



# We've got your back

Insurance is about helping remove your worries, not adding to them. Which is why we're here when you need us.



You're in good hands. You want your mind at ease when taking out your cover. And knowing how many claims we've paid will do just that. Every claim paid is a person, a family, a loved one that we've managed to help.

**In fact, last year (2023) we helped 5,216 people and their families get back on their feet with financial support.**

We're talking about paying off the mortgage when a parent dies, so that the kids can stay in their home. A home where Saturday night takeaways are enjoyed in front of the TV. We're talking about helping a family adapt when their son is diagnosed with Type 1 diabetes, supported by a critical illness payment. We're talking about paving the way for a successful return to work, with money for rehabilitation sessions and mental health counselling through an income protection claim.

**Behind every  
claim is a  
unique story.**



Claims aren't the most cheerful thing to think about, we get it. But here's how we helped look after people just like you in 2023.

**We paid 5,216 claims, £206 million in total.**



Percentage of claims paid by AIG, in 2023:



**99%**

Life insurance claims



**95%**

Terminal illness claims



**95%**

Critical illness claims



**99%**

Children's critical illness claims



**88%**

Income protection claims

## Death claims (when you die)

Your loved ones adjusting to life after your death doesn't bear thinking about. Between grief and the things people suddenly find themselves responsible for, it can feel overwhelming.

**Last year, we paid over £135 million in life insurance claims, easing the financial pressure for 4,204 people when someone they loved died.**

## Most common reasons people claimed



**32%**

Cancer



**17%**

Heart condition



**13%**

Respiratory condition including coronavirus



**4%**

Stroke



## Terminal illness claims

(when you have less than 12 months to live)

If you get that news, we want to be there for you. So if you have less than 12 months to live, we pay out on your life insurance early.

**Last year, we paid 212 terminal illness claims, nearly £29 million in total.**

For 96% of those people, their diagnosis was untreatable cancer.

\*Winston's Wish is a national charity that's accessible to anyone regardless of their insurance policy.



## Winston's Wish\*, helping children through bereavement

The death of a parent or sibling is one of the toughest things a child will ever go through. The emotional impact of your death should never be underestimated. That's why we've partnered with Winston's Wish, one of the UK's leading child bereavement charities. They're on hand to listen to grief, act when they're needed and know what to say when it's time to talk.

**WINSTON'S  
WISH WW**

**Critical illness claims** (when something goes seriously wrong with your health)

A critical illness can happen to any of us. And it can change your life forever. But we want to help reduce the stress on you and your family, as well as help you improve your quality of life.

**We supported 617 people last year by paying nearly £38 million in critical illness claims.**

Most common reasons people claimed



**61%**  
Cancer



**12%**  
Heart attack



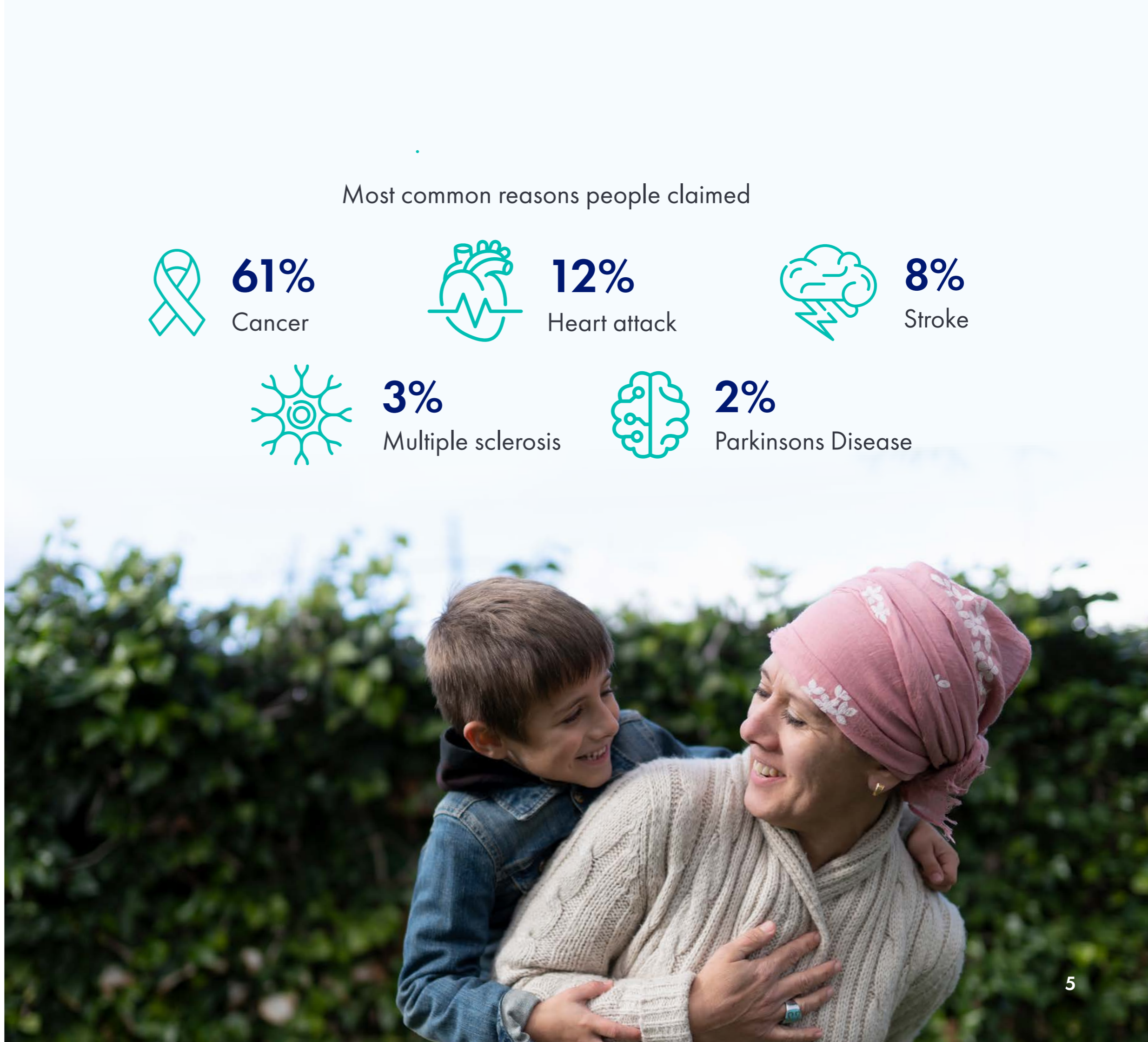
**8%**  
Stroke

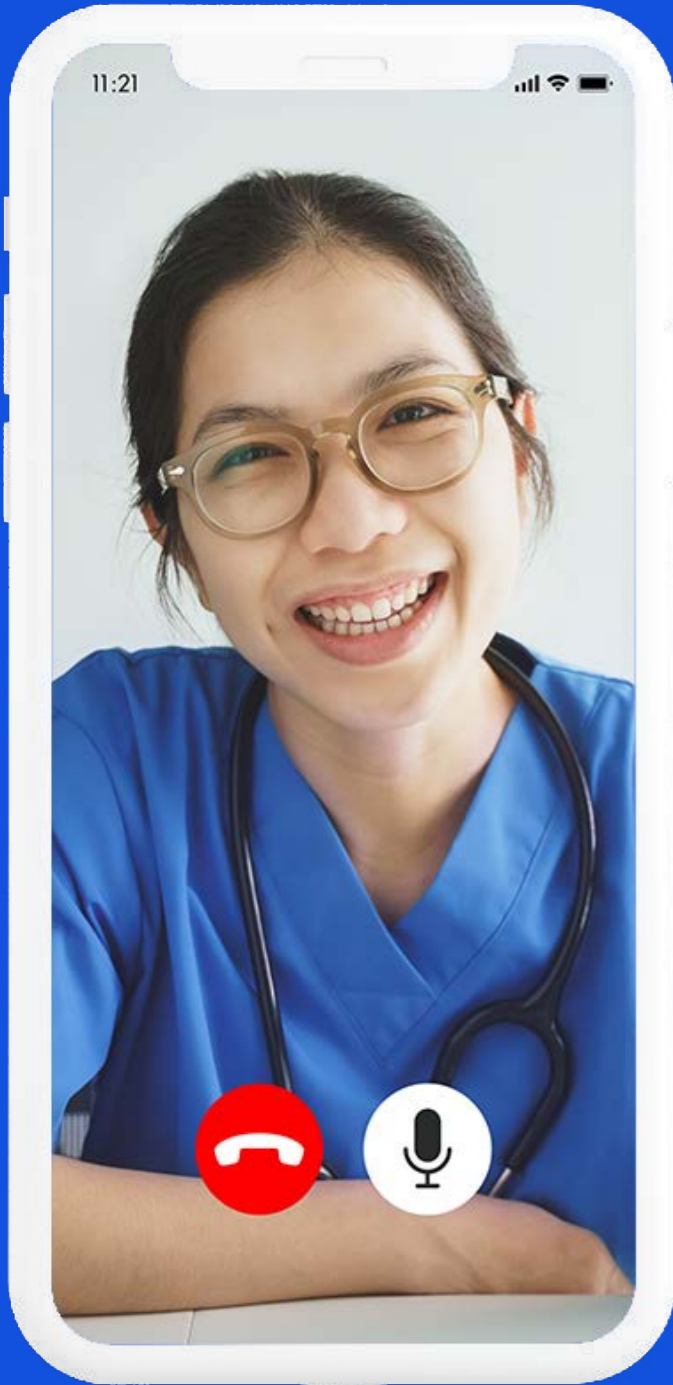


**3%**  
Multiple sclerosis



**2%**  
Parkinsons Disease





**SmartHealth**

## Smart Health's second medical opinion service

# Here for you 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 you and your family get recommendations on diagnosis, treatment and care. On everything from minor surgery to major health concerns, like cancer and heart disease. The service looks at pre-existing conditions too.

Our support doesn't suddenly end once a claim is paid either. If we pay a claim for critical illness, you can still access Smart Health's second medical opinion service for three years. Their experts will be on hand to support you managing the after-effects of treatment.

## Real life story: Take a look at how Dave used the service

Dave, a fit and active 56-year-old non-smoker, was given some tough news. He was diagnosed with lung cancer. Dave needed urgent surgery to remove a 7.8cm tumour on his left lung. Being told there was a 10% chance he may not survive the surgery, he turned to Smart Health for a second medical opinion.

**“Having received an expert second medical opinion about what treatment was best for me, I felt confident to proceed with the urgent surgery”.**

 [Watch the full video here](#)

AIG real life customer case study. Name and age are true.

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.

## Child critical illness claims

(if your children become seriously ill)

It's unimaginable for parents to think that their child could become seriously ill. You'll probably never need it. But if you do, critical illness with child cover may be the best money you've ever spent. Last year, we helped 73 families and – most importantly, their little ones\* – by paying over £1.5 million in child critical illness claims.

**We made an average payment of nearly £21,000 per family. And made 11 double payments – that's when both parents had children's critical illness cover with us.**

\*Up to the age of 21

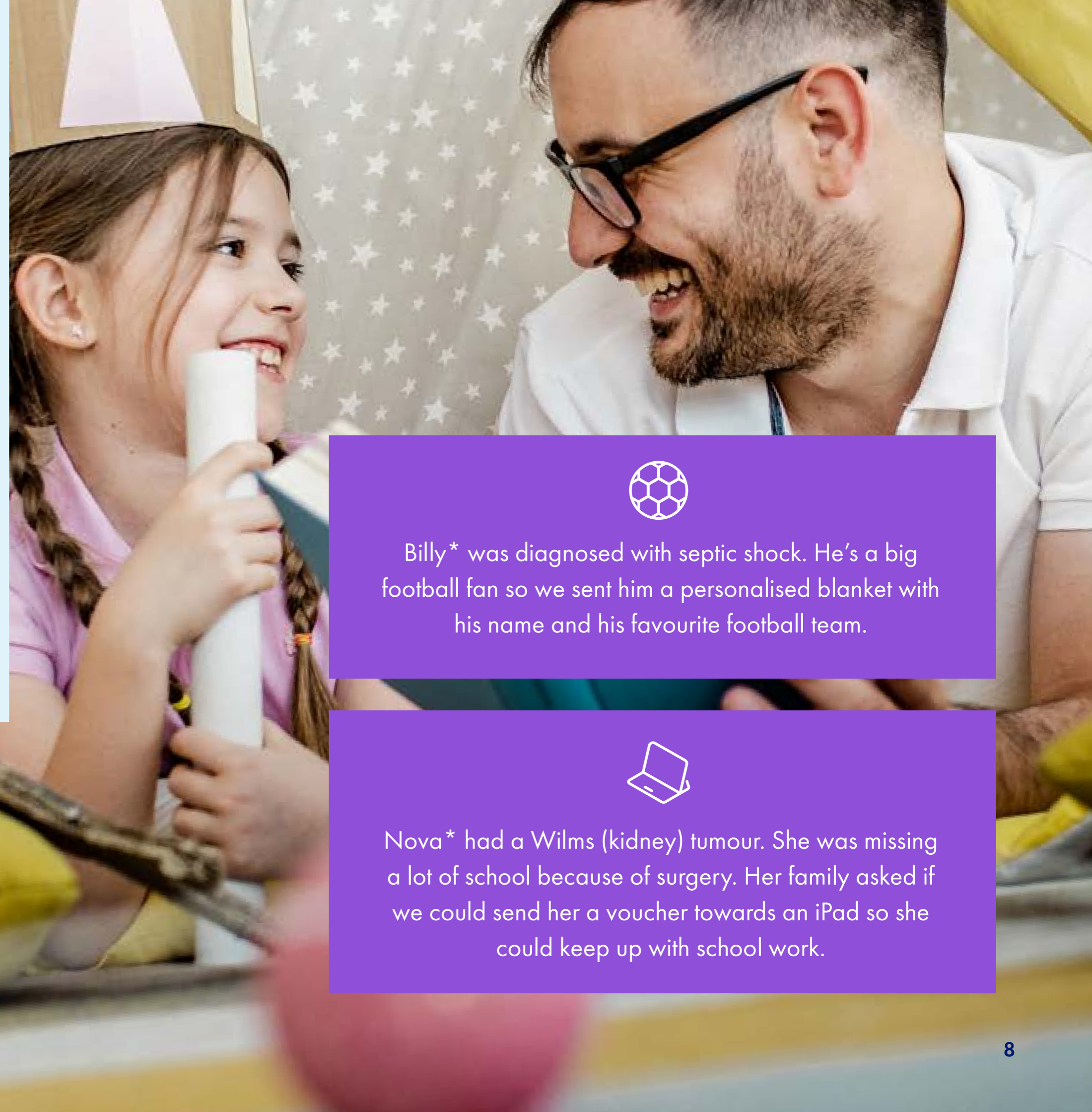




# Because doing the right thing is the right thing to do.

Toys can't help an illness, but they can brighten up a child's world and put a smile back on their face – even if only briefly. This is why, in most cases, we send a little something to mark a birthday or a special occasion during or following a claim. Everything from teddy bears or Spiderman for little'uns to gift cards for those a little bit older. We understand the pain of seeing a poorly child – we just want to give a little hope and comfort to all our families.

\*AIG Life real customer stories, 2023. The names have been changed to protect the identity of our customers and their child.



Billy\* was diagnosed with septic shock. He's a big football fan so we sent him a personalised blanket with his name and his favourite football team.



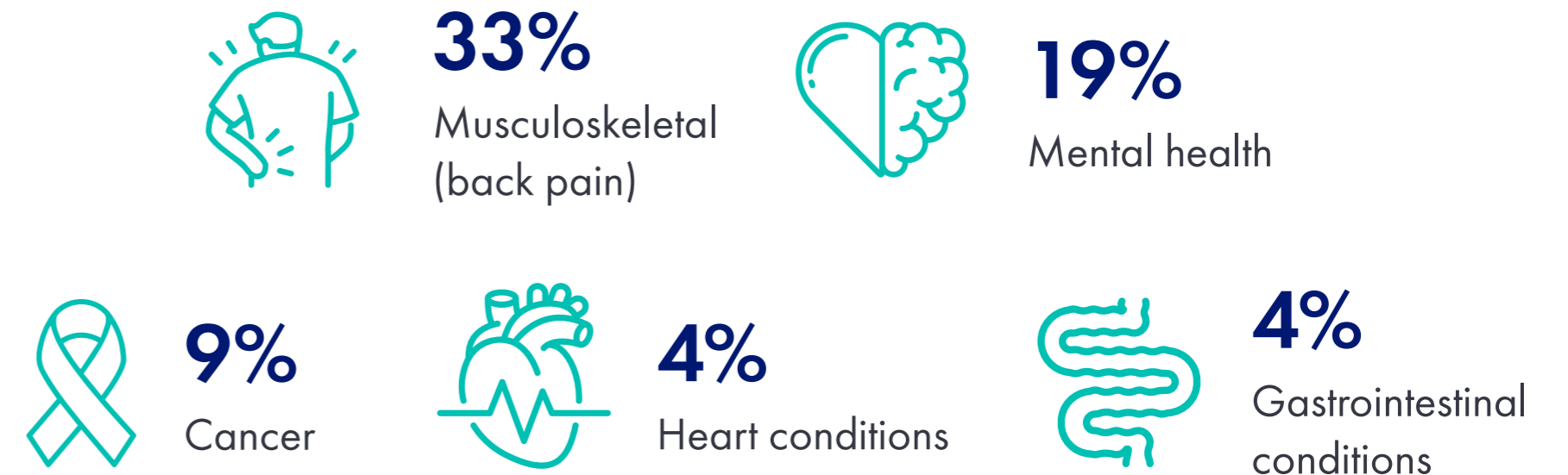
Nova\* had a Wilms (kidney) tumour. She was missing a lot of school because of surgery. Her family asked if we could send her a voucher towards an iPad so she could keep up with school work.

## Income protection claims (when you're too ill or injured to work)

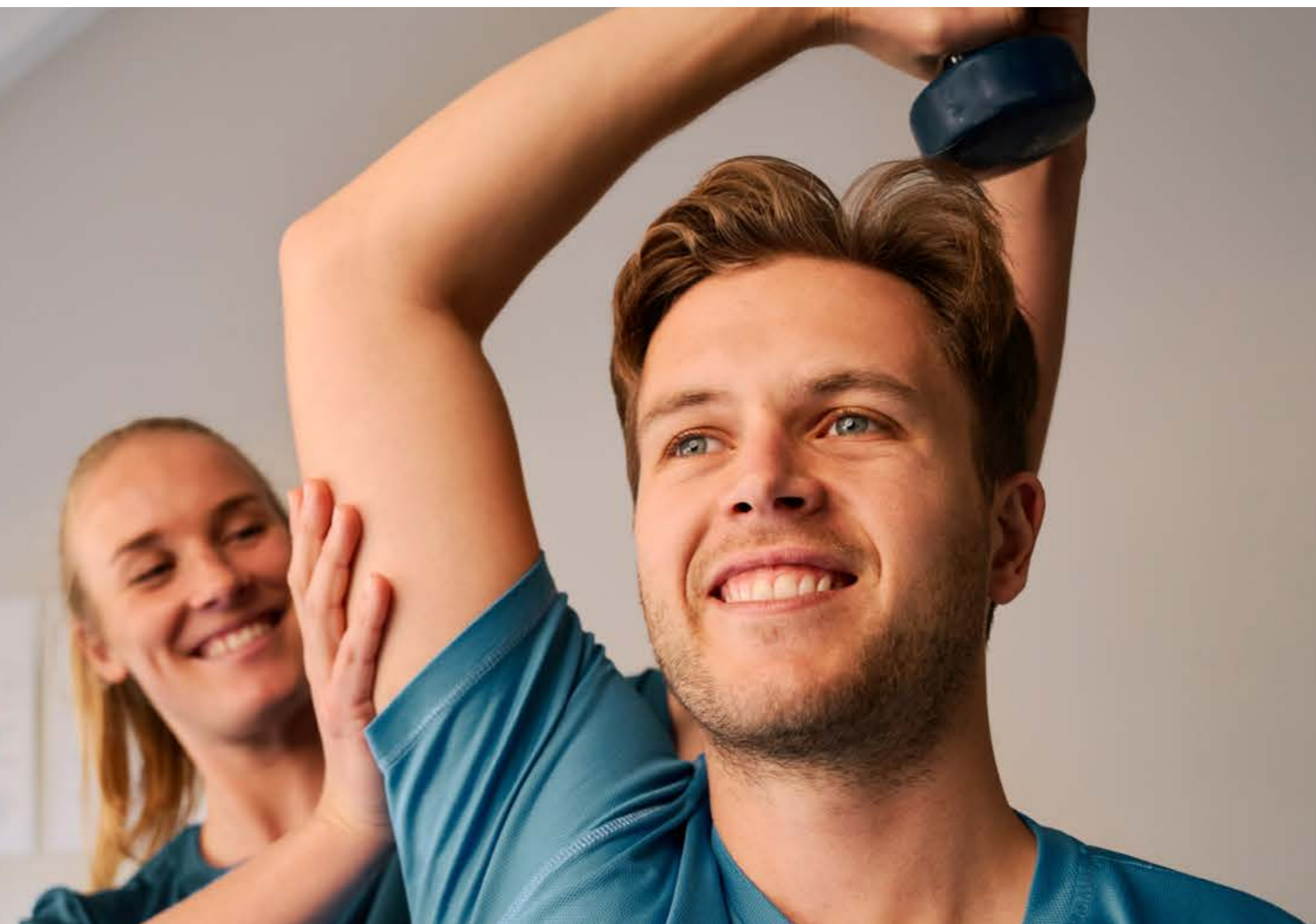
The last thing you need to worry about is paying the bills if you're unwell and off work. We've got your back – with monthly payments and access to useful services to support your recovery.

**We helped 110 people last year by paying over £2 million in income protection claims.**

## Most common reasons people claimed



We'll always support people in getting back to work. But what's more important is that they get back to being their best. 22 people claiming on income protection were supported with their recovery by our rehabilitation and recuperation services.



## Claims Support Fund (extra money to help during your claim)

We know it's the little things that can make the biggest difference. Our Claims Support Fund – unique to AIG – offers money towards services that support you or your family when you make a claim. Paying up to £500 per claim, there's no limit to what it can be used for and comes on top of the payout you get.

**We paid nearly £173,000 to 522 people last year, because a little bit of help can mean so much more. Here's how it's been used:**



Helped towards converting a downstairs bathroom into a wet room.



Contribution to travel costs from England to Northern Ireland for treatment.



Helped towards the cost of a treadmill so our customer could walk and exercise to aid their recovery from surgery.



A payment for a recliner chair so our customer could sit comfortably in the living room and spend time with their family.

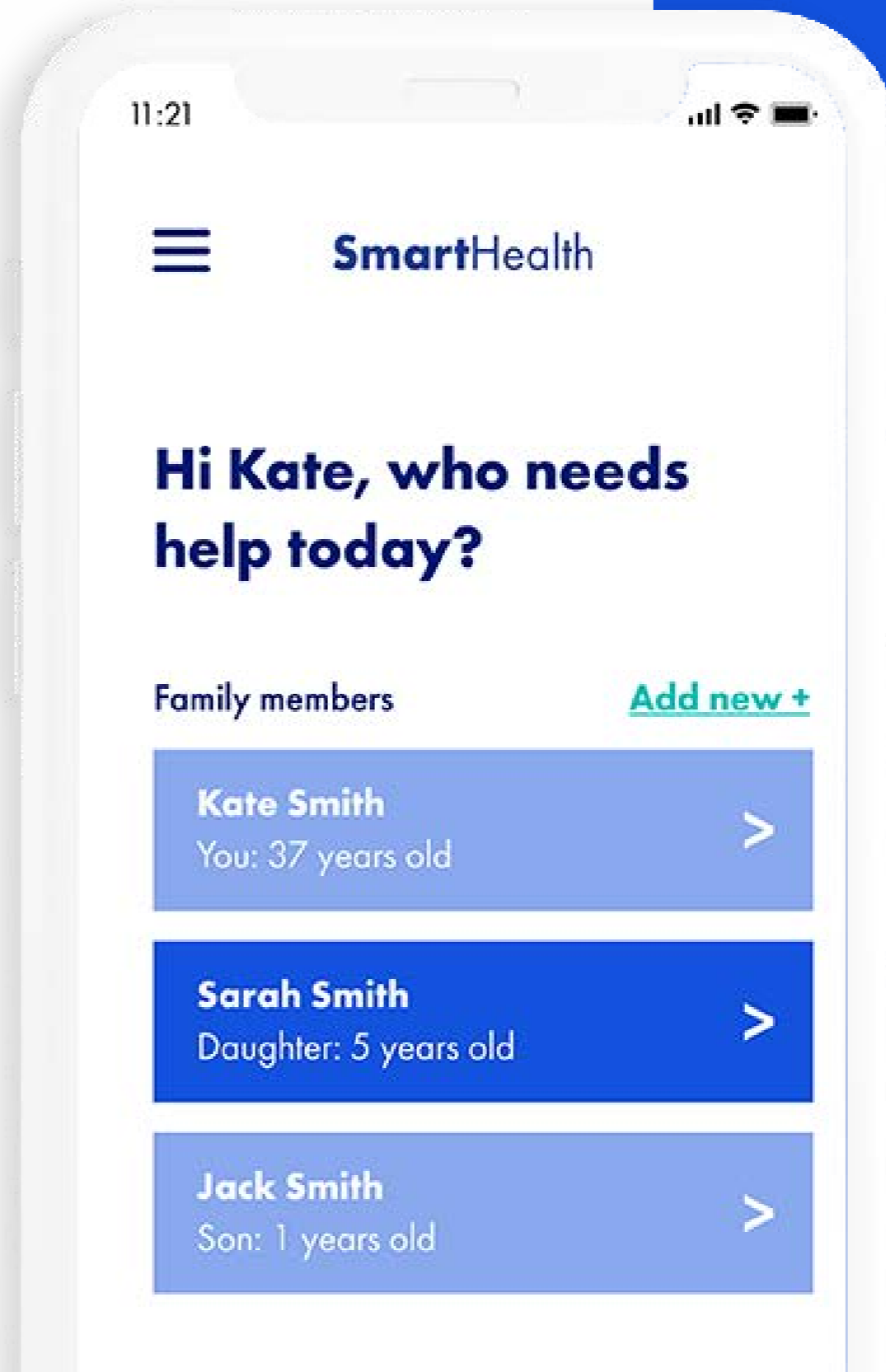
## Award-winning Smart Health

(unlimited access to health and wellbeing services)

The perfect blend of services to help manage your health and wellbeing, Smart Health is available to you and your family – all year round at no extra cost. From round-the-clock access to GP's to personalised fitness programmes and more, find your Smart Health solution in just a few minutes. So go ahead, it's yours to use – as much as or as little as you need, whether that's now or in the future.

**It's been used over 100,000\*  
times and 95% of users would  
recommend it to others\*\*.**

So, if you're already an AIG customer and haven't downloaded the app yet, what are you waiting for? Head to the app store now.



Smart Health has six health and wellbeing services.



24/7  
online GP



Second medical  
opinion



Mental health  
support



Online health  
check



Fitness  
plans



Nutrition  
consultations

\*Source: Smart Health usage data provided by Teladoc Health, correct as at March 2024

\*\*Source: Smart Health usage data provided by Teladoc Health, based on survey of 4488 customers, correct as at March 2024, % relates to online GP

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.

Whether you need help coping with stress, anxiety, depression or you're just not feeling yourself, Smart Health can help. You can benefit from up to four therapy sessions with a psychologist who'll work with you to recommend the right coping strategies for you and your needs.

# 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 3886-0624.