

AMP total claims paid

1 January 2012 to 31 December 2012



If the worst happens...

...we aim to help smooth the way forward

When you take out insurance, you hope the worst never happens. But the reality is that illness, injury and even death can happen to anyone at any time.

At AMP, we take our claims philosophy seriously, so if the time does come to make a claim, we will be there for you every step of the way.

Our claims philosophy

Our service is fair, ethical and transparent.

We have a duty to thoughtfully and reasonably assess each claim application based on the terms and conditions of the policy and the particular circumstances of the claimant.

Our claims process

We assess each claim fairly, based on medical and other relevant evidence, using consistent guidelines and procedures. Once we've been able to assess all necessary information, we promptly pay claims that meet the plan terms and conditions.

We understand that making a claim can be physically, emotionally and financially distressing. It is a time when you need us most.

With this in mind, we:

- treat you with **compassion** and **empathy**
- case manage each claim using **best practice** claims management techniques
- maintain **regular contact** with you through the course of a claim, as appropriate, either by email, phone, letter or in person through an AMP representative
- make sure claim matters are dealt with **efficiently** and **promptly** and in the utmost good faith.

One claim, one assessor

Our claims service is personal, responsive and flexible... and always on hand.

When a claim application is lodged, a claims assessor is appointed and is available by telephone and email. Updates on the assessment status and explanation of decisions will be provided by the claims assessor – so the person most familiar with the case delivers the important messages.

The proof is in the results

For over 160 years AMP has been a certain friend in uncertain times.

Our financial strength and stability have placed us in a firm position to meet claim payments when they arise.

In 2012, we paid more than \$726.8 million in claims net of tax across our entire policy range – trauma, life, terminal illness, total and permanent disability and income insurance (including insurance available through superannuation products).

We hope that in doing so we've made a difficult time that little bit easier for our customers.

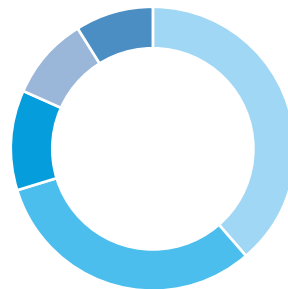
It's the most important thing we do.

Malcom Weir

Director – New Business, Claims and Underwriting

Claims paid by AMP in 2012¹

In 2012, AMP paid a total of \$726.8 million in individual and group insurance claims.



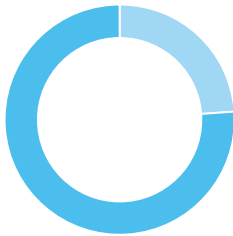
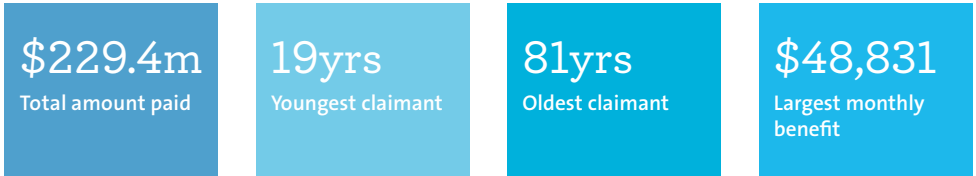
- \$282.6 million in life insurance claims
- \$229.4 million in income insurance claims
- \$81.9 million in total and permanent disability insurance claims
- \$69.3 million in trauma insurance claims
- \$63.6 million in terminal illness insurance claims

1 Source: Claims Paid 2012, AMP Life Limited and The National Mutual Life Association of Australasia Limited Claims. This figure includes insurance available through superannuation products and is net of tax.

Income Insurance claims

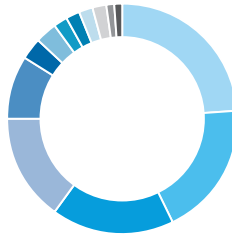
Income Insurance usually pays a monthly benefit of up to 75% of a customer's regular income if they're too sick or injured to work.

Summary of claims



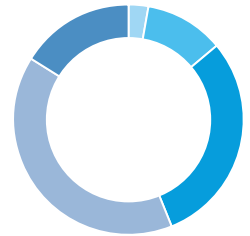
Income Insurance claims by gender

- Female 24%
- Male 76%



Income Insurance claims by cause

- Accident 24%
- Other 19%
- Musculoskeletal 17%
- Mental illness 15%
- Cancer – other 9%
- Central nervous system disease 3%
- Heart disease 3%
- Breast cancer 2%
- Stroke 2%
- Bowel cancer 2%
- Prostate cancer 2%
- Heart attack 1%
- Respiratory system disease 1%



Income Insurance claims by age

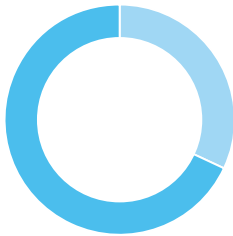
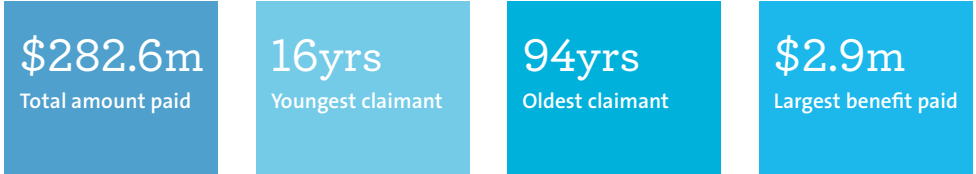
- Under 30 years 3%
- 30 to 39 years 11%
- 40 to 49 years 30%
- 50 to 59 years 40%
- 60 years + 16%

Source: Claims Paid 2012, AMP Life Limited and The National Mutual Life Association of Australasia Limited Claims.

Life claims

Life cover provides a lump sum benefit in the event of a customer's death. This cover can help repay major debts, pay for funeral expenses and help provide for the future of their spouse and dependants.

Summary of claims



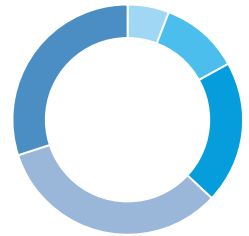
Life claims by gender

- Female 32%
- Male 68%



Life claims by cause

- Other 35%
- Cancer – other 24%
- Heart disease 10%
- Accident 8%
- Heart attack 6%
- Respiratory system disease 5%
- Breast cancer 4%
- Suicide 3%
- Stroke 2%
- Bowel cancer 1%
- Central nervous system disease 1%
- Disease of the urinary system 1%



Life claims by age

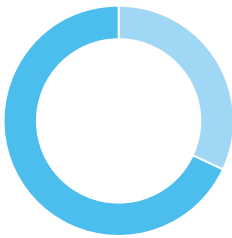
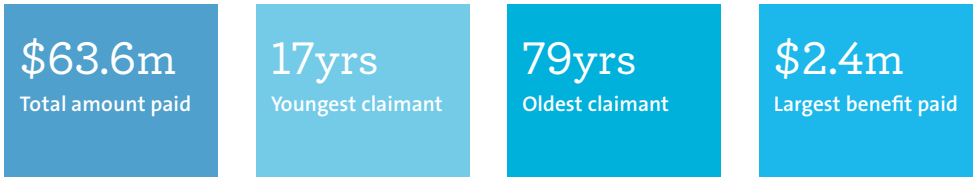
- Under 30 years 6%
- 30 to 39 years 11%
- 40 to 49 years 20%
- 50 to 59 years 33%
- 60 years + 30%

Source: Claims Paid 2012, AMP Life Limited and The National Mutual Life Association of Australasia Limited Claims.

Terminal Illness claims

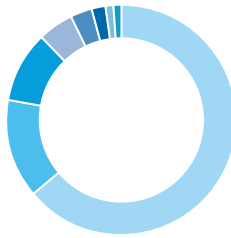
AMP will advance all or part of the Life cover insured amount if the insured person is diagnosed as being terminally ill, as per the definition for terminal illness defined in the product disclosure statements/ plan documents. This cover can help ensure the customer's remaining days are financially looked after, and help them manage and finalise any estate matters. It can also help provide for their family's future financial needs.

Summary of claims



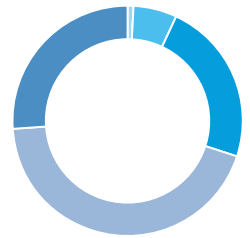
Terminal Illness claims by gender

- Female 32%
- Male 68%



Terminal Illness claims by cause

- Cancer – other 64%
- Breast cancer 14%
- Bowel cancer 10%
- Other 5%
- Central nervous system disease 3%
- Heart disease 2%
- Respiratory system disease 1%
- Prostate cancer 1%



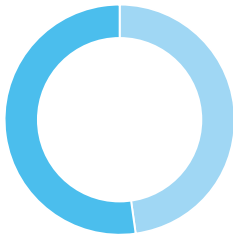
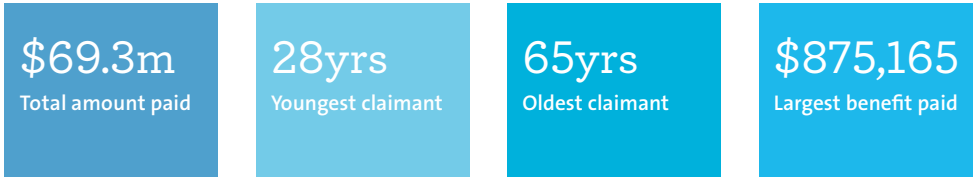
Terminal Illness claims by age

- Under 30 years 1%
- 30 to 39 years 6%
- 40 to 49 years 23%
- 50 to 59 years 44%
- 60 years + 26%

Trauma claims

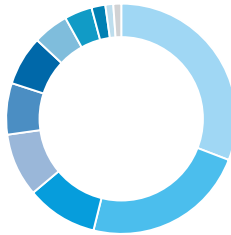
Trauma cover provides a lump sum payment if a customer is diagnosed with an insured medical condition or undergoes an insured medical procedure. The types of conditions and procedures that Trauma insurance may cover include heart attack, major organ transplant, cancer, stroke and paralysis – to name a few.

Summary of claims



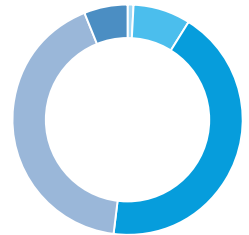
Trauma claims by gender

- Female 48%
- Male 52%



Trauma claims by cause

- Cancer – other 31%
- Breast cancer 23%
- Heart attack 10%
- Heart disease 9%
- Bowel cancer 7%
- Prostate cancer 7%
- Central nervous system disease 5%
- Stroke 4%
- Other 2%
- Accident 1%
- Disease of the urinary system 1%



Trauma claims by age

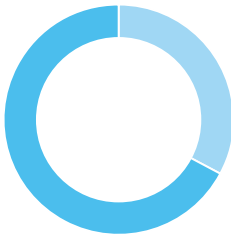
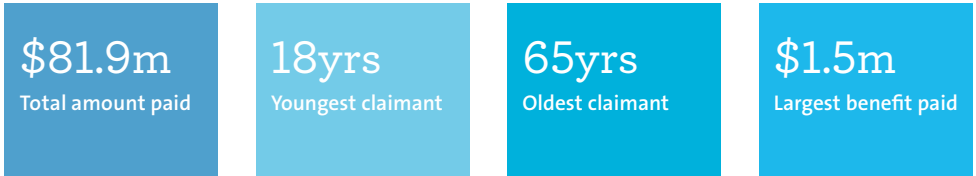
- Under 30 years 1%
- 30 to 39 years 8%
- 40 to 49 years 43%
- 50 to 59 years 42%
- 60 years + 6%

Source: Claims Paid 2012, AMP Life Limited and The National Mutual Life Association of Australasia Limited Claims.

Total and Permanent Disability (TPD) claims

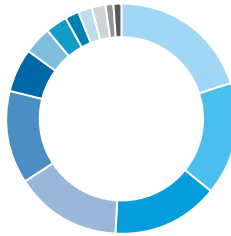
TPD cover provides a lump sum payment if the customer is totally and permanently disabled. This cover can help pay for medical expenses, repay major debts and help provide for the future.

Summary of claims



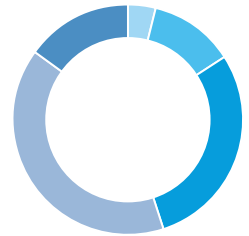
TPD claims by gender

- Female 33%
- Male 67%



TPD claims by cause

- Accident 20%
- Musculoskeletal 16%
- Mental illness 15%
- Other 15%
- Cancer – other 13%
- Central nervous system disease 6%
- Stroke 4%
- Heart disease 3%
- Respiratory system disease 2%
- Bowel cancer 2%
- Breast cancer 2%
- Heart attack 1%
- Prostate cancer 1%



TPD claims by age

- Under 30 years 4%
- 30 to 39 years 12%
- 40 to 49 years 29%
- 50 to 59 years 40%
- 60 years + 15%

Contact your adviser or financial planner

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email polinfo@amp.com.au

What you need to know

The information in this brochure includes claims data based on insurance products issued by AMP Life Limited ABN 84 079 300 379 and The National Mutual Life Association of Australasia Limited ABN 72 004 020 437, including insurance available through superannuation products. The 2012 Claims statistics do not include claims made under any AMP Mature Product, in particular Conventional, Whole of Life and Endowment policies. Data is based on payment date not lodgement date. Received amounts are net of tax. Some medical conditions may not be covered under some products.

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