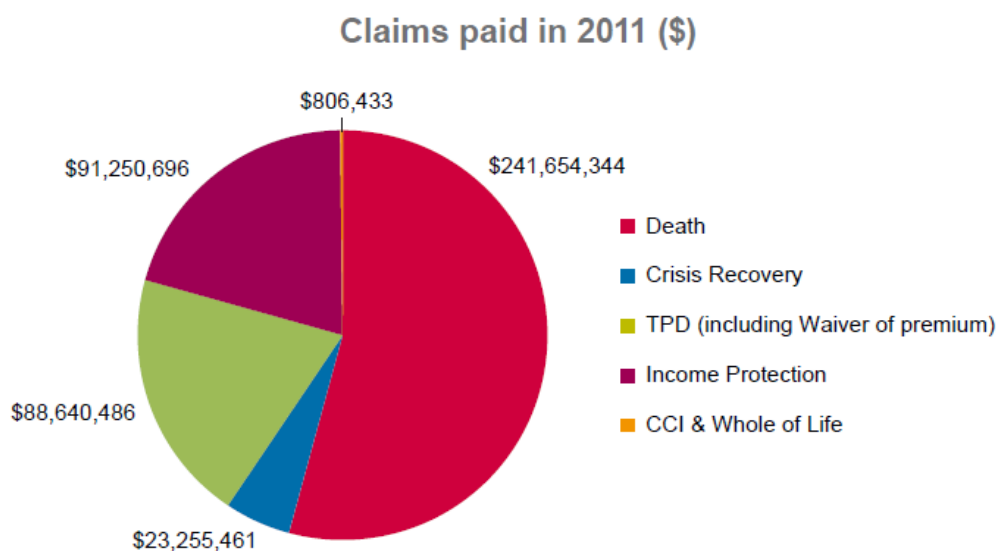


You can count on a life insurer that pays claims...

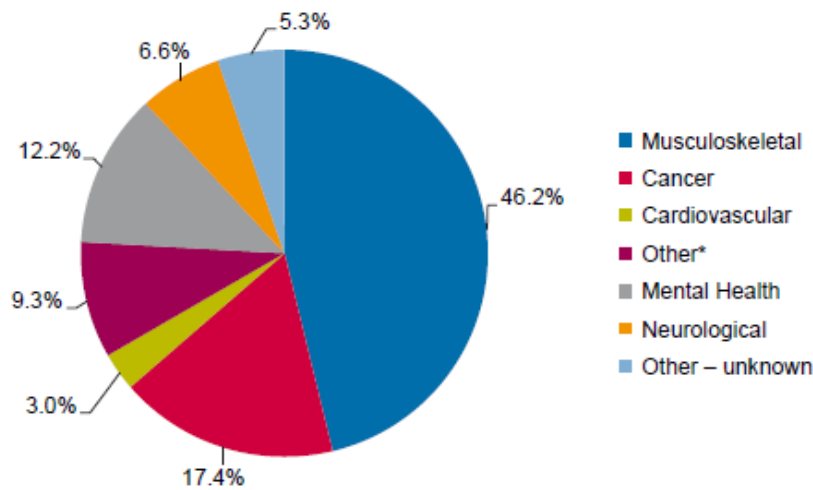
When it comes to claims management, timeliness and accuracy are critical. AIA Australia makes every effort to pay claims promptly and ensure that every claim that should be paid, is paid. We are committed to making what is potentially an extremely stressful process for your clients as simple and as easy as possible.

In 2011, we paid over \$445 million in claims – that's over \$1.7 million every working day.

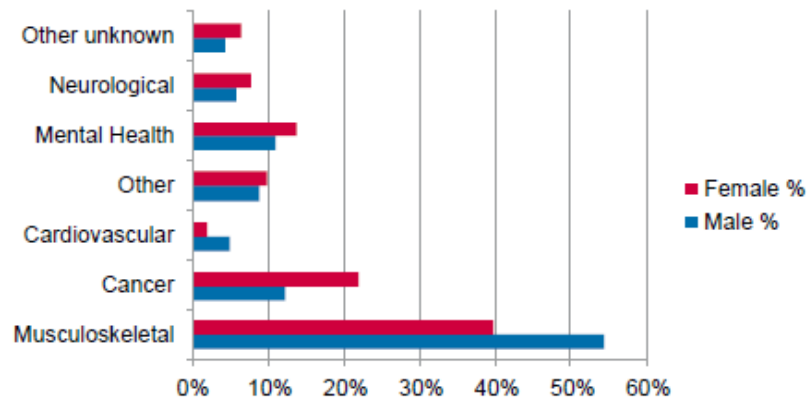
Death	\$241,654,344
Crisis Recovery	\$23,255,461
Total and Permanent Disablement (TPD) (including Waiver of premium)	\$88,640,486
Income Protection (IP)	\$91,250,696
CCI & Whole of Life	\$806,433



Causes of IP claims paid out by AIA Australia in 2011



* Other causes include: Chronic Pain Syndrome, Complications of Pregnancy, Digestive/Genito-Urinary System, Endocrine Disorders (eg Diabetes), Infectious Diseases, Respiratory Conditions, Skin Disorders, Suicide/Suspected Suicide



In 2011, AIA Australia paid out over \$91 million in Income Protection claims and nearly all (98.72%) of those claimants were unable to work due to injury or illness for over a three month period. Alarming nearly 50% of those claimants were unable work for over 18 months.