



Our 2022 claims story

People are at the heart of what we do.
Whatever their story, we're here when
they need us.



A message from our Chief Financial Officer and Managing Director of Group Protection, Donald MacLean.



We don't talk enough about the incredible impact your recommendations have on people's lives. Let's change that and help you bring to life how every claim paid by us, as a group protection insurer, is a promise your clients made that we've kept.

Every group life, income protection and critical illness insurance policy claimed on last year is a commitment kept by an employer to care for their colleagues – or their family.

That's 1,559 people and families we helped together in 2022 to get back on their feet. By providing financial, physical and mental support when they needed it most.

It's the promise that paid the mortgage off when an employee member died, so the kids who have lost

their parent can stay in their home. It's the assurance for an employee and their family that the extra costs were covered while they recovered from a serious illness. And it's the commitment that paved the way for a successful return to work. Making sure the sick employee had a secure income, rehabilitation support and mental health counselling through a group income protection claim.

Every claim paid through group protection insurance made someone's life that little bit better as they went through tough times. These are promises we made together. And we should talk about them.

I hope by sharing this, it'll help many more employers take action and make the promise.



Here's how we looked after our customers across our personal, business and group protection in 2022.



6,268

people and their families supported



Over £378 million

in claims paid



95%

of all claims were paid



Group protection claims in a nutshell

Last year, we paid over **£173 million** worth of claims across group life, critical illness and income protection. These claims helped **1,559 people** and their loved ones with whatever challenges life had thrown at them.

Overall, we paid 98% of all group protection claims.

Let's talk group life insurance

We paid 100% of group life claims.

Adjusting to life after a loved one's death doesn't bear thinking about. Between grief and the things they suddenly find themselves responsible for, it can feel overwhelming.

Last year we eased the financial pressure for well over a thousand people - helping them get back on their feet when someone they loved died.



19 years

Youngest person who died



54 years

The average age

Most common reasons people claimed



Cancer



Respiratory

condition including coronavirus



Cardiac condition



Getting to grips with group income protection

We paid 85% of group income protection claims.

The last thing someone needs to worry about is paying the bills if they're unwell and off work. We've got their back – with monthly payments and a specialist vocational rehabilitation service to support their recovery and return to work.

Last year we helped employers and employees by paying group income protection claims and supporting employees to get back to work.



Most common reasons people claimed





Proclaim Care, helping employees back to work when the time is right

We'll always support people getting back to work. But what's more important is that they get back to being their best.

We partner with the experts at Proclaim Care to help employees back to work when the time is right. Anyone covered by our income protection can be confident that they're in great hands.

In 2022 we supported 143 employees across 95 different employers through Proclaim Care;

92%¹ of people successfully returned to work with our help.

Mental illness was the most referred cause at 42% of cases, followed by Musculoskeletal and Cancer. We continued to see referrals for Long COVID absences (7.6% of all vocational rehabilitation referrals). Proclaim Care have developed a care pathway specifically for Long COVID to make sure an employee's recovery and return to work is smooth. They also continued to provide support for members who were no longer in a position to get back to work. This included supporting members who were diagnosed with a secondary long term illness.



Proclaim Care acknowledged referrals within 24 hours

100%



Average time taken for Proclaim Care to get in touch with the referred employee

2 days

Helping an employee get back on their feet

A customer story

Peter² a National Account Manager, lived a fit and healthy lifestyle. He started to experience pain in his left side and groin. After a visit to his GP and further investigations, he was diagnosed with testicular cancer.

The background

Peter took time off work and underwent three rounds of chemotherapy – followed by surgery to remove the testicle. He'd been having counselling to help with his mental health too. At the same time, started a phased return to work (three days a week, 3.5 hours day).

A positive outcome

Peter's energy got back to normal. After two months of reduced hours and responsibilities he felt able to speed up his return to work. He's now on full-time hours and back to being his best self.

Treatment and support

Peter's work was impacted by how tired he was. And his employer looked to Proclaim Care for vocational rehabilitation help.

After an initial assessment, the vocational rehabilitation specialist worked with Peter (and his employer) on a phased return to work to manage his tiredness. Peter was given guidance on pacing himself, both at work and at home. And reminded of the importance of not over-working, so he could keep his energy levels up.

Proclaim Care were there every step of the way – for Peter and his employer. They met regularly to understand how he was doing and chat through his return to work progress.



² Proclaim Care and AIG Life real-life customer case study. 2022. The image shown is for illustrative purposes and names have been changed for confidentiality.

All things group critical illness

We paid 79% of group critical illness claims

If you’ve had a client’s employee that’s suffered a critical illness, you’ll know that it can completely change a person’s life. And their future. We want to help reduce the stress on your clients’ employees and their family, as well as improve their quality of life.

Last year we did exactly that, giving a financial boost so people could look after themselves and their loved ones.

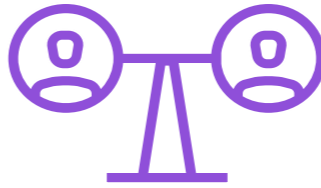
Almost 80% of critical illness claims were for cancer – the most common being breast cancer.

A critical illness can happen to anyone. Much sooner than you might think too.



32 years

Youngest person we helped



46 years

The average age

Smart Health’s second medical opinion service

SmartHealth

Here for your clients’ employees 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 AIG customers and their family get the right recommendations on diagnosis, treatment and care. On everything from minor surgery to major health concerns, like cancer and heart disease. The service can even look at pre-existing conditions too.

In 2022, this service really helped employees when they needed it most.



33%

diagnosis changed



12%

treatment changed

Keeping employees happy and healthy

Protection is for every day, not just some day. Introducing our award-winning Smart Health.

The perfect blend of services to help employees and their family manage their health and wellbeing. They can use it as much as they need it – there’s no limit – whether that’s now or in the future.



30%

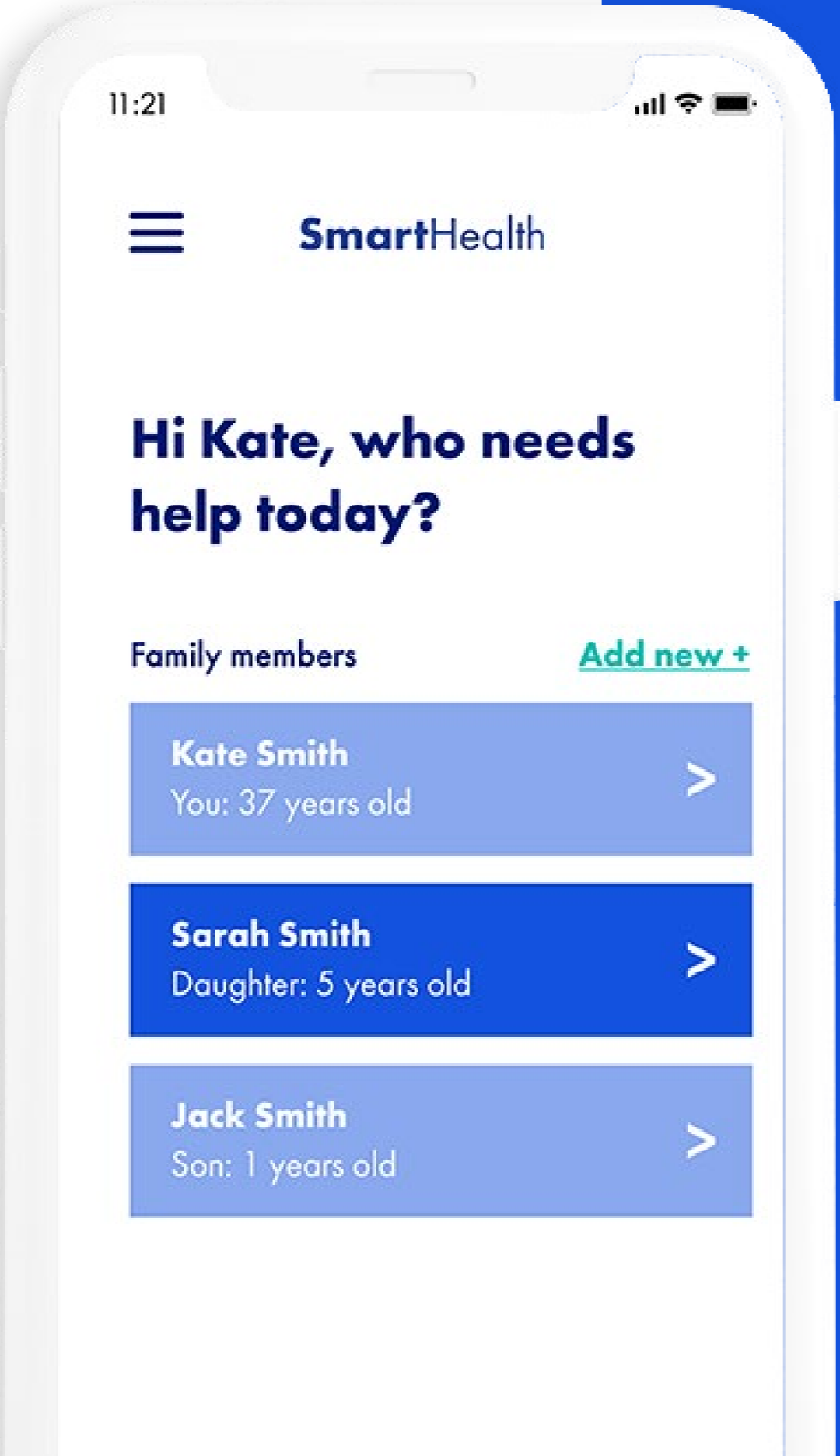
of GP appointments made outside of the 9-5



1 in 5

GP appointments were on the weekend

Smart Health group protection usage 2022



In 2022 Smart Health helped group protection employees live happier healthier lives. Let’s break it down.



15,259
GP appointments



3,809
Mental health sessions



3,061
Fitness and nutrition plans



874
Health checks completed



332
Second medical opinions

Here for when you need us



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