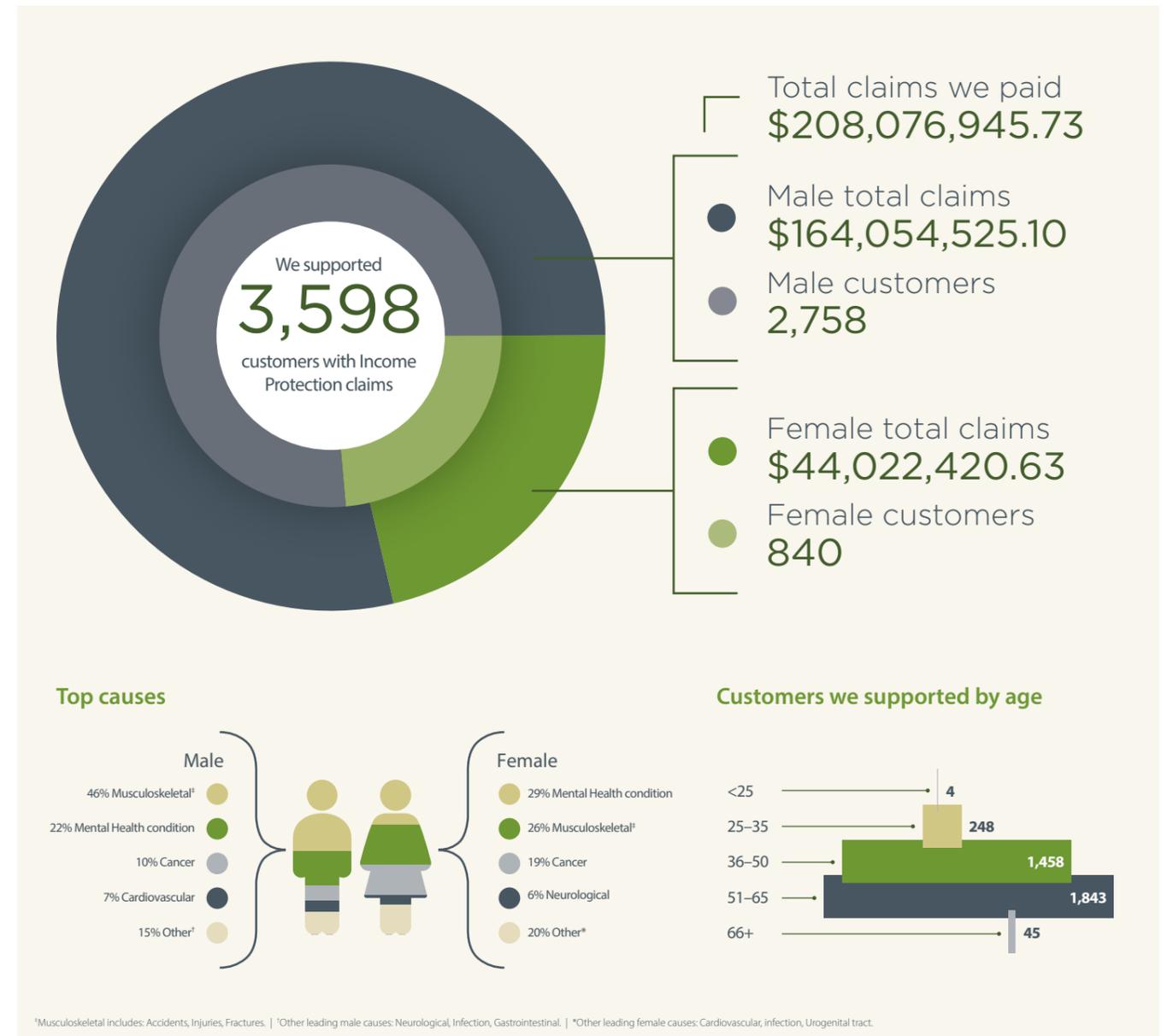
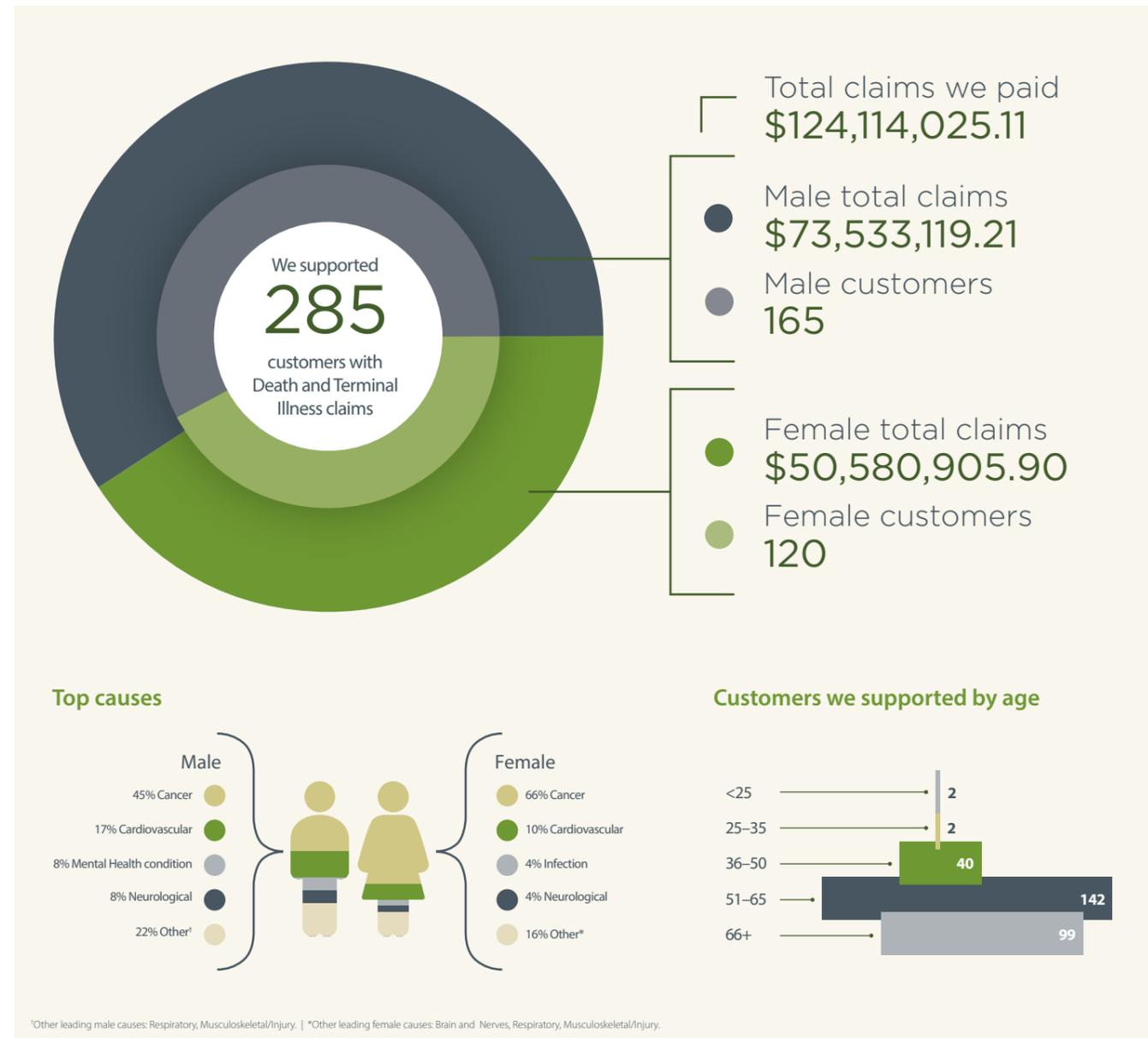
Percent of the total customers we supported were for Income Protection



Out of all musculoskeletal injuries, back/neck and leg were the areas most affected



Depression was the leading cause for mental health Income Protection claims for people 35 years and under



## Total and Permanent Disability (TPD)



Million AUD – largest Total and Permanent Disability claim paid



Youngest Total and Permanent Disability claimant



Average age of customer with a Total and Permanent Disability claim



Percent of the total customers we supported were for Total and Permanent Disability

## Trauma



Million AUD – largest Trauma claim paid



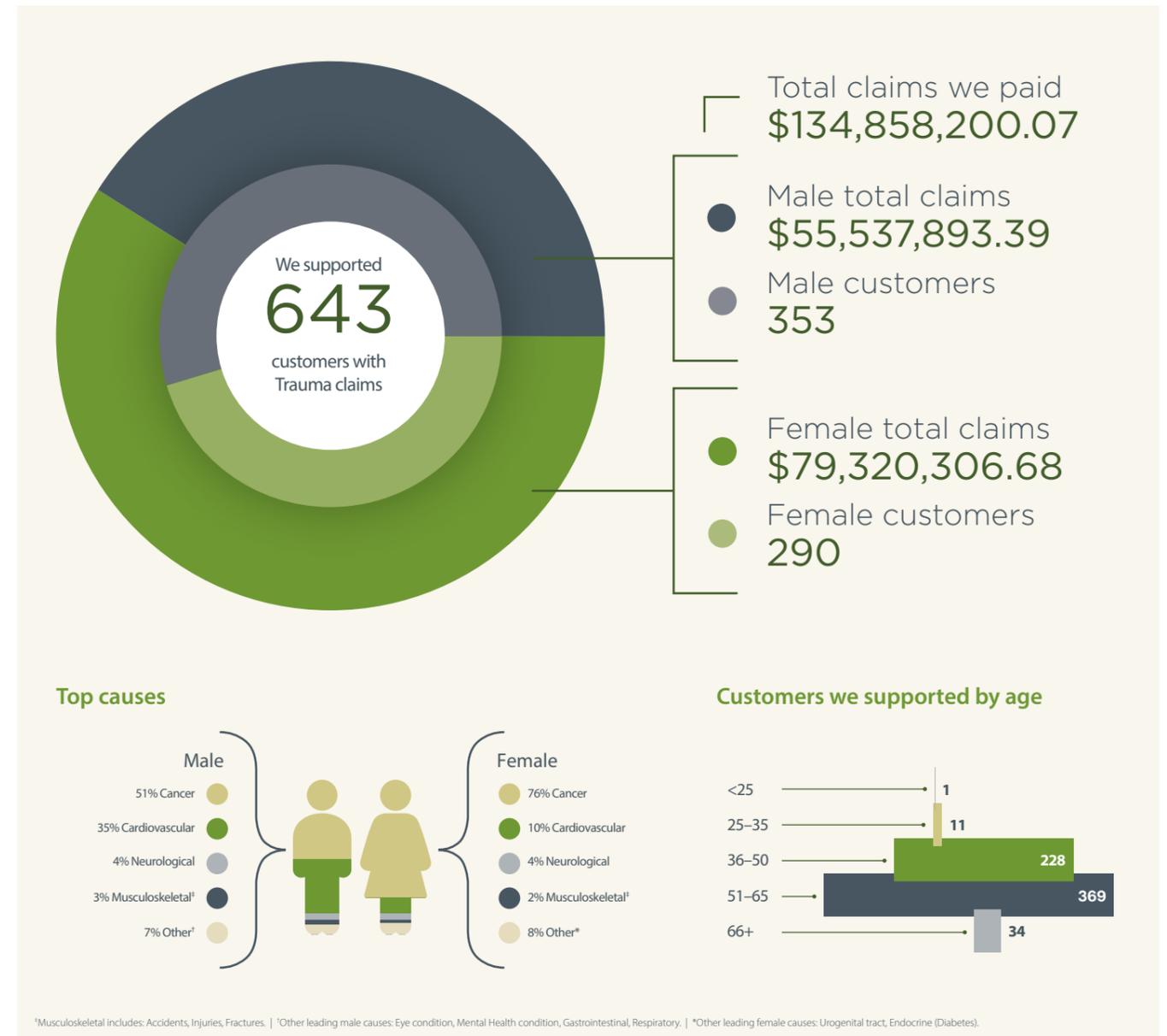
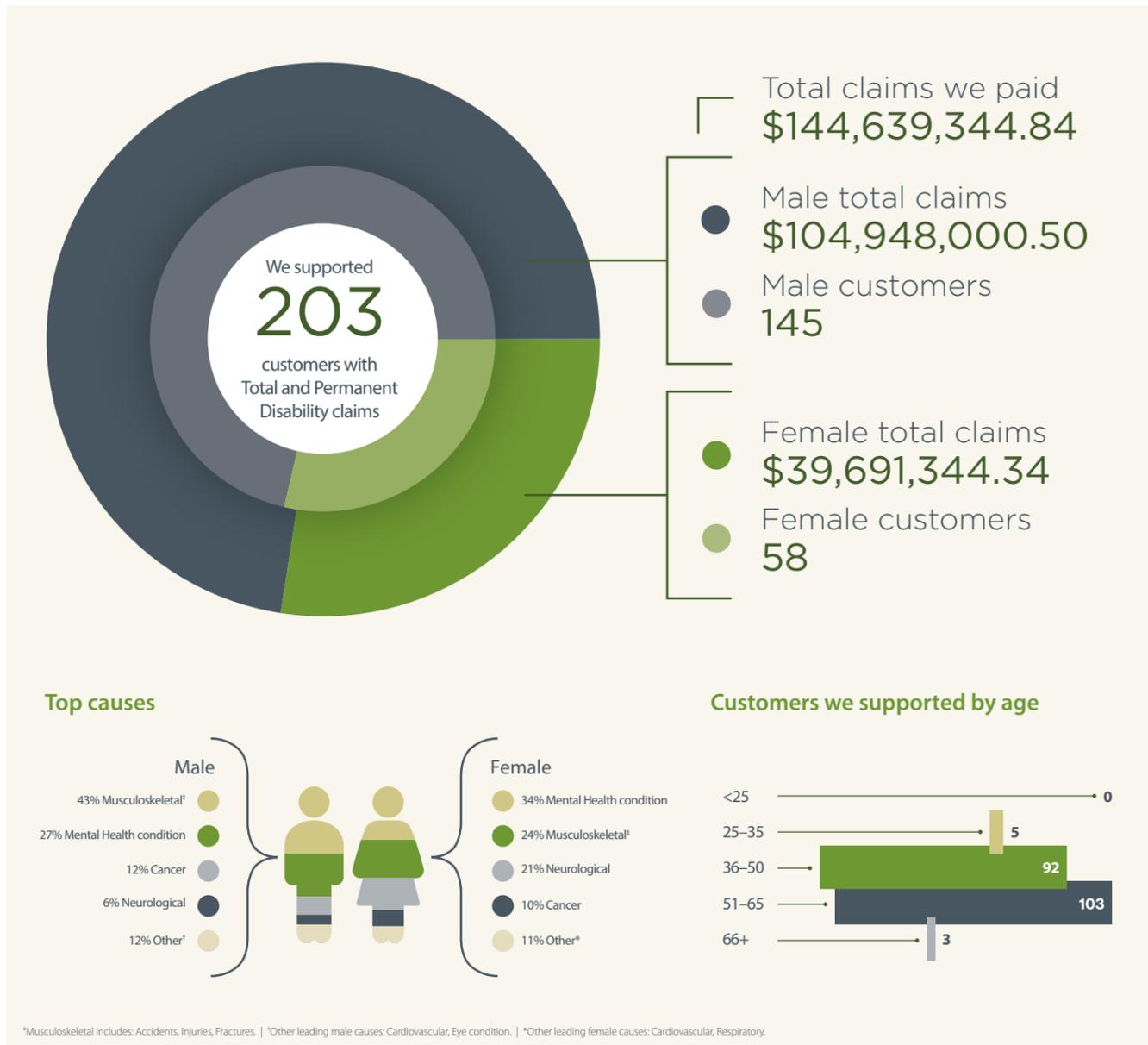
Youngest Trauma claimant



Average age of customer with a Trauma claim



Percent of the total customers we supported were for Trauma

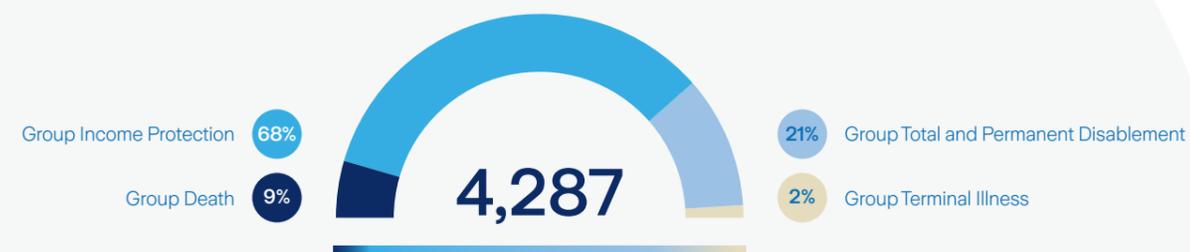


Claims 2022

# Zurich Group Life Insurance

We supported 4,287 Life Insurance customers in 2022

Customers we supported by claim type



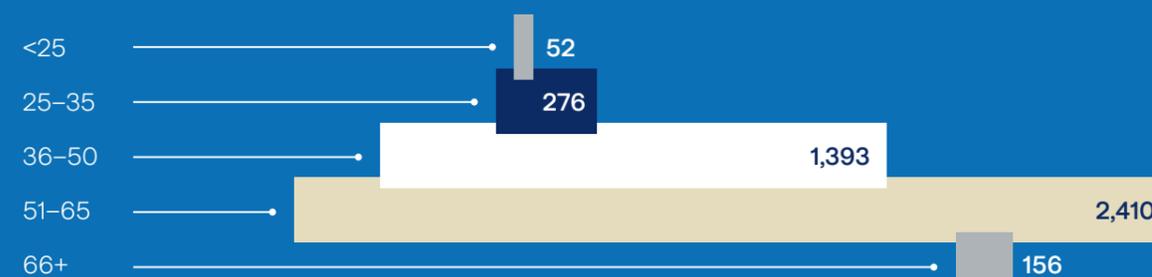
We've paid over

# \$305

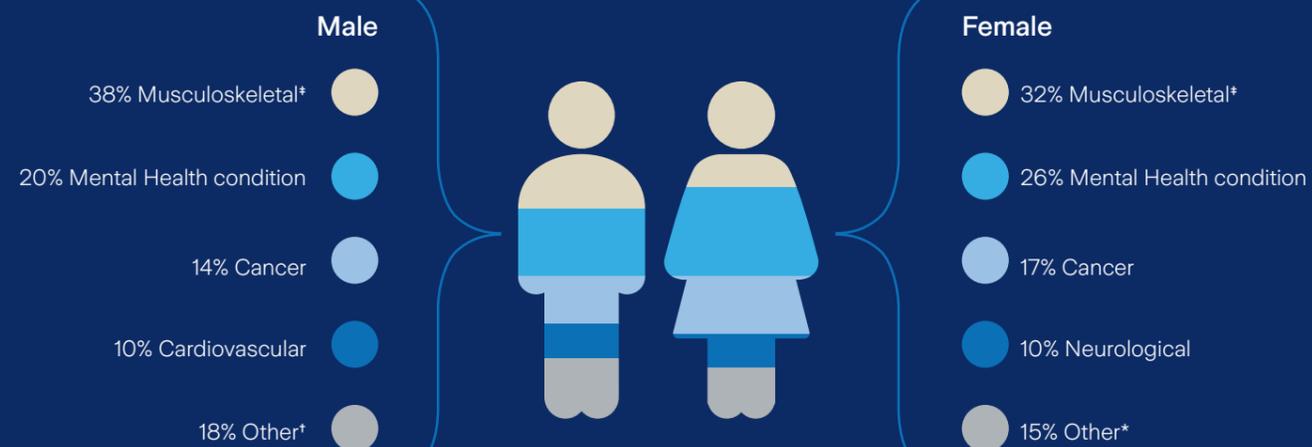
million and accepted 92% of claims



Customers we supported by age



Top causes of claim



\*Musculoskeletal includes: Accidents, Injuries, Fractures. | †Other leading male causes: Neurological, Gastrointestinal, Respiratory. | \*Other leading female causes: Cardiovascular, Gastrointestinal.

## Hear from members and employers

Your support got myself and my family through a tough time and it was an enormous help for us emotionally and financially.

Thank you for taking care of my claim and for providing me with support.

Zurich Group – Member

I received confirmation of claim payment and I want you all to know this will change our lives.

It has been a very hard 2 years for us. Thank you.

Zurich Group – Member

You have been an incredible force for good in my life.

Together with your colleagues you have given me the space to reconnect with my skill set and forge a path to a new opportunity after a very difficult period in my life.

Zurich Group – Member

You would not believe the weight that has been lifted from our shoulders.

I am at a loss for words. Thank you, and thank you Zurich.

Zurich Group – Member



**I want to pass on my sincere thanks for taking the time to organise the appropriate assistance for me by understanding my issues and appointing me an exercise physiologist which has helped me greatly.**

If it wasn't for this program and Nadia's assistance, I would still be unable to do many of the normal everyday tasks that I can now do (lifting pots off the stove, getting up off the floor and just staying awake for a whole day). I will definitely continue with all of the tools I have learnt so I don't go backwards. Thank you for always checking in on me and being so efficient.

Zurich Group – Member

For more information

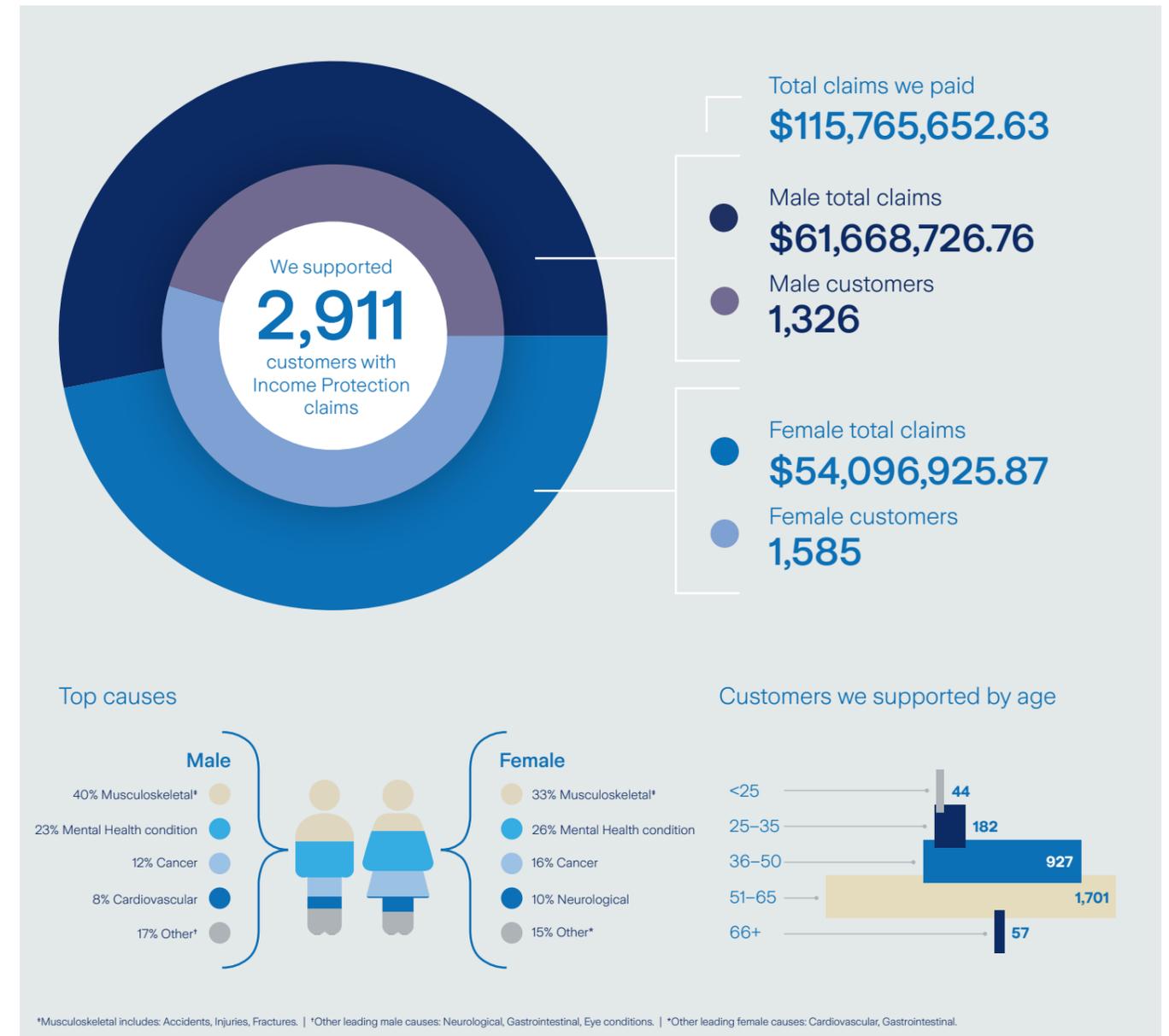
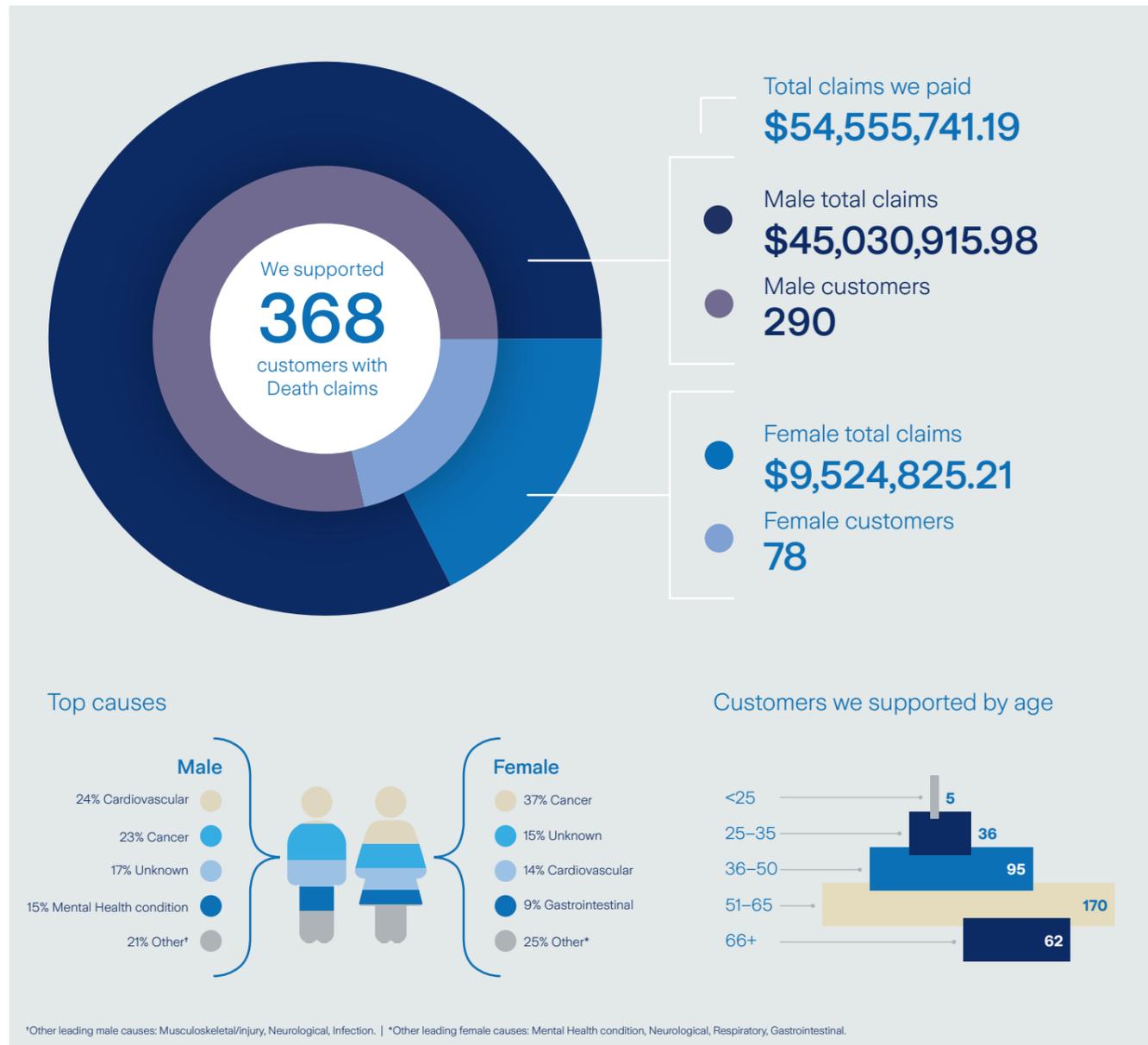
visit [group.zurich.com.au/claims](https://group.zurich.com.au/claims)  
or contact your  
Relationship Manager



## Group Death



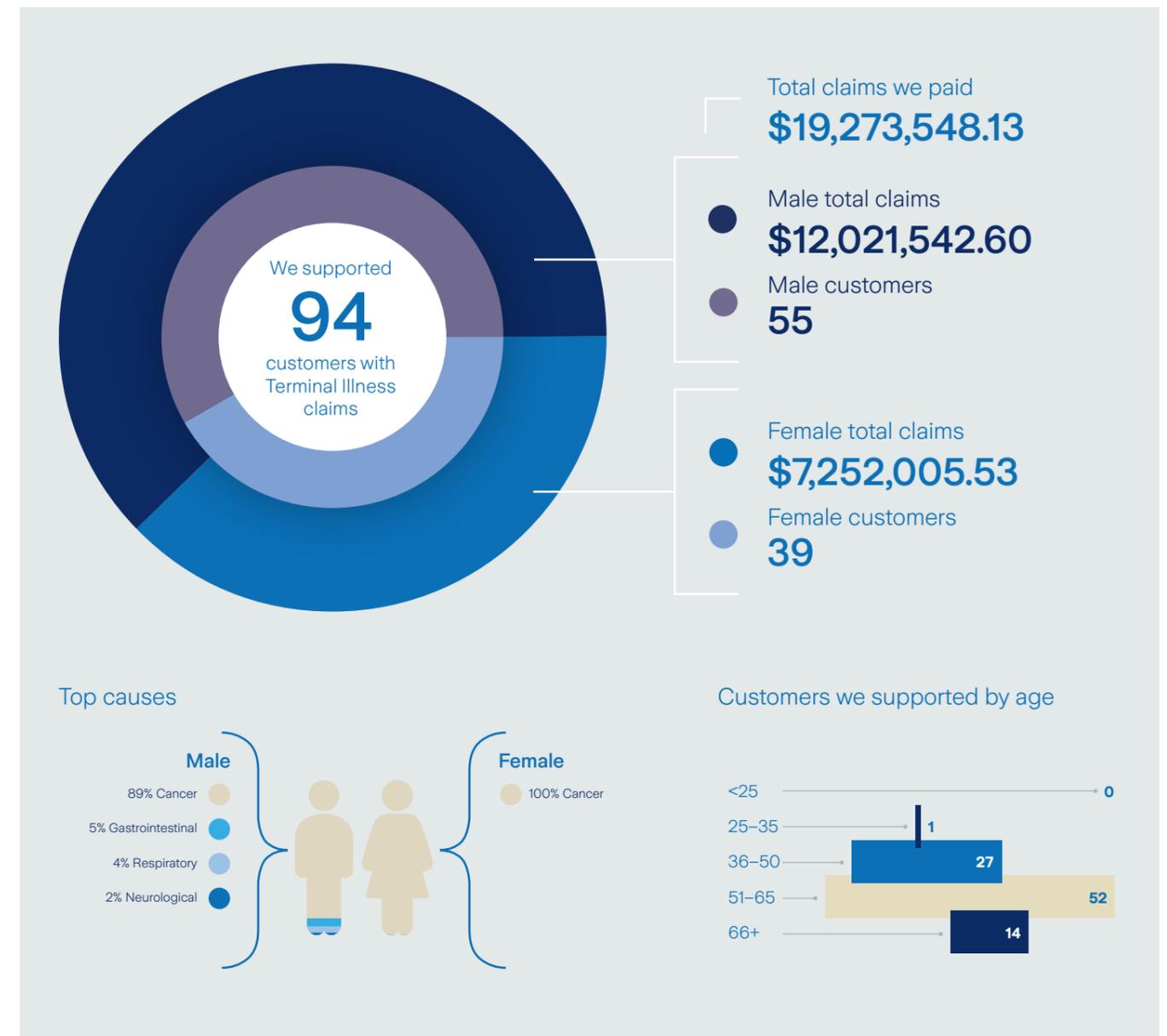
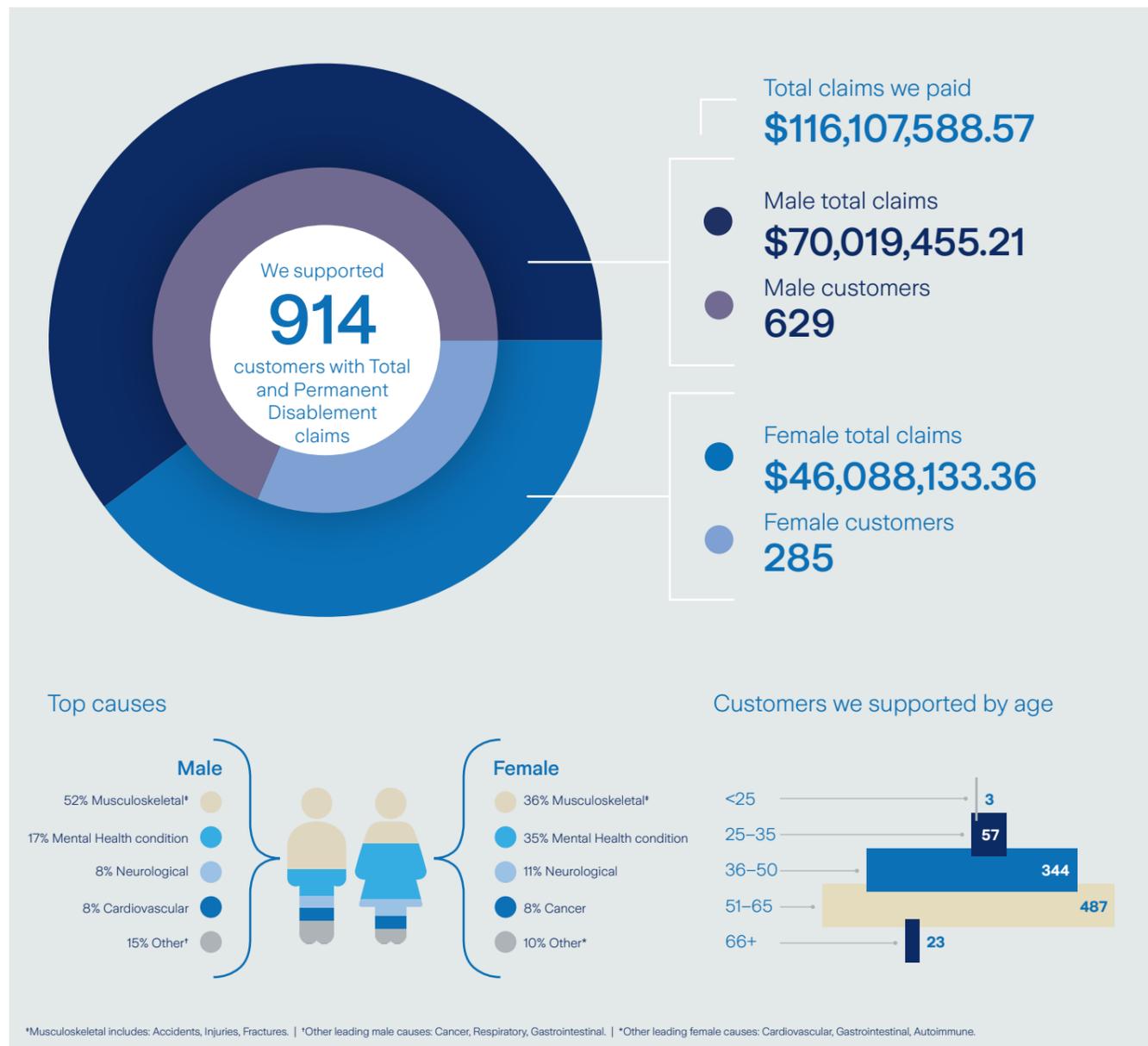
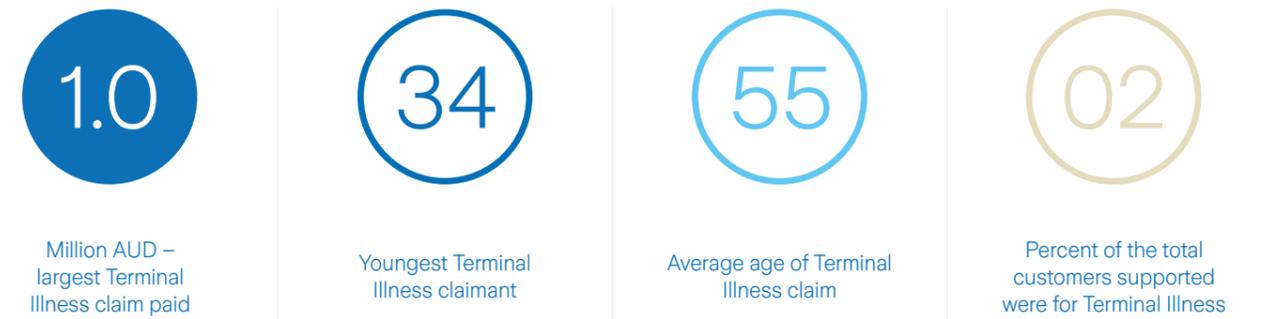
## Group Income Protection



## Group Total and Permanent Disablement (TPD)



## Group Terminal Illness



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Important information

This general information does not take into account the personal circumstances, financial situation or needs of any person. This publication is intended for the general information of licensed financial advisers only and is dated June 2023. The information collected is given in good faith and is derived from sources believed to be accurate as at this date, which may be subject to change. Whilst the names have been changed to protect individual customers, case studies used are based on the actual circumstances of customers. They are for illustrative purposes only, and claims will be assessed based on the specific circumstances of each individual case. Unless otherwise shown, figures are drawn from Zurich and OnePath claims experience 2022. It should not be considered to be a comprehensive statement on any matter and should not be relied on as such. You should consider these factors, the appropriateness of the information and the relevant Product Disclosure Statement (PDS) and Target Market Determination (TMD), if applicable, before making any decisions or recommendations. You can find these on our websites at [zurich.com.au](http://zurich.com.au) and [onepath.com.au](http://onepath.com.au).

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