

# Why AIA Australia is better for your clients and great for you



WE'RE  
FOR LIFE

At AIA Australia, your business is our business. As your trusted business partner, we support you in achieving your goals by providing you and your clients with exceptional service, support, and a wide range of innovative and flexible insurance solutions, designed to be tailored to help support your client's financial health and welfare, reduce your lapse rates and grow your business.

## Your business is our business

What sets us apart from our competitors is our **partnership philosophy**. By having this at the core of our business we are focused on building sustainable relationships that **add true value to your business**.

We don't just sell insurance, but work with you as your **trusted business partner** providing you with access to support, coaching and tools all designed to assist you in **growing your business**.

These include:

- **Business Growth Hub (BGH)** – Accessed via [aia.com.au](http://aia.com.au) your BGH houses all the resources, tools and insights you need to keep your clients happy
- **Adviser Coaching & Support** – we offer dedicated coaching, support and professional development days to help you market, incorporate health & wellness, and diversify your business.

## Solutions-based technology

Our goal is to make applying for and administering policies on behalf of your clients as quick and as straightforward as possible.

- **eApp® Express** – allows you to save/submit quotes/applications. You can also choose to use our embedded underwriting engine, which can provide a point of sale decision or referral
- **AIA Connect App** – provides you with access to your client's proposal and policy details on your smart phone or tablet
- **Adviser site** – allows you to securely track the progress of proposals, manage client policies and obtain detailed reports
- **Adviser Self Service** – allows you to make address and payment detail changes on behalf of your clients, which go directly into the AIA workflow and system, with no further processing needed.
- **eClaims & Teleclaims** – allows you and your clients to lodge a claim online with eClaims\*, by phone with Teleclaims or by post
- Income Protection and Business Expenses only

## AIA Vitality

As a life insurer we want to **help people lead healthier lives**.

**AIA Vitality** – our scientifically backed health and wellbeing program, is our way of doing that. AIA Vitality helps your clients learn about their health and improve it, rewarding them with savings on lifestyle, travel, health and fitness products, including discounted premiums of up to 20% on eligible AIA Australia insurance policies.

AIA Vitality also provides you with the tools and resources to **seamlessly integrate health and wellness into your core offering**, providing you with ongoing opportunities to **talk to your clients about their health journey**. This can help grow your business by;

- reducing your client lapse rates by up to 30%
- improving your client engagement
- increasing client acquisition and referrals

## Claims philosophy

In 2016, we paid a total of **\$1,156,677,931** in claims – that equates to an average amount of over **\$4.5 million** paid each work day.

The AIA Australia claims philosophy is simple – **helping people when they need it most**. Our Retail Claims Team adopts a professional and positive approach towards assessments, and we look for ways to **pay a claim promptly, not avoid it**, so you can be assured that we work with your clients to help them return to their normal working lives as soon as possible.

## Flexible applications and underwriting

To **increase your client retention** and referrals we know your clients must have the best experience possible. We offer tele-application and tele-underwriting, giving you and your client's direct access to our team of expert staff, making the application and underwriting processes streamlined and tailored to the individual needs of your clients.

For more information contact your AIA Client Development Manager or Associate today:

W: [aia.com.au](http://aia.com.au) | P: 1800 333 613 | E: [au.adviserservices@aia.com](mailto:au.adviserservices@aia.com)

## Life

Our Life cover solution offers a range of valuable benefits including:

- **Terminal Illness benefit** – makes an advance payment of the Life Cover sum insured where your client is diagnosed with a terminal illness
- **Complimentary Family Protection** – a payment of up to \$20,000 made in the event of the death or terminal illness diagnosis of a dependent child, or specified Crisis event:
- **Final Expenses Benefit** – an advance payment of the lesser of 10% of the sum insured and \$25,000 to help with immediate financial expenses
- **School Fees Protector** – if the insured becomes totally and permanently disabled, terminally ill, or dies this benefit will cover their children's school fees, up to \$8,000 for primary school, and up to \$16,000 for secondary school, per year, per child.

## Crisis Recovery

Our Crisis Recovery solution offers comprehensive cover including standout cancer definitions, which means eligible clients can claim much earlier in their diagnosis, when they need it most.

- **Prostate Cancer** – 100% of the Sum Insured paid at stage T1b diagnosis\*, and 100% of the Sum Insured up to \$500,000 paid at T1a diagnosis\*
- **Skin Cancer** – 100% of the Sum Insured paid for any melanoma where the tumour is with ulceration, or is diagnosed as 1mm or greater†, or Clark Level 3 or greater in depth of invasion
- **Breast Cancer** – 100% of the Sum Insured paid for carcinoma in situ‡ of the breast, where the entire breast is removed, or where other surgery and treatment (e.g. radiotherapy and/or chemotherapy) is performed

In addition, all Crisis Recovery policies include complimentary Family Protection with a payment of up to \$20,000 made in the event of the death or terminal illness diagnosis of a dependent child, or specified Crisis event.

\* Using the TNM classification system

† In Breslow's depth of invasion

‡ Carcinoma in situ refers to a primary uncontrolled growth of cells that remains in the original location, and has not invaded or destroyed neighbouring tissues, nor penetrated the basement membrane, and confirmed by histopathology

## TPD

Our TPD cover solution provides the choice of four benefits:

### For full-time and permanent part-time workers

1. Total and Permanent Disablement (TPD)
2. Accidental Total and Permanent Disablement (Accidental TPD)

### For all employment types

3. Universal Total and Permanent Disablement
4. Accidental Universal Total and Permanent Disablement.

Our TPD and Accidental TPD solutions also provide a partial benefit if the insured suffers the permanent loss of use of one arm or; one leg or; the loss of sight in one eye.

TPD cover can be taken as a stand-alone benefit or as a rider benefit linked to Life cover. If taken as a rider the insured may opt to take **Double TPD**, meaning the **full TPD sum insured can be paid without reducing the Life cover sum insured**, and **future premiums for the Life cover are waived**.

## Income Protection

We offer a range of flexible and comprehensive Income Protection options, including:

- Multi Definition Total and Partial Disablement;
- Specified Injury benefit; and
- No Claim Bonus (which rewards your clients with an increased insured monthly benefit, at no additional cost)

In addition, our **Income Protection Essentials** provides your eligible clients who are **not working full-time, or are working in home duties**, with a monthly benefit should they become permanently disabled.

## Forward Underwriting Benefit

If selected on their existing Life Cover, Crisis Recovery and/or TPD policy, our Forward Underwriting Benefit allows your client to **purchase additional cover** between \$100,000 and \$10m Life, \$5m TPD and \$2m Crisis (when a personal, business or other event has occurred) with **no further medical underwriting required**.

## Flexible Premium Options and Discounts

We understand that your clients all have different needs, so to meet these our insurance solutions offer a range of flexible premium options, including:

- **Level** – a true level premium option that offers your clients constant premiums up to age 65 or 70
- **Optimum** – premiums will commence as stepped, and automatically convert to level once the stepped premium is greater than the level premium
- **Term Level** – when compared to level premiums, dependent on a client's situation and cover chosen, Term Level premiums may offer significant savings. In addition to savings over the selected term, cumulative Term Level premiums will always be lower than cumulative stepped premiums.

Eligible policies can also receive:

- up to a **20% premium discount** when AIA Vitality is attached
- **Bundled premium discount of 12.5%**, when an Income Protection solution is combined with Life and/or Crisis recovery
- **up to a 30% premium discount** for sums insured of \$250,000 or more.

**For more information contact your AIA Client Development Manager or Associate today:**

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