



# We've got your back

Insurance is about helping remove your worries, not adding to them. Which is why we're here when you need us.



You're in good hands. You want your mind at ease when taking out your cover. And knowing how many claims we've paid will do just that. Every claim paid is a person, a family, a loved one that we've managed to help.

**In fact, last year (2022) we helped 4,709 people and their families get back on their feet with financial support.**

We're talking about paying off the mortgage when a parent dies, so that the kids can stay in their home. A home where Saturday night takeaways are enjoyed in front of the TV. We're talking about helping a family adapt when their son is diagnosed with Type 1 diabetes, supported by a critical illness payment. We're talking about paving the way for a successful return to work, with money for rehabilitation sessions and mental health counselling through an income protection claim.

**Behind every  
claim is a  
unique story.**



Claims aren't the most cheerful thing to think about, we get it. But here's how we helped look after people just like you in 2022.

**We paid 4,709 claims, £204 million in total.**



Percentage of claims paid by AIG, in 2022:



**99%**

Life insurance claims



**97%**

Critical illness claims



**96%**

Terminal illness claims



**91%**

Children's critical illness claims



**90%**

Income protection claims

## Death claims (when you die)

Your loved ones adjusting to life after your death doesn't bear thinking about. Between grief and the things they suddenly find themselves responsible for, it can feel overwhelming.

**Last year, we paid over £131 million in life insurance claims, easing the financial pressure for 3,763 people when someone they loved died.**

Most common reasons people claimed



**34%**

Cancer



**18%**

Heart condition



**15%**

Respiratory condition including coronavirus



**3%**

Coronavirus (as a standalone condition)



## Terminal illness claims

(when you have less than 12 months to live)

If you get that news, we want to be there for you. So if you have less than 12 months to live, we pay out on your life insurance early.

**Last year, we paid 208 terminal illness claims, over £29 million in total.**

For 94% of those people, their diagnosis was untreatable cancer.

\*Winston's Wish is a national charity that's accessible to anyone regardless of their insurance policy.



## Winston's Wish\*, helping children through bereavement

The death of a parent or sibling is one of the toughest things a child will ever go through. The emotional impact of your death should never be underestimated. That's why we've partnered with Winston's Wish, one of the UK's leading child bereavement charities. They're on hand to listen to grief, act when they're needed and know what to say when it's time to talk.

**WINSTON'S  
WISH WW**

**Critical illness claims** (when something goes seriously wrong with your health)

A critical illness can happen to any of us. And it can change your life forever. But we want to help reduce the stress on you and your family, as well as help you improve your quality of life.

**We supported 581 people last year by paying over £40 million in critical illness claims.**



Most common reasons people claimed



**65%**  
Cancer



**12%**  
Heart attack



**6%**  
Stroke



**2%**  
Multiple sclerosis



**2%**  
Parkinsons

### Here's a real life story

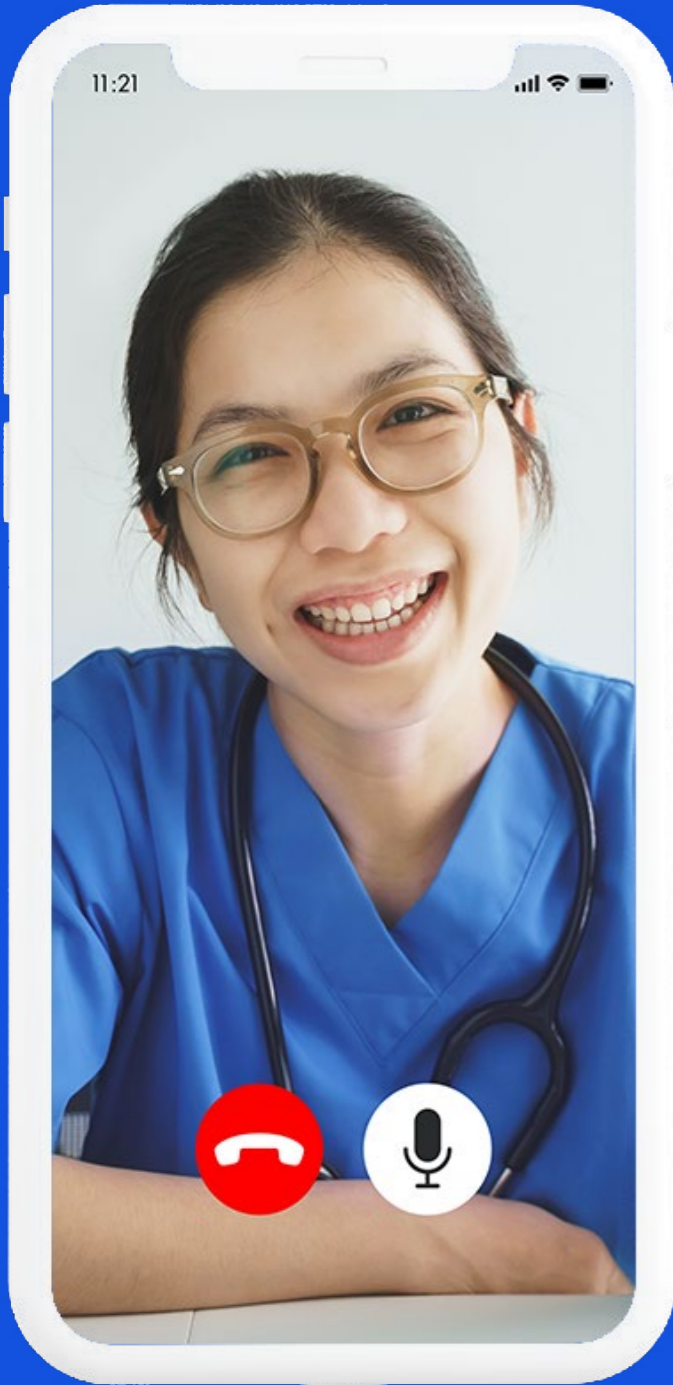
Meet Lucy\*. A 52 year old teaching assistant. Lucy got in touch with us in February 2022 as she'd been diagnosed with breast cancer. This was picked up on a routine mammogram. Lucy understood it was a Ductal Carcinoma in Situ (DCIS). This type of cancer qualifies for an additional payment of 25% of the amount she's covered for on her Critical Illness Choices Core policy. Lucy's breast cancer was treated with surgery.

Ten days after surgery she had a stroke. The medical information needed for her breast cancer claim allowed us to also pay the full sum assured for a stroke claim.

Lucy was overwhelmed when we called to give the news. She wasn't expecting to receive a second payment and thanked us for all our help and support.

Having the right cover in place is so important. And claim payments can make a huge difference to our customer's lives.

\*AIG Life real customer story, 2022. The name has been changed to protect the identity of the customer.



**SmartHealth**

## Smart Health's second medical opinion service

# Here for you before, during and after a claim


We know people have questions before, during and after a diagnosis. And Smart Health's expert second medical opinion service can help. Providing access to **50,000 world-leading specialists**, it gives clear and reliable answers, making sure you and your family get recommendations on diagnosis, treatment and care. On everything from minor surgery to major health concerns, like cancer and heart disease. The service looks at pre-existing conditions too.

Our support doesn't suddenly end once a claim is paid either. If we pay a claim for critical illness, you can still access Smart Health's second medical opinion service for three years. Their experts will be on hand to support you managing the after-effects of treatment.

## Real life story: Take a look at how Dave used the service

Dave, a fit and active 55-year-old non-smoker, was given some tough news. He was diagnosed with lung cancer. Dave needed urgent surgery to remove a 7.8cm tumour on his left lung. Being told there was a 10% chance he may not survive the surgery, he turned to Smart Health for a second medical opinion.

**"Having received an expert second medical opinion about what treatment was best for me, I felt confident to proceed with the urgent surgery".**

 Watch the [full video here](#)

## Child critical illness claims (if your children become seriously ill)

It's unimaginable for parents to think that their child could become seriously ill. You'll probably never need it. But if you do, critical illness with child cover may be the best money you've ever spent. Last year, we helped 74 families and – most importantly, their little ones\* – by paying over £1.5 million in child critical illness claims.

**We made an average payment of just over £21,500 per family. And made 19 double payments – that's when both parents had children's critical illness cover with us.**

\*Up to the age of 21

\*\*AIG Life real customer story, 2022. The names have been changed to protect the identity of the customer and customer's child.



## Here's a real life story

Meet Oscar\*\*. An avid footballer at 12 and a half years old, he was diagnosed with Type 1 Diabetes in 2021. His dad Robert contacted us in January 2022 to claim on his critical illness cover. After receiving the medical information we needed, we paid 50% of Robert's sum assured. That's the full amount for a child critical illness claim and it doesn't affect Robert's own cover.

Robert let us know that the money they received will pay for a diabetic sensor. This will help Oscar manage his glucose levels (he gets anxious when pricking for blood). They'll also use the money for a specific diabetes device for sport-lovers, like Oscar.



Here are some ways the money has helped families:



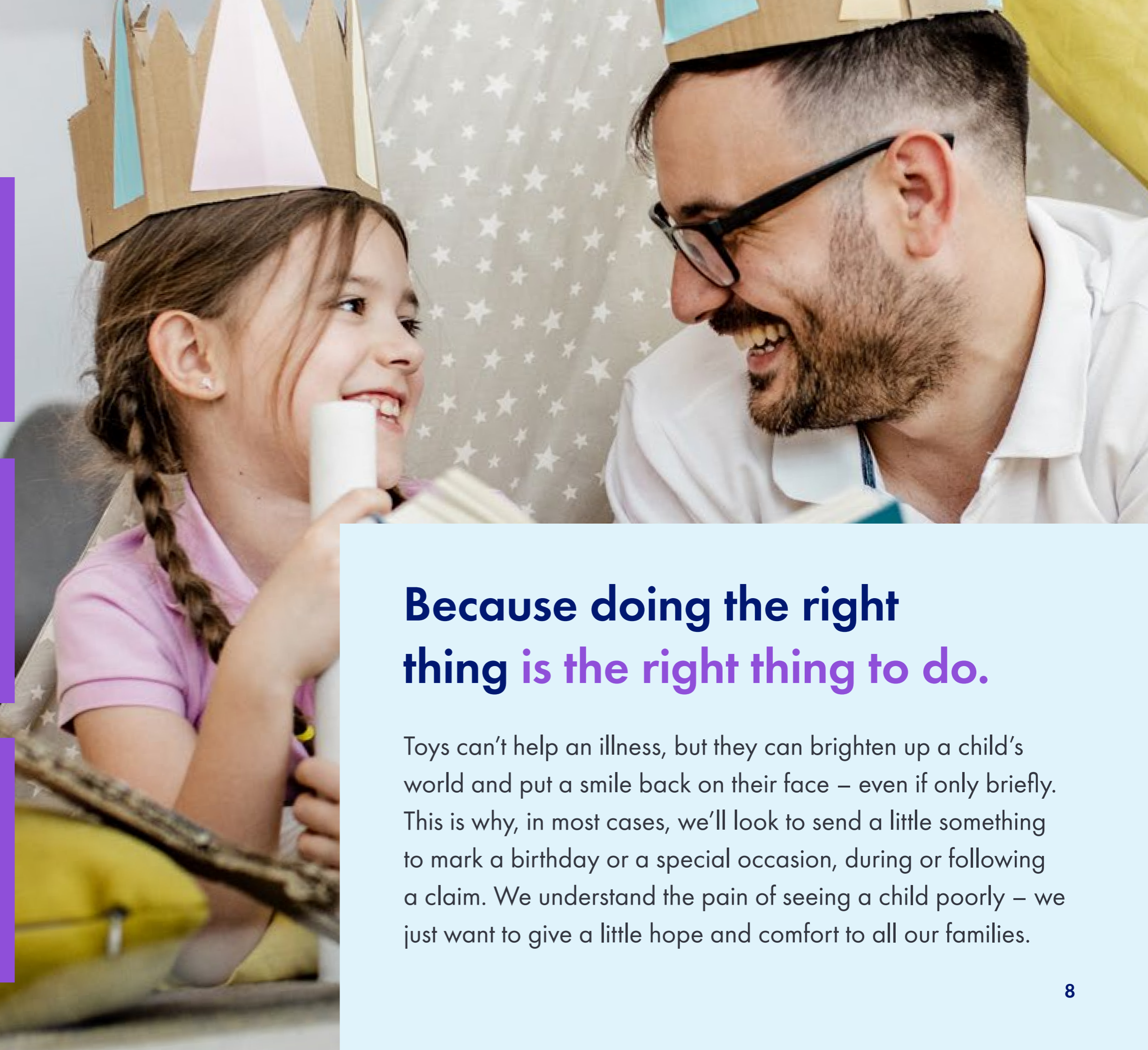
A sign language course for the whole family to allow them to communicate, when a child was diagnosed as deaf. Also hearing aids and specialist headbands to keep hearing aids in place.



Helping the parents look for new technology to assist with their young child's life-long insulin dependence, following a Type 1 diabetes diagnosis.



A mechanical ventilator machine for their home and any other care needs the parents may need for their child born with a severe case of Spinal Muscular Atrophy.



## Because doing the right thing is the right thing to do.

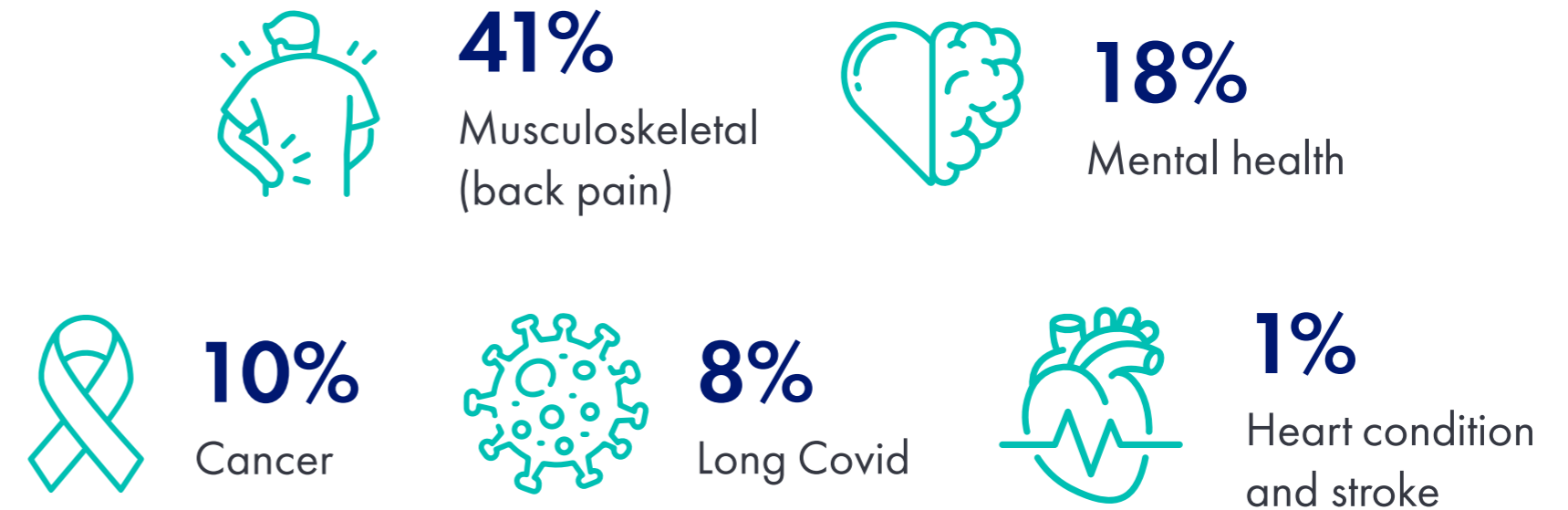
Toys can't help an illness, but they can brighten up a child's world and put a smile back on their face – even if only briefly. This is why, in most cases, we'll look to send a little something to mark a birthday or a special occasion, during or following a claim. We understand the pain of seeing a child poorly – we just want to give a little hope and comfort to all our families.

## Income protection claims (when you're too ill or injured to work)

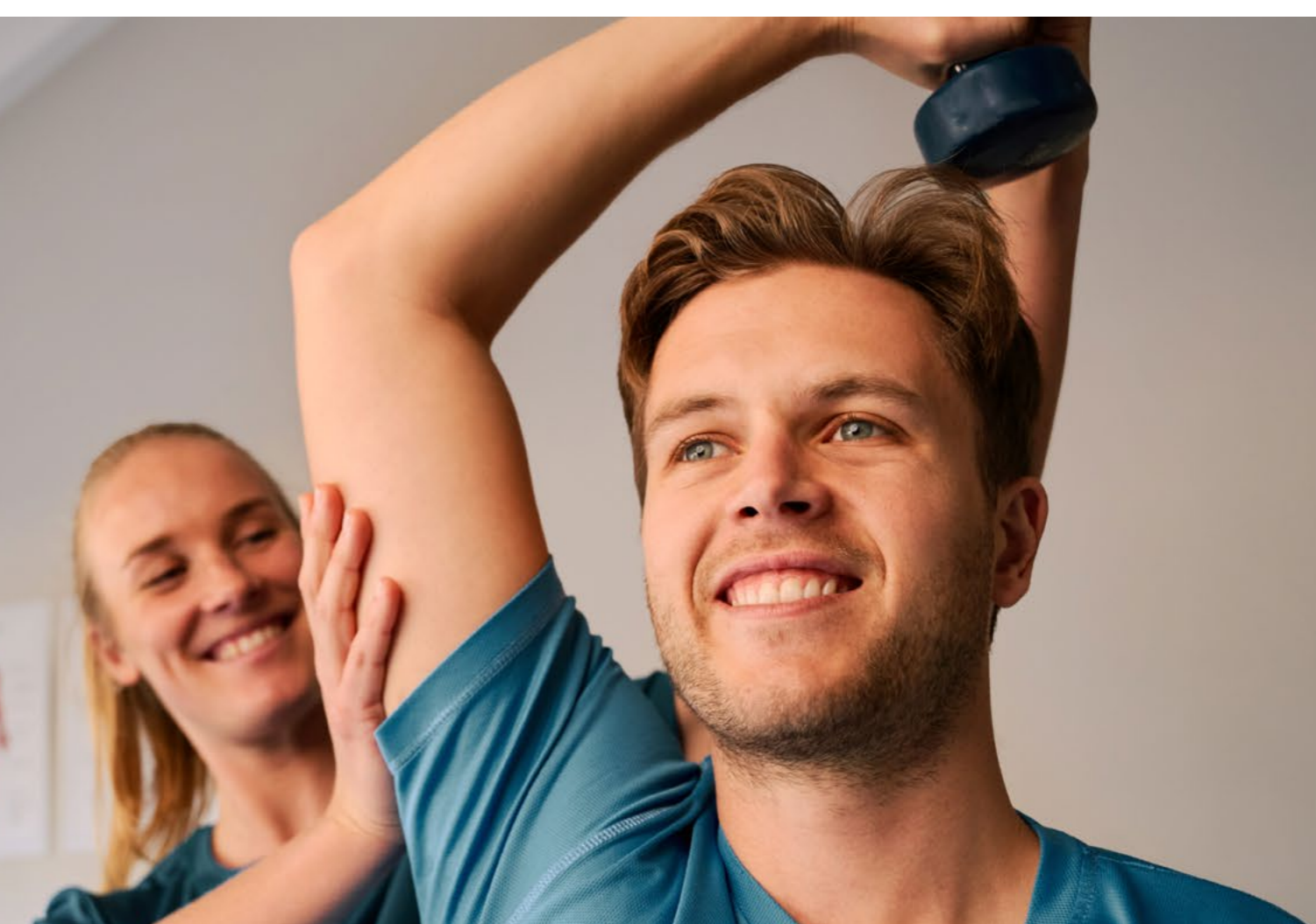
The last thing you need to worry about is paying the bills if you're unwell and off work. We've got your back – with monthly payments and access to useful services to support your recovery.

**We helped 83 people last year by paying over £1.6 million in income protection claims.**

## Most common reasons people claimed



We'll always support people in getting back to work. But what's more important is that they get back to being their best. 40 people claiming on income protection were supported with their recovery by our rehabilitation and recuperation services.



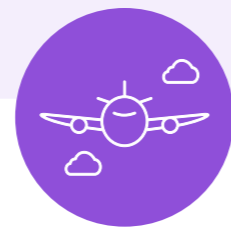
## Claims Support Fund (extra money to help during your claim)

We know it's the little things that can make the biggest difference. Our Claims Support Fund – unique to AIG – offers money towards services that support you or your family when you make a claim. Paying up to £300 each time, there's no limit to what it can be used for and comes on top of the payout you get.

**We paid £136,000 to 478 people last year, because a little bit of help can mean so much more. Here's how it's been used:**



Post-op bras following a mastectomy.



Flights for the family from the Channel Islands to Southampton to accompany the claimant while he had treatment.



Ironing service to help with post-op fatigue.



Toll road charges and petrol for husband to visit his wife twice a day following coronary artery bypass surgery.



Help towards the cost of a sit-stand chair following the diagnosis of a degenerative condition.

## Award-winning Smart Health

(unlimited access to health and wellbeing services)

The perfect blend of services to help manage your health and wellbeing, Smart Health is available to you and your family – all year round at no extra cost. From round-the-clock access to GP's to personalised fitness programmes and more, find your Smart Health solution in just a few minutes. So go ahead, it's yours to use – as much as or as little as you need, whether that's now or in the future.

**It's been used over 72,000\*  
times and 96% of users would  
recommend it to others\*\*.**

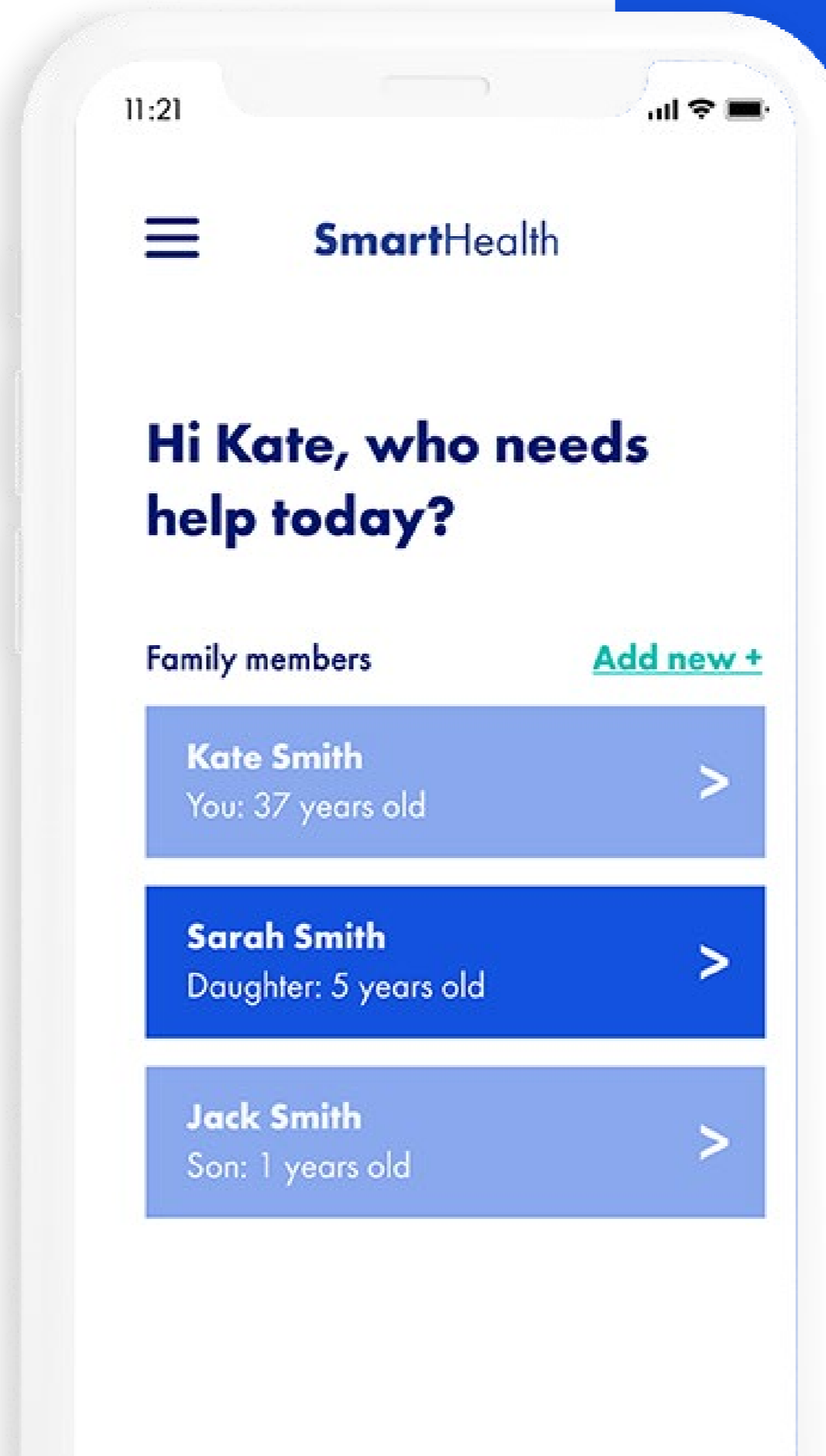
So, if you're already an AIG customer and haven't downloaded the app yet, what are you waiting for? Head to the app store now.



\*Source: Smart Health usage data provided by Teladoc Health, correct as at 05.05.22

\*\*Source: Smart Health usage data provided by Teladoc Health, based on survey of 1383 patients, correct as at May 2021, % relates to online GP

Smart Health is provided to AIG Life Limited customers by Teladoc Health. We want to let you know that these services are non-contractual, which means they don't form part of the insurance contract with us. If our partnership with Teladoc Health ends, these services could be changed or withdrawn in the future.



Smart Health has six health and wellbeing services.



24/7  
online GP



Second medical  
opinion



Mental health  
support



Online health  
check



Fitness  
plans



Nutrition  
consultations

# Here for when you need us



To find out more about AIG visit [aiglife.co.uk](http://aiglife.co.uk), follow us on  @AIGLifeUK and connect with us on  AIG Life Ltd

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