



As life happens,
we're here for you

AMP claims paid 2017





We'll help you get back on your feet

After more than 160 years protecting Australians, we've learnt there is more to insurance than paying a claim.

In 2017 we supported and paid claims to over 11,500 customers, with many customers returning to a better life with the help of our rehabilitation services. **To aid recovery, we invested an extra \$4,700 on average, for each case we referred to our external rehabilitation providers.**¹

If you need to make a claim your personal case manager will work with you to understand your situation. The support they'll offer will be tailored to address your specific needs and is designed to help you return to your best life possible.

Our role

We see our role as not only paying claims but supporting you to reach your goals. Wherever possible, we'll focus on getting you and your family back to everyday life as soon as practical. While this may involve paying a claim, it may also involve rehabilitation, working with an employer on a return to work program, or even the offer of domestic services to allow you to focus on your health and recovery from illness.

We'll be there for you and your loved ones every step of the way.

¹ AMP Recovery Team 2017 Statistics.

The additional rehabilitation services are at AMP's discretion.

In 2017, in total we paid...

11,705
customers

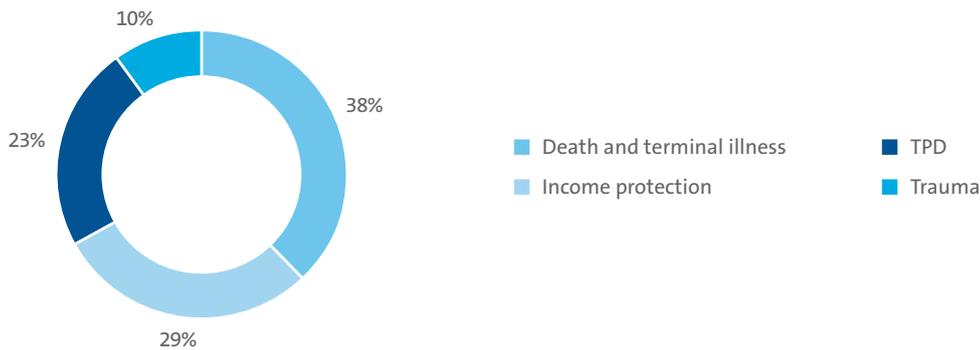


\$1.112 billion
in insurance claims



That's about
\$3 million
paid every day

Overall insurance claims...

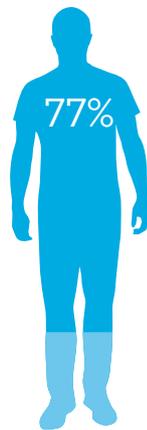


Overall claims by gender...

Male

Top six claim types

- 22% Musculoskeletal
- 15% Mental health disorders
- 12% Accidents/injuries
- 10% Other
- 10% Cancer – other
- 9% Heart attack, stroke and other circulatory system disease



Female

Top six claim types

- 20% Mental health disorders
- 15% Musculoskeletal
- 12% Cancer – other
- 12% Other
- 11% Cancer – breast
- 10% Nervous system disease



Out of the total 2017 claims this is the percentage of males and females whose claim type was one of the top six.

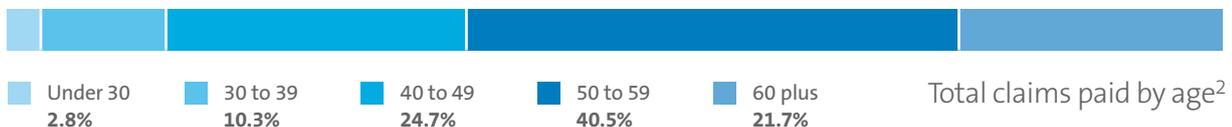
The average age...

of AMP customers who made an insurance claim

16

52

94



² Figures based on AMP claims paid during 2017.

Supporting you reach your goals

To support our customers all over Australia, and in the best way possible, we work with a panel of national and specialist vocational rehabilitation providers. Should you need to claim, this lets us to tailor your program to meet your specific needs.

How we can help

Tailoring your vocational rehabilitation gives us the opportunity to engage a specialist focus when appropriate. This could include:

- Vocational assessment, transferable skills analysis and retraining to establish current experience training and education, identify retraining needs and enhance the customers skill set and professional qualifications.
- Work conditioning to facilitate improved physical and mental health function. Specialist exercises are designed to help meet the functions needed to reach agreed work goals.
- Business and executive coaching assists business owners or leaders to run their business and explore new opportunities including managing the impact of any changes to their functional capacity.
- Work trials and volunteer placements help build occupational fitness, self-confidence, current work experience and to establish a professional network.
- Chronic fatigue management education, helps provide expert advice and guidance on effective strategies for coping with chronic pain, or chronic fatigue pain.



Helping our customers get back to life

Here are just some examples of how we've helped our customers get back to everyday life and work.

- Organised for a customer who was receiving chemotherapy and radiotherapy to take part in an exercise program which played an important role in recovery.
- Supported a customer to retrain in a new field who had years before, been told he would never be able to work again in his chosen career.
- Organised home cleaning for a customer being treated for significant burns, so they could focus their time and energy on recovery and return to work.
- Provided an 'iPad robot' to a customer who wasn't ready to be physically present in the workplace, enabling them to work from home.
- Connected a customer recovering from a psychological injury with a rehabilitation program that uses equine therapy to build confidence.

Income protection cover

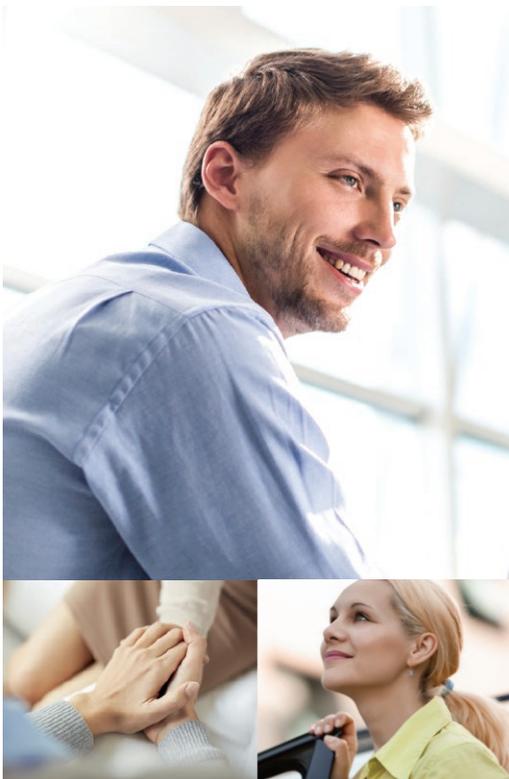
Your ability to earn an income is likely to be one of your most valuable assets in life. Most income protection cover pays you up to 75% of your regular income if you're temporarily unable to work due to illness or injury. It's also known as temporary salary continuance (TSC).

How it can help

With income protection you can relax knowing that your lifestyle will be protected if you can't work while you recover from an illness or injury. Having a regular income means you can cover your daily living expenses and it can also help with medical expenses and rehabilitation costs. Plus you may also be provided additional support services to help you return to work or find a new job.

Did you know?

Injuries and illnesses can result in long-term pain and disability. As well as the impact on your health, injuries and illness can also cause long absences from work or loss of income.³ This can cause financial strain at a time when you need to pay for medical expenses such as hospital fees, doctors' visits and rehabilitation costs.



Helping Mitchell with his recovery and return to work

Mitchell, an AMP income protection customer, wrote to let us know about the incredible effect a return to work goal and the support of his case manager had on his recovery. See Mitchell's full story at amp.com.au/claims.

“I was hospitalised and placed in a coma for five weeks and given no chance of survival. My wife was repeatedly asked to place me on comfort care. I survived. I was told when I left the hospital, it would most likely be in a wheelchair. I was told to take my time.

The problem with that advice is that I love what I do. I'm stubborn, and wanted to get back to work as soon as is practical. I was unable to move but knew what I wanted and focussed on my goal to return to normality.

This wouldn't have been possible to achieve without support from Candace, my case manager, and AMP. I have nothing but praise. She has shown concern and has established a level of trust I never thought achievable with an insurance company.”

³ ABS report 6324.0.

In 2017 we paid...

7,346

customers



\$327 million

in income protection claims

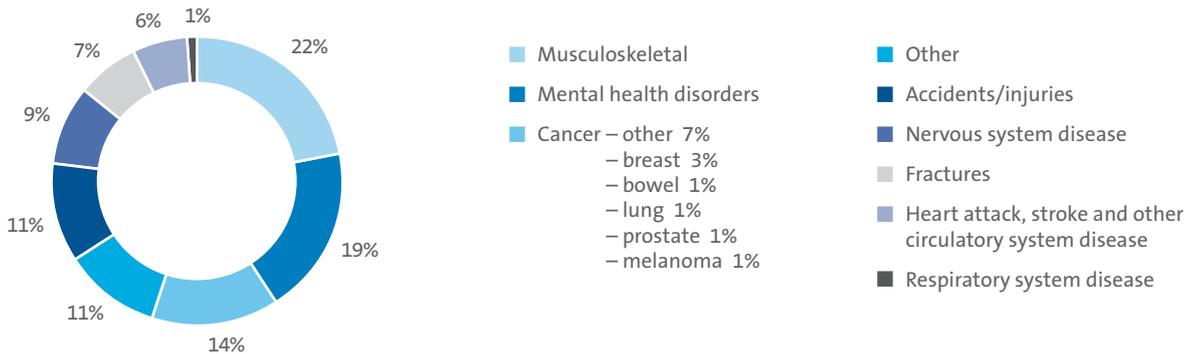


That's about

\$897,000

paid every day

Overall income protection claims...

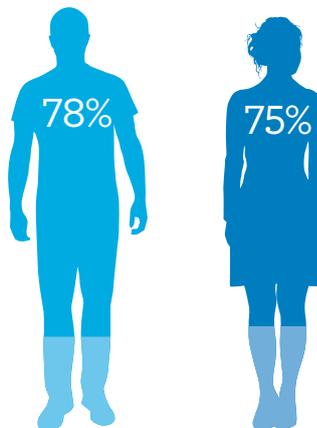


Income protection claims by gender...

Male

Top six claim types

- 25% Musculoskeletal
- 18% Mental health disorders
- 12% Accidents/Injuries
- 8% Nervous system disease
- 8% Fractures
- 7% Cancer – other



Female

Top six claim types

- 24% Mental health disorders
- 17% Musculoskeletal
- 11% Nervous system disease
- 9% Cancer – breast
- 8% Cancer – other
- 6% Accidents/Injuries

Out of the total 2017 income protection claims this is the percentage of males and females whose claim type was one of the top six.

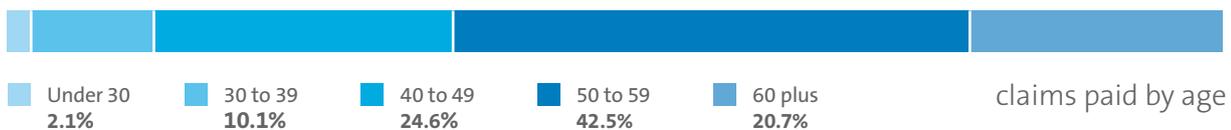
The average age...

of AMP customers who made an income protection claim

19

52

85



The average paid per person was...

\$44,552

for income protection claims – the average monthly payment was \$3,713⁴

⁴ Average figures based on AMP claims paid during 2017.

Trauma cover

Trauma cover gives you an immediate payment after you suffer a medical condition or serious injury as specified in your policy.

How it can help

At a time like this you'd have a lot on your mind, so this cover can at least help take away your money worries. The payment can go toward your medical expenses, recovery and any adjustments you may need to make to your lifestyle after suffering a traumatic event.

Did you know?

The estimated total number of **new cancers** diagnosed in 2017 was

134,174⁵



Males **54%**
Females **46%**



Helping Lucy to enjoy life after skin cancer

Lucy is a sales and events coordinator from Sydney. At 29, Lucy was enjoying being on maternity leave with her first child, Mia.

Lucy's husband Dave was concerned about a mole and decided to get it checked out. Lucy went along too and got checked at the same time. Dave was fine, but the doctor was very concerned about a mole on Lucy's face. After investigation it turned out to be a malignant melanoma and Lucy had to undergo urgent surgery to remove it. A biopsy revealed that further surgery was required.

This was a stressful and upsetting time for the young family. Thankfully after two surgeries, her results were clear. Lucy was lucky to have caught the melanoma in time. She had trauma insurance cover with AMP and made a claim with the support of her adviser and AMP case manager.

She received a lump sum payment of \$180,000 which helped to pay for medical expenses and cover mortgage repayments on the family home. This was a great relief during this difficult time. They also had a bit left over for a mortgage on a small investment property, which was one of their long term goals.

When Lucy first took out her trauma policy she took the option to have her cover reinstated if she ever needed to make a claim. Lucy can relax knowing that she is still covered in case something happens to her in the future. Since then the family has grown, with Lucy and Dave now expecting a baby boy.

5 www.aihw.gov.au/reports/cancer/cancer-in-australia-2017.

In 2017 we paid...

593

customers



\$108 million

in trauma claims

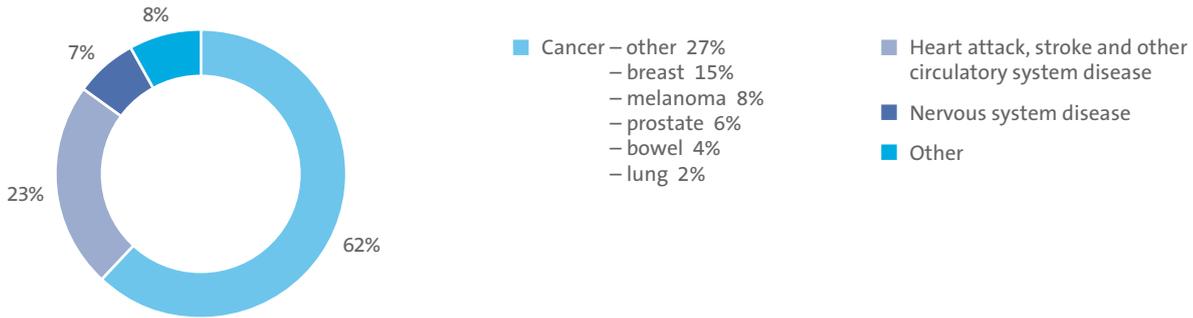


That's about

\$296,000

paid every day

Overall trauma claims...

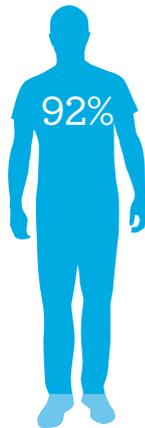


Trauma claims by gender...

Male

Top six claim types

- 35% Heart attack, stroke and other circulatory system disease
- 25% Cancer – other
- 12% Cancer prostate
- 9% Nervous system disease
- 8% Cancer – melanoma
- 3% Cancer – bowel



Female

Top six claim types

- 31% Cancer – breast
- 30% Cancer – other
- 10% Heart attack, stroke and other circulatory system disease
- 8% Cancer – melanoma
- 5% Cancer – bowel
- 5% Nervous system disease

Out of the total 2017 trauma claims this is the percentage of males and females whose claim type was one of the top six.

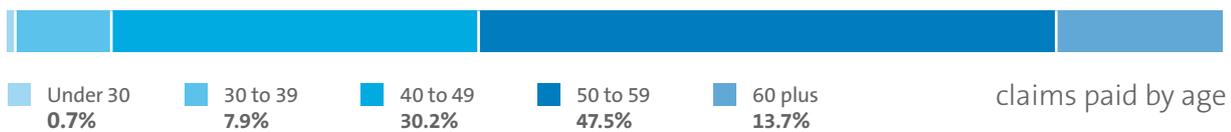
The average age...

of AMP customers who made a trauma claim

25

52

70



The average paid per person was...

\$181,892

for trauma cover⁶

⁶ Average figures based on AMP claims paid during 2017.



Total and permanent disability (TPD) cover

TPD cover provides financial security for you and your family if you are permanently unable to work due to a disability caused by an illness or injury.⁷

How it can help

This cover could make a noticeable difference to your situation with a payment that can help you pay for ongoing medical expenses, alterations to your home to make day to day life easier, repay major debts and help provide future financial stability.

Disability in our community

52% of people with disabilities or long term illness said that's why they don't want to or can't work.⁸



49% of 15–64 year olds with a disability aren't in the work force.⁹

About 333,800 people rely on government disability support services.



49% of them rely on their mother, and 12% rely on someone over 65.¹⁰

⁷ Eligibility criteria and exclusions apply.

⁸ This includes all types of disabilities.

⁹ AIHW 2016. Disability support services: services provided under the National Disability Agreement 2014–15. AIHW bulletin no. 134.

¹⁰ ABS report 4430.0.10.001 – Disability, Ageing and Carers, Australia: First Results, 2015.

In 2017 we paid...

1,313
customers

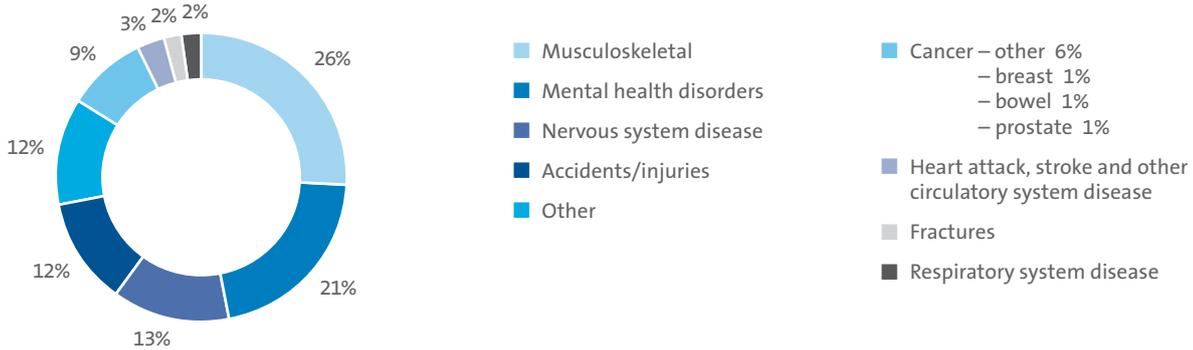


\$251 million
in TPD cover claims



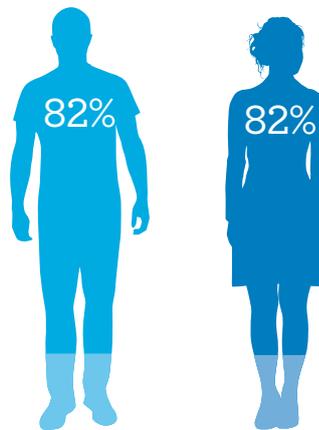
That's about
\$689,000
paid every day

Overall TPD cover claims...



TPD cover claims by gender...

Male



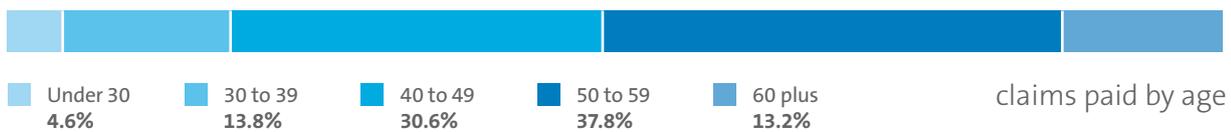
Female



Out of the total 2017 TPD claims this is the percentage of males and females whose claim type was one of the top six.

The average age...

of AMP customers who made a TPD cover claim



The average paid per person was... **\$191,408** for TPD cover¹¹

¹¹ Average figures based on AMP claims paid during 2017.



Life cover

Life cover, otherwise known as death cover, can give you peace of mind knowing your family will have financial security if you were to die or become terminally ill.

How it can help

Your dependants could receive a lump sum payment that they can use to pay off the mortgage or other debts, meet future expenses and maintain their lifestyle when they need it most.

What is a terminal illness benefit?

Included with your death cover is a terminal illness benefit. This is an important benefit where we pay all or part of your Life cover if you are diagnosed with a terminal illness and have less than 12 months to live.¹²

Did you know?

Heart disease is the leading cause of death in Australia with

19,077 deaths in 2016¹³



Accounting for 12% of all deaths

¹² This may vary between products.

¹³ ABS report 3303.0, Causes of Death, Australia, 2016.

In 2017 we paid...

2,453
customers

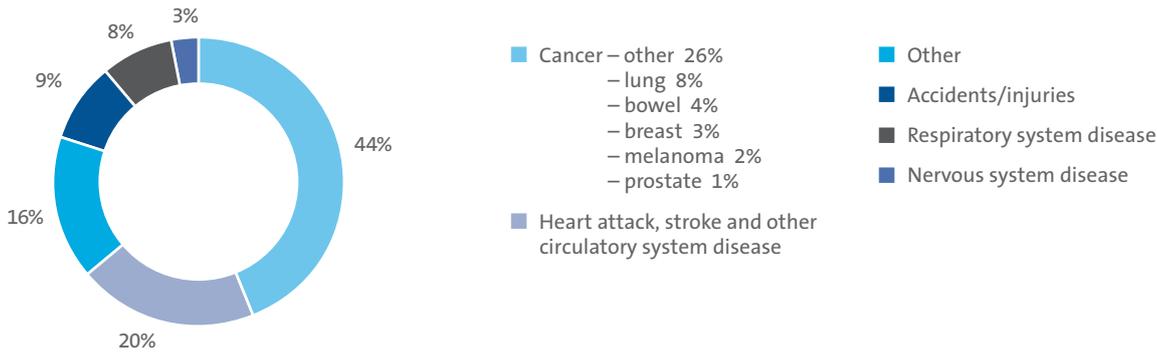


\$425 million
in life insurance claims



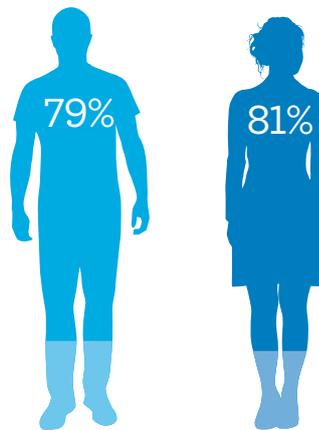
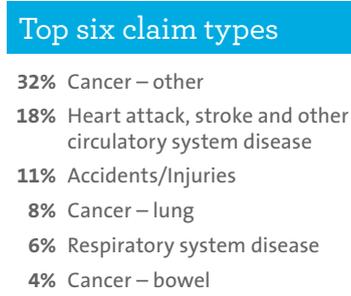
That's about
\$1.16 million
paid every day

Overall life insurance claims...

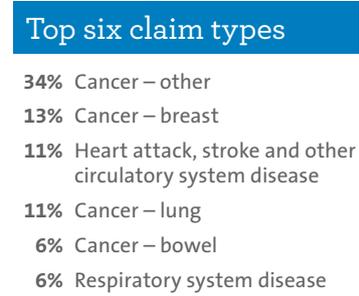


Life insurance claims by gender...

Male



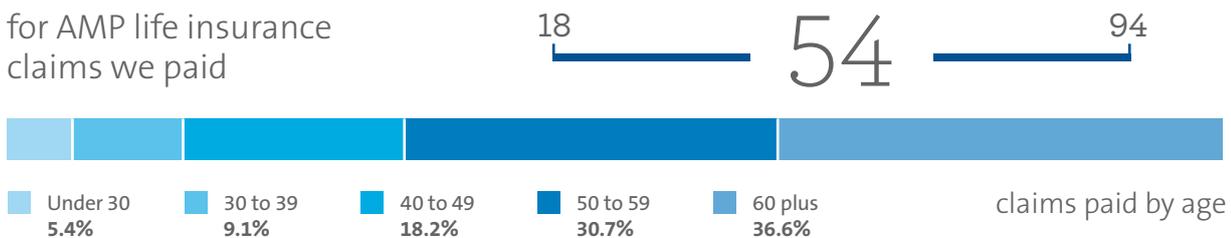
Female



Out of the total 2017 life claims this is the percentage of males and females whose claim type was one of the top six.

The average age...

for AMP life insurance claims we paid



The average paid per person was...

\$173,283

for life insurance¹⁴ – the highest amount we paid was over \$4.3 million

¹⁴ Average figures based on AMP claims paid for death and terminal illness during 2017.

Whatever your goal,
we're here to help



As life happens, we're here for you. We have a simple claims process and we'll aim to help you and your family every step of the way. We'll work closely with you if you are sick or injured to help with your recovery and return to your everyday life.

Contact us on **131 267**, speak to your financial adviser or visit **amp.com.au/claims** for more information.



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What you need to know

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