



# Our 2023 claims story

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



# Here's how we looked after our customers across our personal, business and group protection in 2023.



**6,900**

people and their families supported



**Over £394 million**

in claims paid



**94%**

of all claims were paid



## Group protection claims in a nutshell

Last year, we paid over **£188 million** worth of claims across group life, critical illness and income protection. These claims helped **1,684 people** and their loved ones with whatever challenges life had thrown at them.

**Overall, we paid 96% of all group protection claims.**

Let's talk group life insurance

## We paid 100% of group life claims.

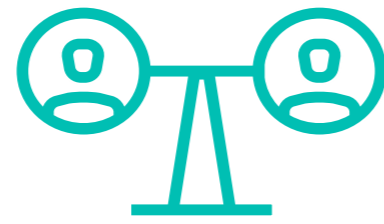
Adjusting to life after a loved one's death doesn't bear thinking about. Between grief and the things they suddenly find themselves responsible for, it can feel overwhelming.

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.



**17 years**

Youngest person who died



**55 years**

The average age

Most common reasons people claimed



**Cancer**



**Ischemic Heart Disease**



Getting to grips with group income protection

## We paid 80% of group income protection claims.

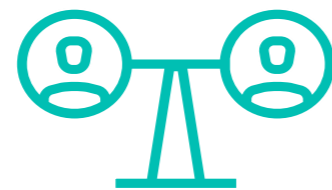
The last thing someone needs to worry about is paying the bills if they're unwell and off work. We've got their back – with monthly payments and a specialist vocational rehabilitation service to support their recovery and return to work.

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



**24 years**

Youngest person needing support



**49 years**

The average age

Most common reasons people claimed



**Cancer**



**Mental health**



**Musculoskeletal**





## 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 2023 we supported 143 employees across 137 different employers through Proclaim Care. Mental illness was the most referred cause at 48% of cases, followed by Musculoskeletal and Cancer.

Proclaim Care continue 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**

Proclaim Care statistics, closed cases 2023

## Helping an employee get back on their feet

### A customer story

#### The background

Eloise\*, a full-time Financial Crime Senior Analyst was already off work with lower back pain. She was then involved in a road traffic accident, causing whiplash which impacted her lower back pain. Her walking pace slowed because of the pain and her sleep pattern was also affected due to stiffness and discomfort.

#### Treatment and support

Eloise was able to use her employer's group income protection policy to access vocational rehabilitation provided by Proclaim Care.

She spoke to a vocational rehabilitation specialist who recommended physiotherapy to focus on improving range of motion and reducing pain. The vocational rehabilitation specialist worked with a private physiotherapist to agree the right plan and timeline.

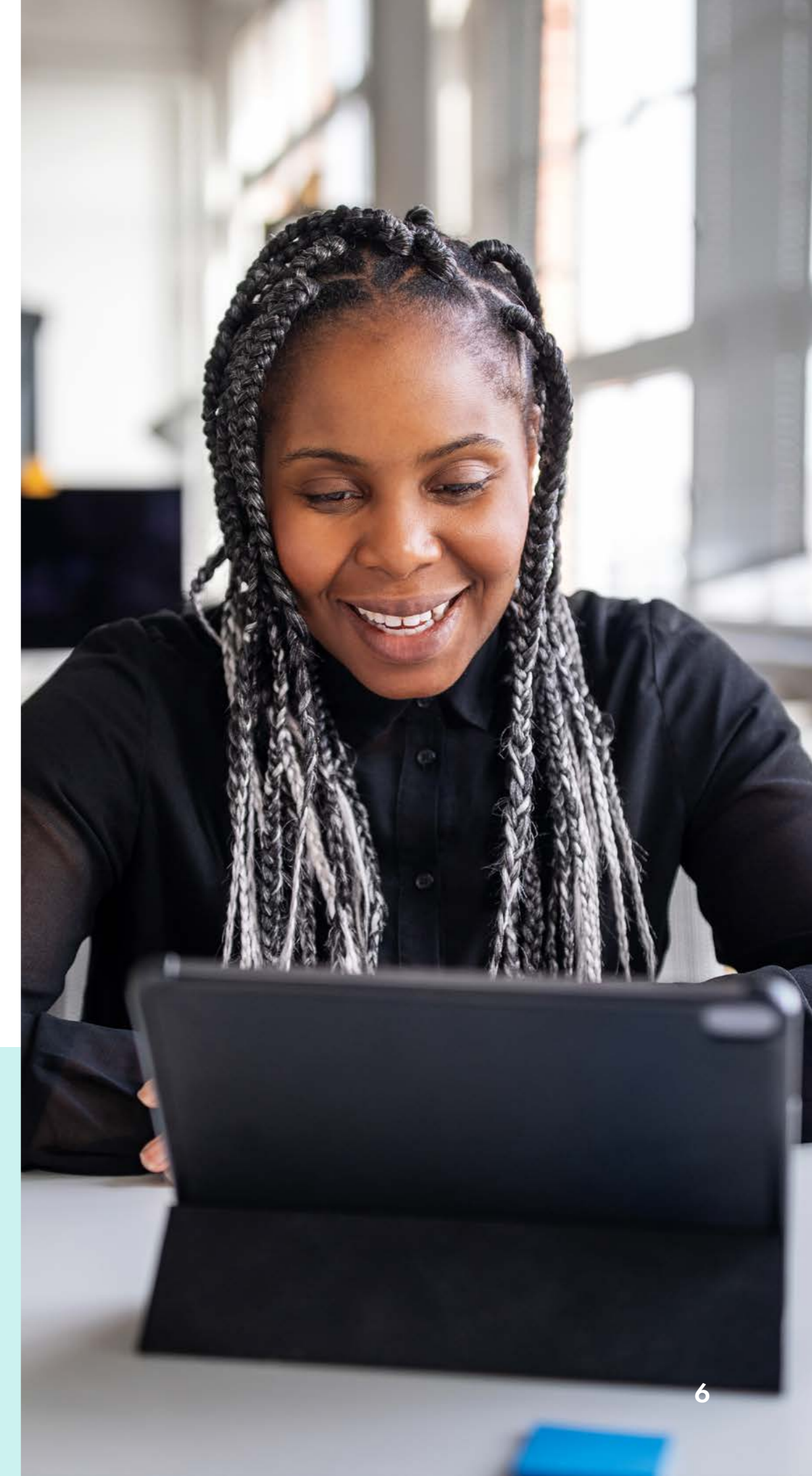
Proclaim Care were there every step of the way – for Eloise and her employer. They checked in regularly to understand how she was doing and, when ready, chat through her return to work.

A meeting was held by the vocational specialist with Eloise and her employer to make sure everyone was happy and confident with the return to work plan. The plan took into consideration the amount of time spent at work and Eloise's workload to make sure that a safe and sustainable return would be achieved.

#### A positive outcome

Eloise completed her physiotherapy, continuing to use self-management strategies she'd learnt for strength and mobility. Eloise managed a successful return to work on full-time hours. And with the support of her team leader and HR, has been able to take on other work opportunities. She's back to being her best self.

\*Proclaim Care and AIG Life real-life customer case study, 2023. The image shown is for illustrative purposes and names have been changed for confidentiality.



## All things group critical illness

# We paid 71% of group critical illness claims

If you've had a clients' 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.

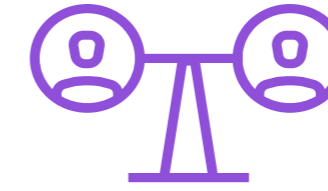
Almost 70% of critical illness claims were for cancer – the most common being bowel cancer.

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



## 27 years

Youngest person we were there for



## 50 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 2023, this service really helped employees when they needed it most.



## 21%

diagnosis changed



## 68%

change to recommended treatment

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.



**Over 39%**

of GP appointments take place outside of the 9-5

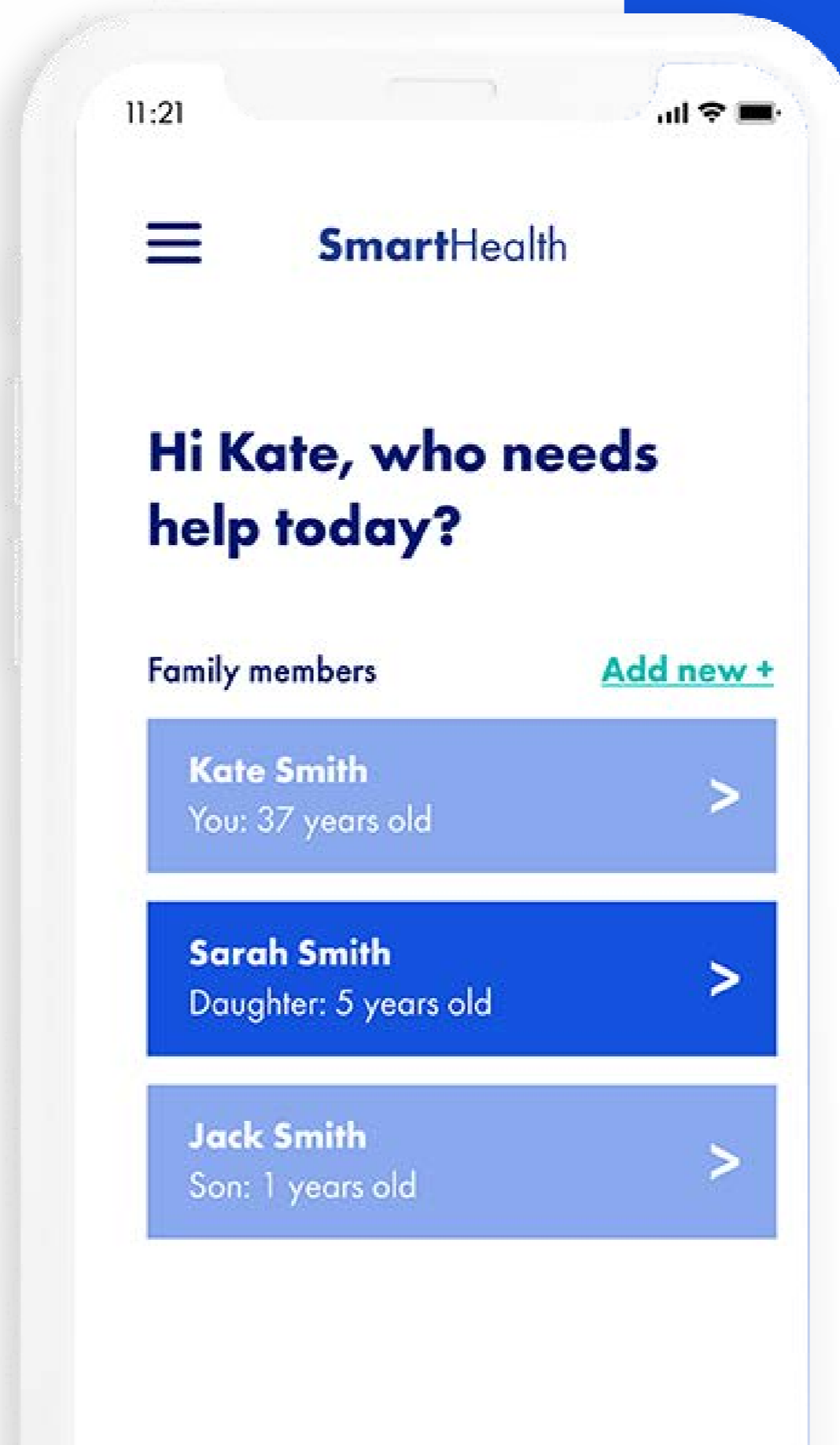


**Nearly 1 in 5**

GP appointments were on the weekend

Smart Health group protection usage December 2023

Smart Health is provided to AIG Life Limited customers, their partners and children up to the age of 21 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. The number of mental health sessions will be defined when you first speak to your practitioner.



In 2023 Smart Health helped group protection employees live happier healthier lives. Let's break it down.



**16,277**

GP appointments

2,161 of those GP appointments were for under 18's



**2,520**

Referrals for mental health



**3,665**

Fitness and nutrition plans



**1,196**

Health checks completed



**805**

Second medical opinions



# 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

AIG Life Limited. Telephone 0345 600 6820. If calling from outside the UK, please call +44 1737 441 820. Registered in England and Wales. Number 6367921. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB. AIG Life Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The registration number is 473752. EDCO 3887-0623.