



HEALTHIER, LONGER,
BETTER LIVES

CLAIMS DATA 2023

**IN 2023 AIA PAID OVER
\$734M AND ACCEPTED
92% OF CLAIMS**

between 1 January and
31 December 2023

CLAIMS PHILOSOPHY

We know making a claim is often a result of a difficult time when you need us the most. With one of the largest and most experienced claims teams in New Zealand, nationwide rehabilitation support and a transparent claims review process, we ensure your claims experience is excellent, fair and fast.

We're here to protect & make a difference

AIA LATEST ANNUAL CLAIMS BY THE NUMBERS¹



OVER **800K** KIWIS PROTECTED.



WE ACCEPTED **92%** OF ALL CLAIMS RECEIVED.



WE PAID **\$734.8M** IN CLAIMS².



1 TREE FOR EVERY AIA CUSTOMER WHO PASSED AWAY DURING 2023, AIA HAS PLANTED A TREE IN THEIR MEMORY.



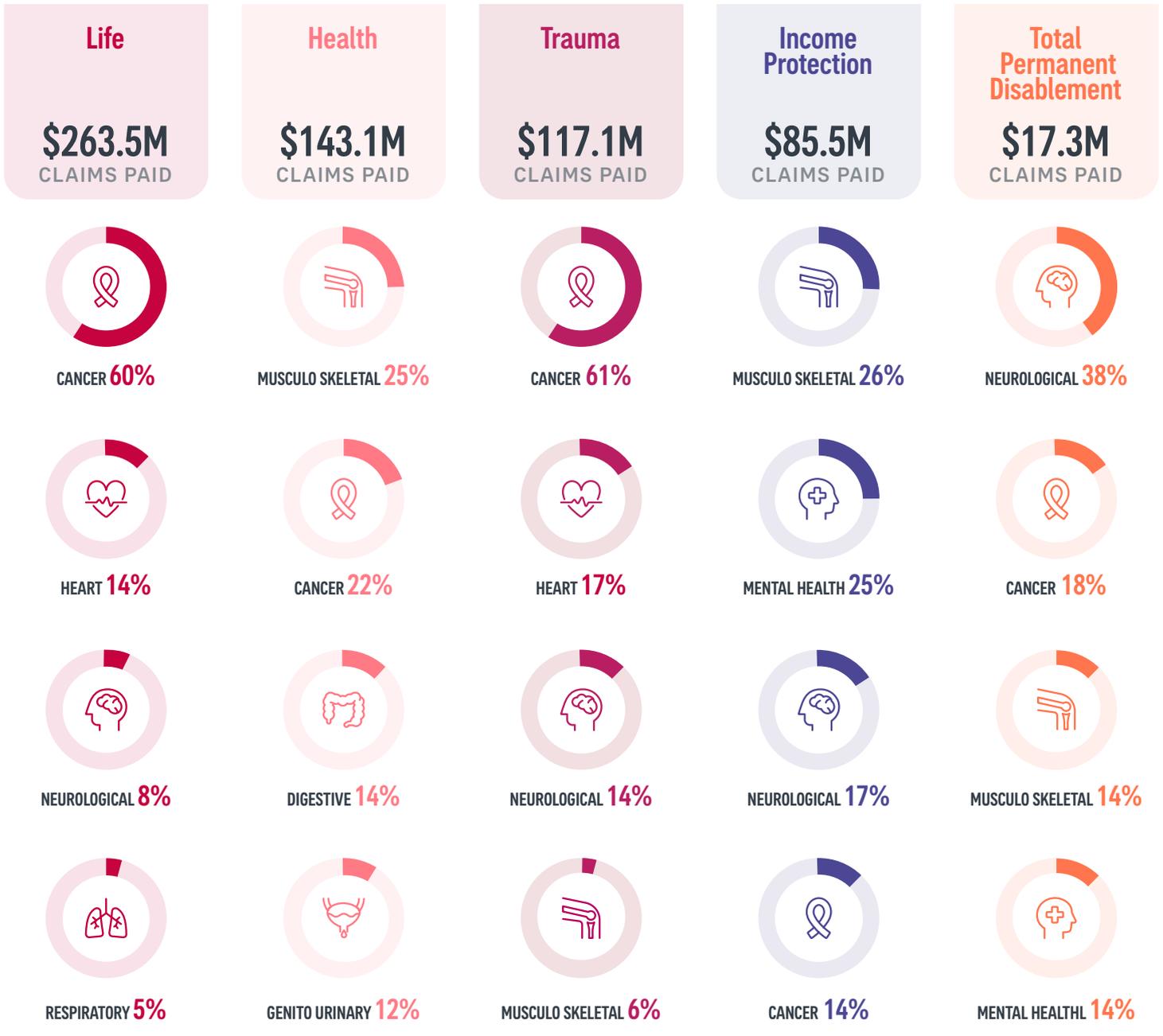
ONE OF THE LARGEST CLAIMS TEAMS IN NEW ZEALAND.



1. As reported by the AIA Business Insights team.
2. Including GST, maturities and surrenders.

SUMMARY AND CORE INSIGHTS

CLAIMS FOR THE YEAR ENDED 31 DECEMBER 2023



The most claims on Life Insurance were for those **aged between 50-59**.

Annually health claims have risen by 6% showing a significant growth in healthcare demand. The rise is further linked to the escalating costs of healthcare.

Breast cancer is the most common type of cancer claim.

We paid \$85.5M in Income Protection claims, with an **additional \$1.5M** paid out through our **AIA 360 Care programme** to assist with rehabilitation support.

Mental Health is one of the top reasons stopping Kiwis from working in 2023 with **\$2.38M paid in claims**.

Note: The standard rule of rounding has been applied.

Claims Profiles



HEALTHIER, LONGER,
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AGE BAND

20-29

TOTAL CLAIMS
\$16M+

Life \$2.6M CLAIMS PAID	Health \$7.7M CLAIMS PAID	Trauma \$3.4M CLAIMS PAID	Income Protection \$2.9M CLAIMS PAID
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Cancer
\$523K


Genito Urinary
\$1.05M


Musculo Skeletal
\$1.1M


Musculo Skeletal
\$984K


Musculo Skeletal
\$896K


Neurological
\$920K


Mental Health
\$426K


Digestive
\$882K


Cancer
\$906K


Neurological
\$366K


Heart
\$309K


Heart
\$133K


Cancer
\$200K


Neurological
\$138K


Digestive
\$71K


Cancer
\$180K

Between 1 January and 31 December 2023.

As reported by the AIA business Insights Team. Amount paid includes GST, maturities and surrenders.

Claims Profiles



HEALTHIER, LONGER,
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AGE BAND

30-39

TOTAL CLAIMS
\$58M+

<p>Life</p> <p>\$15.7M CLAIMS PAID</p>	<p>Health</p> <p>\$12.2M CLAIMS PAID</p>	<p>Trauma</p> <p>\$15M CLAIMS PAID</p>	<p>Income Protection</p> <p>\$14.7M CLAIMS PAID</p>	<p>Total Permanent Disablement</p> <p>\$786K CLAIMS PAID</p>
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<p> Cancer \$4.7M</p>	<p> Digestive \$2.47M</p>	<p> Cancer \$6.98K</p>	<p> Musculo Skeletal \$4.68M</p>	<p> Mental Health \$433K</p>
<p> Heart \$1.2M</p>	<p> Genito Urinary \$1.85M</p>	<p> Neurological \$2.9M</p>	<p> Mental Health \$3.7M</p>	<p> Cardiovascular \$278K</p>
<p> Neurological \$1.08M</p>	<p> Musculo Skeletal \$1.23M</p>	<p> Musculo Skeletal \$2.4M</p>	<p> Neurological \$1.7M</p>	<p> Musculo Skeletal \$75K</p>
<p> Cancer \$1.1M</p>	<p> Heart \$429K</p>	<p> Cancer \$1.17M</p>		
<p> Sense Organ \$1.07M</p>	<p> Genito Urinary \$150K</p>	<p> Heart \$563K</p>		
		<p> Sense Organ \$361K</p>		

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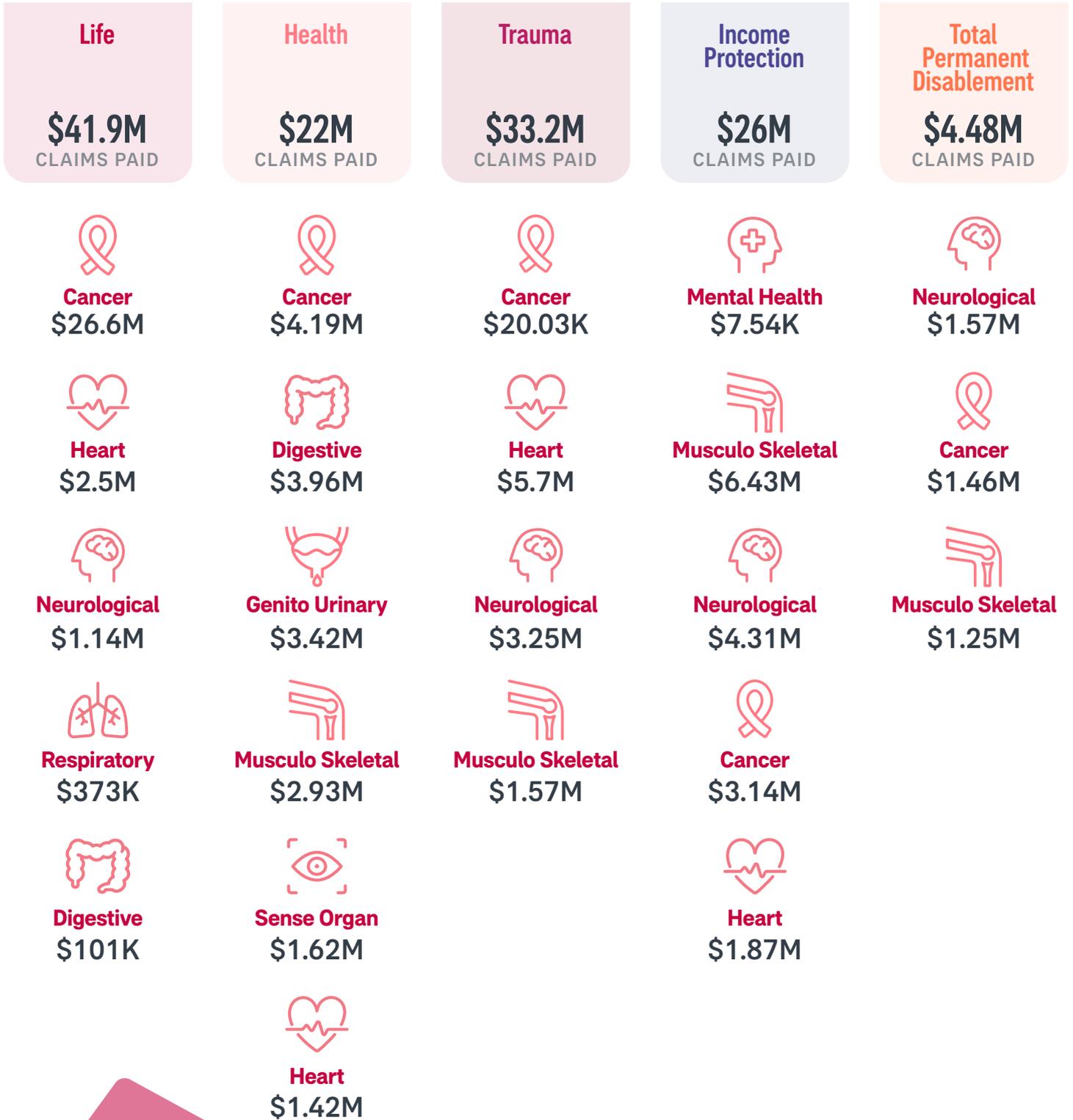
Claims Profiles



AGE BAND

40-49

TOTAL CLAIMS
\$127M+



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Claims Profiles

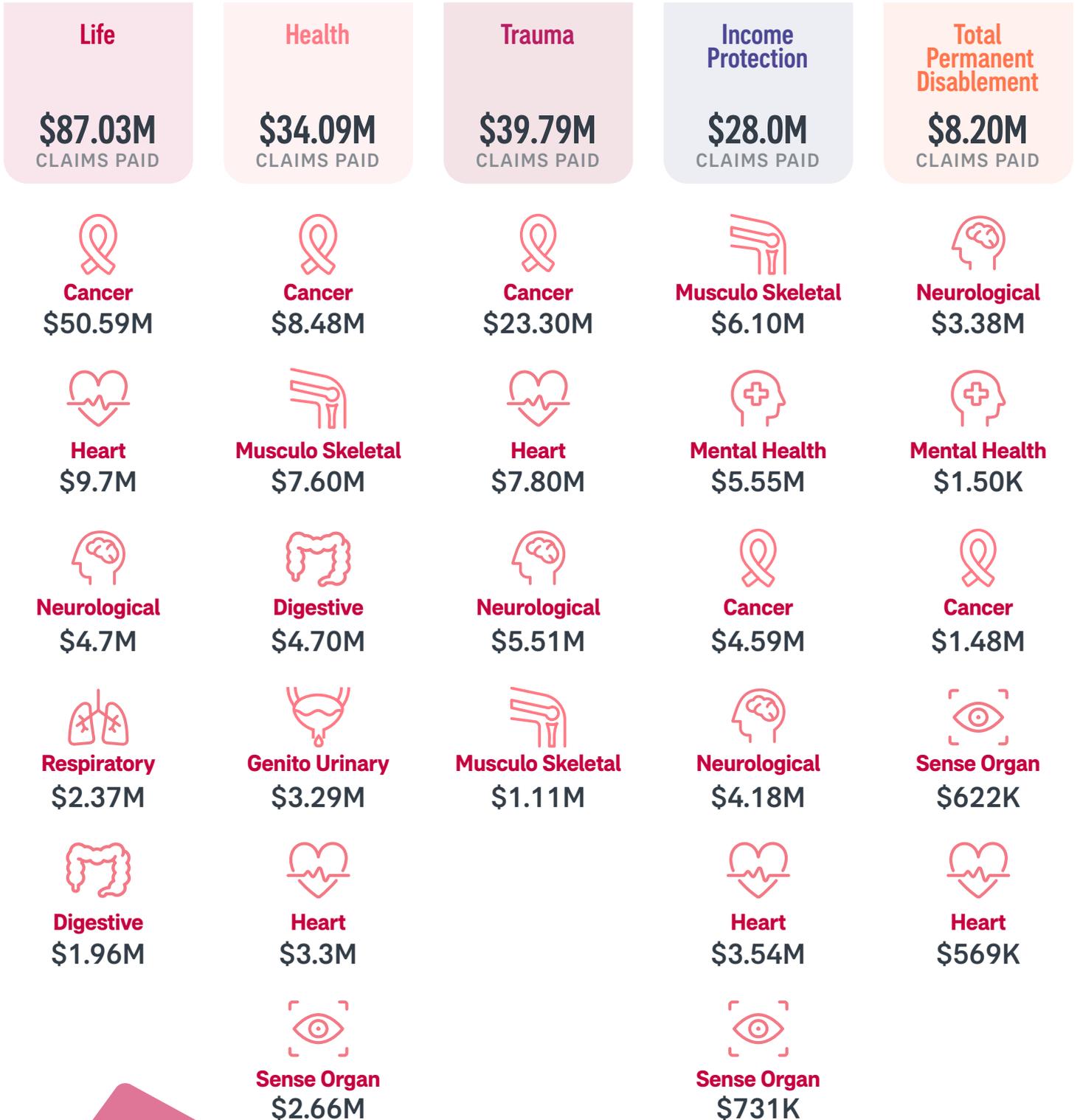


HEALTHIER, LONGER,
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AGE BAND

50-59

TOTAL CLAIMS
\$197M+



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Claims Profiles

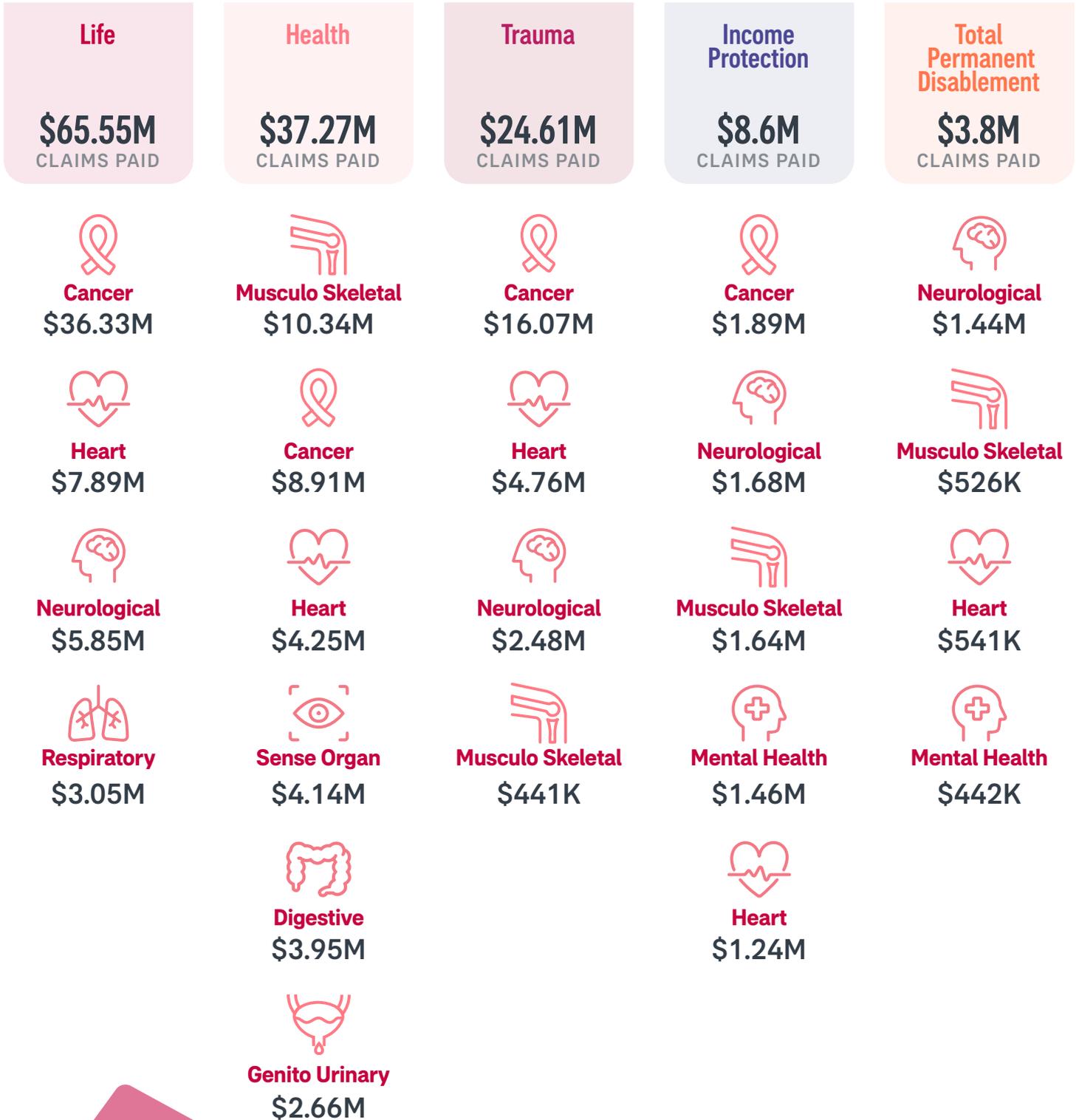


HEALTHIER, LONGER,
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AGE BAND

60-69

TOTAL CLAIMS
\$139M+



Between 1 January and 31 December 2023.

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Claims Profiles



AGE BAND

70+

TOTAL CLAIMS
\$71M+

Life
\$50.52M
CLAIMS PAID

Health
\$21.02M
CLAIMS PAID

- 
Cancer
\$15.23M
- 
Heart
\$10.05M
- 
Respiratory
\$6.25M
- 
Neurological
\$5.24M

- 
Musculo Skeletal
\$6.48M
- 
Sense Organ
\$2.33M
- 
Cancer
\$4.84M
- 
Genito Urinary
\$1.9M
- 
Heart
\$2.79M
- 
Digestive
\$1.25M



Between 1 January and 31 December 2023.

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AIA Vitality

AIA Vitality is our personalised, science-backed health and wellbeing programme that supports you every day to make healthier lifestyle choices. It helps you understand your current state of health, provides tools to improve it and offers great incentives to keep you motivated on your journey. The life assured under any eligible AIA policy can take out an AIA Vitality membership.

aiavitality.co.nz



0800 500 108

Monday - Friday, 8.30am - 5.30pm



aia.co.nz



enquireNZ@aia.com



aia.co.nz/chat

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Disclaimer

Other things you should know: the availability of insurance cover is subject to your application being approved. All applications are subject to individual consideration. Special conditions, exclusions and premium loadings may apply. This insurance is underwritten by AIA New Zealand Limited ('AIA'). For full details of the products and benefits offered by AIA, please refer to the policy document(s) which are available from AIA. The information contained in this publication is general in nature and is not intended as advice. It may not be relevant to individual circumstances and before making any insurance decision, you should consult a professional Adviser.

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