

A message from Dr Sally Phillips,
Head of Health Services, Zurich Australia

Every journey is unique, and requires personalised care

Health is core to everything when it comes to life insurance. As partners, we share a commitment to be there for your clients at every point in their health journey and in turn, drive the fundamental values of our broader claims philosophy.

A life insurers' moment of truth comes should your client's health take a turn for the worst, and they need to make a claim. We know our actions make a significant difference during these times of need, whether it be a fast claim payment or personalised care designed to support your clients back to their best health.

Providing both, financial and health support in these critical moments is more than a job for us. We care about the lives, families and communities of the Australians we insure and their dependence on us in their time of need keeps us focused on delivering an empathetic and caring claims experience for all.

In fact, in 2021 we paid out \$1.28 billion in claims to 12,125 customers and their families across all our retail and group life insurance policies and accepted 91% of all claims received.

As advisers, the significant role you play in the health journey of your clients cannot be understated. With the global pandemic affecting so many Australians, now is the time to partner closely to deliver better experiences of health which can be impactful across the physical, mental, social and financial aspects of your clients lives. Protecting your client's financial health is a great step towards health prevention, and you play a vital role in working with us in this space.

However, you are also in a trusted position to remind your clients about the importance of preventative screening tests and encourage regular visits to their GP. An unintended consequence of COVID-19 has been that health prevention has taken a back seat and the statistics are concerning. In Australia, 74,000 breast screening tests were conducted in April 2018 vs 1,100 in April 2020¹. With your guidance and encouragement, hopefully conditions can potentially be picked up earlier, knowing we will be here should your clients need to submit a claim. We are also here to support their health through leading programs that provide proactive coaching and support for chronic health conditions through our partnership with Remedy Health.

As per previous years, cancer remains one of the leading claims causes for 2021 across Zurich and OnePath Life Insurance products, which is not surprising given cancer is a major cause of illness and death in Australia. Although life insurers cannot pay for treatment, we play a key role in the healthcare ecosystem in Australia. In 2021, it was estimated that in Australia about 151,000 Australians will be diagnosed with cancer (413 per day) and that 49,000 (135 per day) will die². By providing valuable benefits including Death, Trauma, TPD and Income Protection we can work together to support the holistic health of many Australians much earlier in the journey.

Mental health condition claims also continue to be a leading cause of disability claim, both across Income Protection and TPD benefits. This is understandable given that 1 in 5 Australians reported that they had a mental health condition during the National Health Survey conducted between July 2017 and June 2018³. We understand the challenges that customers with mental health conditions face and have a highly skilled and professional claims teams to partner with you in supporting your clients to feel healthier.

We are in a constant state of innovation and growth, always looking at ways we can better support you and your clients. Our team is made up of many caring, skilled and dedicated individuals across claims administration, claims assessment and rehabilitation services, ensuring that we have a personalised approach to every claimant.

The work we all do, whether as an insurer or adviser is critical and fundamental - we protect the health of people. We are proud to partner with you in creating healthier lives for your clients and you can count on us to be there when it matters most.

Dr Sally Phillips

Head of Health Services,
Zurich Australia



Visit our dedicated
claims pages to find
out the claims we
paid and customer
insights for 2021

[Zurich claims](#)
[OnePath claims](#)

¹ <https://www.aihw.gov.au/reports/cancer-screening/cancer-screening-and-covid-19-in-australia/contents/did-fewer-people-screen-for-cancer-during-the-covid-19-pandemic>

² <https://www.aihw.gov.au/reports/cancer/cancer-in-australia-2021/summary>

³ <https://www.aihw.gov.au/reports/australias-health/mental-health>

For more information contact your
Business Development Manager

Zurich Australia Limited
ABN 92 000 010 195, AFSLN 232510
118 Mount St, North Sydney NSW 2060
Client Enquiries: 131 551
www.zurich.com.au

OnePath Life Limited (OnePath Life)
ABN 33 009 657 176, AFSL 238341
Client Enquiries: 133 667
www.onepath.com.au

Important information

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