

# Active Claims

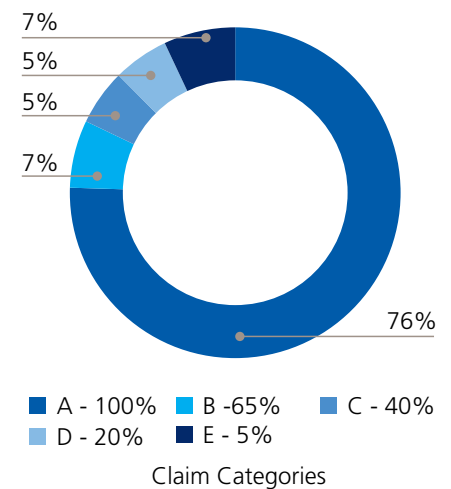
## Claim with more confidence

Zurich Active is specifically designed to support your client through serious health events, right through to recovery. It does this by having the most flexible and broadest coverage of health definitions in the market which covers 168 health events and includes an important built-in safety net.

A key feature of Zurich Active is the ability for clients to access the financial benefits of the coverage during the initial onsets and lower thresholds of trauma health events. This means they are more likely to receive a claim payment for less severe health events which can still have significant financial consequences.

Of course for the most serious conditions including those that progress to a Category A health event, Active pays out the full sum insured, giving the peace of mind that your client is covered.

Health Event Claims Split By Category



Since launch - **76%** of Active claims made have been paid at **Category A**, which is 100% of the cover amount.

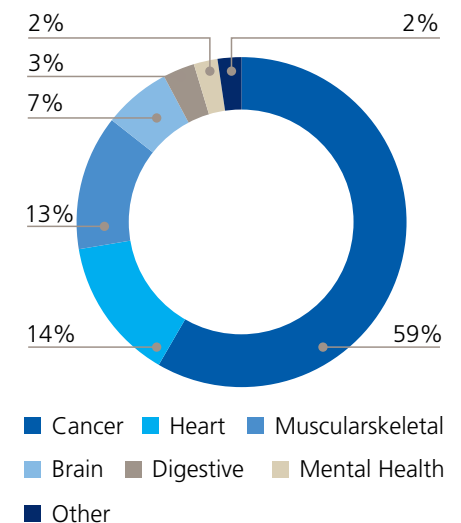
## Claim with more certainty

By taking this modern approach to life insurance, your client has a higher probability of a successful claim with Zurich Active when compared against traditional trauma (see below).

Should your client's health deteriorate further or unfortunately suffer another health event, your client is able to make multiple claims for progressive conditions and any new health events whilst remaining protected under one simple policy. For the most serious conditions, including death and terminal illness, the highest benefit category amount is paid (Category A).

Although your client may not receive the full benefit amount for every Active claim, they are much more likely to receive an amount proportional to the severity of the health event, with the important advantage of retaining the balance of cover.

Health Event Claims By Type



Historically, Zurich Active has paid approximately **2.5 times** the **number of claims** per policy compared to traditional trauma\*.

\* Based on Zurich analysis of Active and Wealth Protection claims between 2013 & 2016.

# Zurich Active Real Claims Examples

|  | Health Event   | Category                            | Initial Cover | Benefit Paid | Why Active  |
|--|--|-------------------------------------|---------------|--------------|---|
|    | <b>Health Event Type: Brain and Nerves – Name: Russell C. – Age: 43 – Occupation: Pilot</b>                |                                     |               |              |   |
|  | Hypoxic Brain Injury   | A                                   | \$386,250     | \$386,250    | Safety Net Claim- claim was assessed on functional capacity (ADLs) as the condition was not captured under any other health event definition.   |
|   | <b>Health Event Type: Cancer – Name: Ben G. – Age: 49 – Occupation: Lawyer</b>                             |                                     |               |              |   |
|  | Pancreatic Cancer  | Initially D then condition worsened | \$950,000     | \$950,000    | Initial payout helped with the early onset and costs of treatment, 3 years later condition progressively worsened and an additional claim was paid.   |
|  | <b>Health Event Type: Digestive System – Name: Keiffer T. – Age: 49 – Occupation: Marketing</b>            |                                     |               |              |   |
|  | Crohn's disease  | A                                   | \$640,000     | \$640,000    | Keiffer received a Category A payout because of the severity of his Crohn's Disease. This meant he received his full sum insured.   |
|  | <b>Health Event Type: Heart and artery – Name: Emily V. – Age: 39 – Occupation: Accountant</b>             |                                     |               |              |   |
|  | iliac artery aneurysms   | C                                   | \$400,000     | \$160,000    | This condition would not have been paid under a traditional product, Emily retains the policy and can claim for other health events in the future.  |
|  | <b>Health Event Type: Brain and nerves (Mental Health) – Name: Lisa T. – Age: 50 – Occupation: Teacher</b> |                                     |               |              |   |
|  | Psychiatric condition  | D                                   | \$873,675     | \$174,735    | Following a car accident, Lisa developed PTSD, major depression and anxiety. She was able to continue working in a part time capacity but continued to struggle with her mental health. As a result she was hospitalised 3 times and met the definition of psychiatric condition. |
|  | <b>Health Event Type: Musculoskeletal – Name: Tony G. – Age: 55 – Occupation: Administrator</b>            |                                     |               |              |   |
|  | Loss of upper limb   | D                                   | \$800,000     | \$160,000    | Active covers a range of Musculoskeletal accidents and illnesses In fact, 13% of total claims have been paid for health events relating to the Musculoskeletal system.  |