

AMP Personal insurance



someone like

you

Matt's story

Through life's twists and turns, our enduring commitment is to help Australians and be 'a sure friend in uncertain times'. During these uncertain times, we pride ourselves on providing courteous and compassionate, yet professional and efficient service.

In 2012, we paid \$726.8 million in claims to our customers, including \$229.4 million in income protection claims. The largest monthly benefit paid was \$48,831. The youngest claimant was 19 years old, and the eldest was 81. The main causes of income protection claims were mental health and accidents.

For more about our risk insurance, visit [amp.com.au/lifeinsurance](http://amp.com.au/lifeinsurance) or call your Business Development Manager.

1 To protect their identities, we have changed individuals' names.

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## Case study: Income protection

While playing football one weekend Matt<sup>1</sup>, a 26 year old self-employed carpenter, injured his knee. Luckily he didn't require surgery, however he was unable to attend worksites for 8 weeks.

The previous year, Matt consulted a financial planner who recommended he take out both Income Protection and Business Overheads insurance. Being self-employed means that if Matt were unable to work due to illness or injury, his income would cease.

After the injury, Matt made a claim and received a lump sum payment from AMP, which allowed him to take the necessary time off so he could fully recover. Upon completion of the claim, Matt's financial planner was so impressed with the fast turnaround time that he wrote to us stating that in his nearly 30 years of practice, he had never experienced such an efficient claims process.

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Julie's story

Through life's twists and turns, our enduring commitment is to help Australians and be 'a sure friend in uncertain times'. During these uncertain times, we pride ourselves on providing courteous and compassionate, yet professional and efficient service.

In 2012, we paid \$726.8 million in claims to our customers, including \$69.3 million in trauma claims. The largest single claim paid was \$875,165.

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## Case study: Trauma

Julie<sup>1</sup> was diagnosed with motor neurone disease and frontal lobe dementia. Following the diagnosis, her husband became her full-time carer.

Due to the speed and extent of her demise, AMP approved her trauma policy claim, despite her conditions not specifically being recognised under the policy.

Sadly, Julie passed away 18 months after receipt of the trauma claim. At the time, the family's financial planner wrote to us, thanking the team for making the decision to approve her claim. In his email he said, 'AMP's decision to make the claim made a massive difference to the last 18 months for both Julie and her family. These occasions are among the highlights in my 29 years so far with AMP.'

At AMP, our philosophy is to approve all genuine claims by professional and empathetic claims staff and deliver an exceptional customer experience.

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Greg's story

Through life's twists and turns, our enduring commitment is to help Australians and be 'a sure friend in uncertain times'. During these uncertain times, we pride ourselves on providing courteous and compassionate, yet professional and efficient service.

In 2012, we paid \$726.8 million in claims to our customers, including \$63.6 million in terminal illness claims. The youngest claimant was 17 years old; the eldest 79. The largest single lump sum paid was almost \$2.5 million.

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### Case study: Terminal illness

In the last few days of April, we were contacted by Stephen<sup>1</sup>, a financial planner regarding a terminal illness claim. Greg<sup>1</sup> had been diagnosed with liver cancer and at the time was in a hospice with only hours to live. Greg's last wish was to finalise his mortgage, knowing that his wife would be free of debt and could stay in their family home.

Realising how quickly he would need to act, Stephen immediately contacted Belinda, an AMP claims assessor. She informed Stephen of the usual claims processing time, yet considering Greg's last wishes, assured him that everything would be done to expedite the process.

By the next afternoon, AMP had approved the terminal illness claim and the funds were transferred into Greg's account the following morning. Greg passed away the next day, however, he was granted the peace of mind that his wife would be financially secure.

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