

NZ'S LEADING LIFE INSURANCE CLAIMS TEAM



TOTAL CLAIMS PAID IN THE LAST FIVE YEARS

\$1,631,203,192*

YOUR CUSTOMERS ARE IN GOOD HANDS



Largest life insurer claims team in the country

48

100+

YEARS OF CASE MANAGEMENT EXPERIENCE

WE HAVE EFFICIENT PROCESSES

We obtain medical notes through a 3rd party to

**reduce
turnaround
times**



WE HAVE SPENT OVER

\$550,000

in FY2016 on our proactive approach to rehabilitate customers

REGIONAL CASE MANAGEMENT ENABLES

**better
relationship
building**



*Sovereign claims statistics as at 30 June 2016 reported to Financial Services Council.

SOVEREIGN

Life. Take charge.

TOTAL LIFE CLAIMS PAID IN FY2016

\$174,321,537*



**Cancer is the
most common life
claim cause
across all age bands**

50% of all claims paid
in FY2016 were for
cancer

TOTAL PERMANENT DISABLEMENT & LIVING ASSURANCE CLAIMS PAID IN FY2016

\$66,255,183*

**LIVING
ASSURANCE**



CANCER
claims payments
make up 68.3%
in FY2016

Total Living Assurance claims
paid in FY2016 were
15% HIGHER
than that of FY2015



Claudia's journey with us

Claudia has been a Sovereign customer since 1998. In 2015 Claudia was diagnosed with cancer which had spread to lymph nodes. She submitted a claim to Sovereign on her Disability Income Protection Policy.

A senior claims manager from Sovereign visited Claudia at her home shortly afterwards. During the visit it became clear that one of the biggest challenges was accepting the limitations cancer placed on her previously busy life. Claudia was a high functioning multitasker with a lot of responsibility.

Claudia underwent surgery to remove the cancer. She was then hit with high levels of fatigue, sickness and anxiety – all effects of her cancer treatment. The claims manager was quick to recognise this as a significant hurdle to be overcome in Claudia's recovery. With help from the psychologist, Claudia was taught techniques to address the obstacles in her life. A wellness plan, gradual exercise programme, physiotherapy, healthy eating, osteopathy and acupuncture services were integrated in Claudia's life.

The psychologist also helped Claudia to plan and implement management of her various life roles, including redefining her role with her employer long term to make the role sustainable and manageable for her.

Sovereign was there in Claudia's moment of truth.

The individual and events depicted in this customer story are true examples. All names have been changed to protect the identity of the customer and their families.

*Sovereign claims statistics as at 30 June 2016 reported to Financial Services Council.



\$45,768,533*

Mental Health



claim payments make up

28.7%

of Disability Income Protection claims in FY2016

across all age bands

DISABILITY CLAIMS



that require our Senior Case Management service may receive:



IN-HOME VISIT REGARDLESS OF LOCATION



ACCESS TO MEDICAL SPECIALISTS AT SOVEREIGN'S EXPENSE



FLIGHTS TO THE MEDICAL APPOINTMENT IF REQUIRED



CASE CONFERENCING BETWEEN MEDICAL EXPERTS



Nick's journey with us

Nick was diagnosed with major depression in January 2015. He made a claim on his Disability Income Protection Policy. 13 weeks later, the regular payments started to pay out.

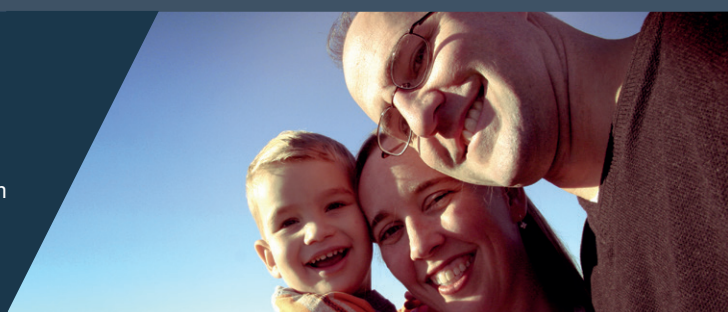
Initially Nick couldn't socially interact and had lost all confidence in his ability. A Sovereign senior claims manager met with Nick to discuss the next step in his journey.

Over the following months Nick went to regular medical appointments and assessments arranged by Sovereign with an occupational physician, psychiatrist, neuropsychologist, occupational therapist and GP. Rehabilitation sessions took place over six months, with regular feedback on his progress from the treatment and care teams being coordinated by Sovereign.

Nick took part in a structured exercise routine with an exercise physiologist 3-5 times a week, and got out for regular walking sessions. An occupational therapist also prepared a structured day-to-day plan to help Nick return to work. After several face-to-face meetings with the senior case manager, Nick was ready to go back to work.

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*Sovereign claims statistics as at 30 June 2016 reported to Financial Services Council.



TOTAL HEALTH CLAIMS PAID IN FY2016

\$63,987,132*

2 Medical
Officers
EMPLOYED BY
SOVEREIGN



TOTAL HEALTH CLAIMS PAID IN FY 2016 WERE

7.5%

HIGHER
THAN
THAT OF
FY 2015



**Musculoskeletal
claims comprise**

23.4%

OF ALL HEALTH
CLAIMS IN FY16

*Sovereign claims statistics as at 30 June 2016 reported to Financial Services Council.

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Garth's journey with us

Garth is a fully qualified builder who was on a 5 year Total Disability Income Benefit claim that originally started in 2014 after being diagnosed with osteoarthritis. He had previously undergone a hip and knee replacements and will require further surgery.

A senior case manager from Sovereign met with Garth on a regular basis to evaluate his situation. Due to his medical condition, Garth is unable to continue practicing as a builder; however he was working 4-8 hours per week, completing administration and managerial duties.

Various options were discussed and the decision was made to pay Garth a lump sum of \$60,000 in place of regular payments to give him the ability to make a change in his life.

Garth decided to use the money to set up a maintenance company and hire contractors to conduct the maintenance work. This allowed him to continue working full time with his condition in a self-employed managerial and supervisory role.

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