## AIG Life 2007 Claims Review

AIG Life's claims philosophy is simple – helping people when they need it most. Our team is highly trained, accessible and are good listeners who understand that it is at the claim stage that our ability to deliver on a promise is tested.

Claims Paid:	1 Dec 2004 – 30 Nov 2005	1 Dec 2005 – 30 Nov 2006	1 Dec 2006 – 30 Nov 2007
Crisis Recovery	\$ 2,979,315.00	\$ 7,717,500.61	\$ 7,047,751.48
Term Life	\$29,168,019.00	\$40,151,643.30	\$55,898,988.32
Disability Income	\$ 6,651,153.00	\$11,512,264.60	\$15,825,215.00
Total & Permanent Disablement	\$ 9,780,912.00	\$18,552,950.10	\$20,535,023.16
Total	\$48,579,299.00	\$77,934,358.61	\$99,306,977.96

## **Selected Claims**

General ManagerDeath Benefit\$5,00,000.00MaleMultiple injuries – plane crash49Specialist Medical PractitionerDeath Benefit\$1,246,500.00MaleStroke37Technical DirectorDeath Benefit\$149,399.23MaleLiver Cancer48Systems ProgrammerDeath Benefit\$744,444.00MaleCancer47General Medical PractitionerCrisis Recovery\$708,388.00MaleStroke48Systems ProgrammerDeath Benefit\$69,500.00MaleStorke48Supervisor, Structural Steel and Belding TradespersonTotal & Permanent Disability\$69,500.00MaleBowel and Liver Cancer48General Medical PractitionerDeath Benefit\$555,656.05FemalRuptured Liver from motor vehicle accident43General Medical PractitionerDeath Benefit\$500,000.00MaleHeart Attack61Company DirectorDeath Benefit\$500,000.00MaleHeart Attack61Commodities TraderDeath Benefit\$500,000.00MaleHeart Attack61Hotel or Motel ManagerDeath Benefit\$500,000.00FemalSkin Cancer61General Medical PractitionerOtais Recovery\$386,755.00MaleBowel Cancer61General Medical PractitionerDeath Benefit\$500,000.00FemalSkin Cancer61General Medical PractitionerDeath Benefit\$300,000.00FemalSkin Cancer61General Medical	Occupation	Benefit	Payment	Gender	Cause of Claim	Age
Technical DirectorDeath Benefit\$945,825.60MaleCancer61Financial Investment AdviserDeath Benefit\$749,999.23MaleLiver Cancer48Systems ProgrammerDeath Benefit\$744,444.00MaleCancer47General Medical PractitionerCrisis Recovery\$708,388.00MaleStroke49Welding TractespersonTotal & Permanent Disability\$669,500.00MaleBowel and Liver Cancer62Company DirectorDeath Benefit\$555,656.00FemaleRuptured Liver from motor vehicle accident43General PlumberDeath Benefit\$500,000.00MaleBrain Tumour48General Medical PractitionerDeath Benefit\$500,000.00MaleHeart Attack61Commodities TraderCrisis Recovery\$500,000.00MaleHeart Attack61Hotel or Motel ManagerDeath Benefit\$600,000.00FemaleSkin Cancer47General Medical PractitionerOrisis Recovery\$380,765.00MaleBowel Cancer41Hotel or Motel ManagerDeath Benefit\$300,000.00FemaleSkin Cancer41Hingeration and Air-conditioning MechanicDeath Benefit\$380,765.00MaleBowel Cancer41Finance ManagerDeath Benefit\$300,000.00MaleEardia Arrest and Cancer41Finance ManagerDeath Benefit\$300,000.00MaleHeart Attack61Urban and Regional PlannerDeath Benefit <t< td=""><td>General Manager</td><td>Death Benefit</td><td>\$5,000,000.00</td><td>Male</td><td>Multiple injuries – plane crash</td><td>49</td></t<>	General Manager	Death Benefit	\$5,000,000.00	Male	Multiple injuries – plane crash	49
Financial Investment AdviserDeath Benefit\$749,999.23MaleLiver Cancer48Systems ProgrammerDeath Benefit\$744,444.00MaleCancer47General Medical PractitionerCrisis Recovery\$708,388.00MaleStroke49Welding TradespersonTotal & Permanent Disability\$609,500.00MaleBowel and Liver Cancer62Company DirectorDeath Benefit\$555,656.05FemaleRuptured Liver from motor vehicle43General Medical PractitionerDeath Benefit\$500,000.00MaleHeart Attack61Commodities TraderDeath Benefit\$500,000.00MaleHeart Attack61Commodities TraderCrisis Recovery\$500,000.00MaleHeart Attack61Hotol or Motel ManagerDeath Benefit\$500,000.00MaleBowel Cancer54Business and Information ProfessionalDeath Benefit\$300,000.00FemaleSkin Cancer41Finance ManagerDeath Benefit\$380,000.00MaleBowel Cancer41Finance ManagerDeath Benefit\$377,694.60MaleCarciac Arrest and Cancer41Urban and Regional PlannerDeath Benefit\$300,000.00MaleHeart Attack61Urban and Regional PlannerDeath Benefit\$300,000.00MaleCarciac Arrest and Cancer42Bus DriverDeath Benefit\$300,000.00MaleHeart Attack61Urban and Regional PlannerDeath Benefit\$300,0	Specialist Medical Practitioner	Death Benefit	\$1,246,500.00	Male	Stroke	37
Systems ProgrammerDeath Benefit\$ 744,444.00MaleCancer4 7General Medical PractitionerCrisis Recovery\$ 708,388.00MaleStroke49Supervisor, Structural Steel and Welding TradespersonTotal & Permanent Disability\$ 669,500.00MaleBowel and Liver Cancer62Company DirectorDeath Benefit\$ 555,656.05FemaleRuptured Liver from motor vehicle accident43General PlumberDeath Benefit\$ 500,000.00MaleBrain Tumour48General Medical PractitionerDeath Benefit\$ 500,000.00MaleHeart Attack61Commodities TraderCrisis Recovery\$ 500,000.00MaleHeart Attack61Commodities TraderDeath Benefit\$ 500,000.00MaleInfection due to rupture of the Pancreas54Business and Information ProfessionalDeath Benefit\$ 380,000.00MaleBowel Cancer54General Medical PractitionerCirisis Recovery\$ 386,765.00MaleBowel Cancer54General Medical PractitionerDeath Benefit\$ 380,000.00MaleBowel Cancer54General Medical PractitionerDeath Benefit\$ 380,000.00MaleMalee Carciac Arrest and Cancer47General Medical PractitionerDeath Benefit\$ 380,000.00MaleMultiple injuries - motor vehicle acident41Finance ManagerDeath Benefit\$ 380,000.00MaleMultiple injuries - motor vehicle acident42Bus Driver	Technical Director	Death Benefit	\$ 945,825.60	Male	Cancer	61
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Supervisor, Structural Steel and Welding TradespersonTotal & Permanent Disability\$ 669,500.00MaleBowel and Liver Cancer62Company DirectorDeath Benefit\$ 555,556.05FemaleRuptured Liver from motor vehicle accident43General PlumberDeath Benefit\$ 520,000.00MaleBrain Tumour48General Medical PractitionerDeath Benefit\$ 500,000.00MaleHeart Attack61Commodities TraderCrisis Recovery\$ 500,000.00MaleHeart Attack61Hotel or Motel ManagerDeath Benefit\$ 500,000.00MaleHeart Attack61Business and Information ProfessionalDeath Benefit\$ 500,000.00FemaleSkin Cancer47General Medical PractitionerCrisis Recovery\$ 386,765.00MaleBowel Cancer55Refrigeration and Air-conditioning MechanicDeath Benefit\$ 37,7694.60MaleCardiac Arrest and Cancer40Urban and Regional PlannerDeath Benefit\$ 360,000.00MaleHeart Attack61Intermediate Clerical WorkerTotal & Permanent Disability\$ 350,000.00MaleHeart Attack61Intermediate Clerical WorkerTotal & Permanent Disability\$ 283,000.00MaleHeart Attack61Intermediate Clerical WorkerTotal & Permanent Disability\$ 283,000.00MaleHeart Attack61Intermediate Clerical WorkerTotal & Permanent Disability\$ 283,000.00MaleHeart Attack61C	Systems Programmer	Death Benefit	\$ 744,444.00	Male	Cancer	47
Weiding TradespersonTotal & Permanent Disability\$ 669,500.00MaleBowel and Liver Cancer62Company DirectorDeath Benefit\$ 555,656.05FemaleRuptured Liver from motor vehicle accident43General PlumberDeath Benefit\$ 500,000.00MaleBrain Tumour48General Medical PractitionerDeath Benefit\$ 500,000.00MaleHeart Attack61Commodities TraderCrisis Recovery\$ 500,000.00MaleHeart Attack61Hotel or Motel ManagerDeath Benefit\$ 500,000.00MaleInfection due to rupture of the Pancreas54Business and Information ProfessionalDeath Benefit\$ 500,000.00FemaleSkin Cancer41General Medical PractitionerCrisis Recovery\$ 386,765.00MaleBowel Cancer41Finance ManagerDeath Benefit\$ 380,000.00MaleBowel Cancer41Finance ManagerDeath Benefit\$ 364,997.00MaleCardiac Arrest and Cancer40Urban and Regional PlannerDeath Benefit\$ 360,000.00MaleHeart Attack61Intermediate Clerical WorkerTotal & Permanent Disability\$ 350,000.00MaleHeart Attack61Intermediate Clerical WorkerTotal & Permanent Disability\$ 267,000.00MaleHeart Attack61Intermediate Clerical WorkerTotal & Permanent Disability\$ 267,000.00MaleHeart Attack61General ManagerTotal & Permanent Disability\$ 267	General Medical Practitioner	Crisis Recovery	\$ 708,388.00	Male	Stroke	49
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General Medical PractitionerDeath Benefit\$ 500,000.00MaleHeart Attack61Commodities TraderCrisis Recovery\$ 500,000.00MaleHeart Attack61Hotel or Motel ManagerDeath Benefit\$ 500,000.00MaleInfection due to rupture of the Pancreas54Business and Information ProfessionalDeath Benefit\$ 500,000.00FemaleSkin Cancer47General Medical PractitionerCrisis Recovery\$ 386,765.00MaleBowel Cancer55Refigeration and Air-conditioning MechanicDeath Benefit\$ 380,000.00MaleMultiple injuries - motor vehicle accident41Finance ManagerDeath Benefit\$ 364,997.00MaleCardiac Arrest and Cancer40Urban and Regional PlannerDeath Benefit\$ 360,000.00MaleHeart Attack61Intermediate Clerical WorkerTotal & Permanent Disability\$ 350,000.00MaleHeart Attack61Intermediate SalespersonTotal & Permanent Disability\$ 267,000.00MaleHeart Attack61General ManagerCrisis Recovery\$ 266,500.00MaleSchizophrenia36General ManagerTotal & Permanent Disability\$ 266,700.00MaleSchizophrenia40PsychiatristManagerCrisis Recovery\$ 266,500.00MaleSchizophrenia40	Company Director	Death Benefit	\$ 555,656.05	Female		43
Commodities TraderCrisis Recovery\$ 500,000.0MaleHeart Attack6 1Hotel or Motel ManagerDeath Benefit\$ 500,000.0MaleInfection due to rupture of the Pancreas5 4Business and Information ProfessionalDeath Benefit\$ 500,000.00FemaleSkin Cancer47General Medical PractitionerCrisis Recovery\$ 386,765.00MaleBowel Cancer55Refrigeration and Air-conditioning MechanierDeath Benefit\$ 380,000.00MaleMultiple injuries - motor vehicle41Finance ManagerDeath Benefit\$ 377,694.60MaleCardiac Arrest and Cancer40Urban and Regional PlannerDeath Benefit\$ 360,000.00MaleKidney Cancer41Bus DriverDeath Benefit\$ 350,000.00MaleHeart Attack61Intermediate Clerical WorkerTotal & Permanent Disability\$ 283,000.00MaleHeart Attack52Computer Systems AuditorTotal & Permanent Disability\$ 267,000.00MaleSchizophrenia50General ManagerCrisis Recovery\$ 266,500.00MaleCancer of the Testicles40PsychiatristIncome Protection\$ 263,742.50MaleSchizophrenia50	General Plumber	Death Benefit	\$ 520,000.00	Male	Brain Tumour	48
Hotel or Motel ManagerDeath Benefit\$500,000.00MaleInfection due to rupture of the Pancreas54Business and Information ProfessionalDeath Benefit\$500,000.00FemaleSkin Cancer47General Medical PractitionerCrisis Recovery\$386,765.00MaleBowel Cancer55Refrigeration and Air-conditioning MechanicDeath Benefit\$380,000.00MaleBowel Cancer41Finance ManagerDeath Benefit\$377,694.60MaleCardiac Arrest and Cancer40Urban and Regional PlannerDeath Benefit\$360,000.00MaleKidney Cancer42Bus DriverDeath Benefit\$350,000.00MaleHeart Attack61Intermediate Clerical WorkerTotal & Permanent Disability\$350,000.00MaleHeart Attack52Computer Systems AuditorTotal & Permanent Disability\$267,000.00MaleSchizophrenia36General ManagerCrisis Recovery\$266,500.00MaleCancer of the Testicles40PsychiatristLonge Protection\$263,742.50MaleMental Illness52	General Medical Practitioner	Death Benefit	\$ 500,000.00	Male	Heart Attack	61
Hotel or Motel ManagerDeath Benefit\$ 500,000.00MalePancreas54Business and Information ProfessionalDeath Benefit\$ 500,000.00FemaleSkin Cancer47General Medical PractitionerCrisis Recovery\$ 386,765.00MaleBowel Cancer55Refrigeration and Air-conditioning MechanicDeath Benefit\$ 380,000.00MaleMultiple injuries – motor vehicle accident41Finance ManagerDeath Benefit\$ 377,694.60MaleCardiac Arrest and Cancer40Urban and Regional PlannerDeath Benefit\$ 364,997.00MaleKidney Cancer42Bus DriverDeath Benefit\$ 350,000.00MaleHeart Attack61Intermediate Clerical WorkerTotal & Permanent Disability\$ 283,000.00MaleHeart Attack59Computer Systems AuditorTotal & Permanent Disability\$ 267,000.00MaleSchizophrenia38General ManagerCrisis Recovery\$ 266,500.00MaleCancer of the Testicles40PsychiatristIncome Protection\$ 263,742.59MaleMultiple injuries – motor vehicle52	Commodities Trader	Crisis Recovery	\$ 500,000.00	Male	Heart Attack	61
General Medical PractitionerCrisis Recovery\$386,765.00MaleBowel Cancer55Refrigeration and Air-conditioning MechanicDeath Benefit\$380,000.00MaleMultiple injuries – motor vehicle accident41Finance ManagerDeath Benefit\$377,694.60MaleCardiac Arrest and Cancer40Urban and Regional PlannerDeath Benefit\$364,997.00MaleKidney Cancer42Bus DriverDeath Benefit\$350,000.00MaleHeart Attack61Intermediate Clerical WorkerTotal & Permanent Disability\$350,000.00MaleHeart Attack52Computer Systems AuditorTotal & Permanent Disability\$267,000.00MaleSchizophrenia38General ManagerCrisis Recovery\$266,500.00MaleCancer of the Testicles42PsychiatristIncome Protection\$263,742.59MaleMental Illness52	Hotel or Motel Manager	Death Benefit	\$ 500,000.00	Male		54
Refrigeration and Air-conditioning MechanicDeath Benefit\$ 380,000.00MaleMultiple injuries - motor vehicle accident41Finance ManagerDeath Benefit\$ 377,694.60MaleCardiac Arrest and Cancer40Urban and Regional PlannerDeath Benefit\$ 364,997.00MaleKidney Cancer42Bus DriverDeath Benefit\$ 350,000.00MaleHeart Attack61Intermediate Clerical WorkerTotal & Permanent Disability\$ 350,000.00MaleParkinson's Disease52Real Estate SalespersonTotal & Permanent Disability\$ 283,000.00MaleHeart Attack59Computer Systems AuditorTotal & Permanent Disability\$ 267,000.00MaleSchizophrenia38General ManagerCrisis Recovery\$ 266,500.00MaleCancer of the Testicles40PsychiatristIncome Protection\$ 263,742.59MaleMental Illness52	Business and Information Professional	Death Benefit	\$ 500,000.00	Female	Skin Cancer	47
MechanicDeath Benefit\$ 380,000.00Maleaccident41Finance ManagerDeath Benefit\$ 377,694.60MaleCardiac Arrest and Cancer40Urban and Regional PlannerDeath Benefit\$ 364,997.00MaleKidney Cancer42Bus DriverDeath Benefit\$ 350,000.00MaleHeart Attack61Intermediate Clerical WorkerTotal & Permanent Disability\$ 350,000.00MaleParkinson's Disease52Real Estate SalespersonTotal & Permanent Disability\$ 283,000.00MaleHeart Attack59Computer Systems AuditorTotal & Permanent Disability\$ 267,000.00MaleSchizophrenia38General ManagerCrisis Recovery\$ 266,500.00MaleMental Illness40PsychiatristIncome Protection\$ 263,742.59MaleMental Illness52	General Medical Practitioner	Crisis Recovery	\$ 386,765.00	Male	Bowel Cancer	55
Urban and Regional PlannerDeath Benefit\$ 364,997.00MaleKidney Cancer42Bus DriverDeath Benefit\$ 350,000.00MaleHeart Attack61Intermediate Clerical WorkerTotal & Permanent Disability\$ 350,000.00MaleParkinson's Disease52Real Estate SalespersonTotal & Permanent Disability\$ 283,000.00MaleHeart Attack59Computer Systems AuditorTotal & Permanent Disability\$ 267,000.00MaleSchizophrenia38General ManagerCrisis Recovery\$ 266,500.00MaleCancer of the Testicles40PsychiatristIncome Protection\$ 263,742.59MaleMental Illness52		Death Benefit	\$ 380,000.00	Male		41
Bus DriverDeath Benefit\$ 350,000.00MaleHeart Attack61Intermediate Clerical WorkerTotal & Permanent Disability\$ 350,000.00MaleParkinson's Disease52Real Estate SalespersonTotal & Permanent Disability\$ 283,000.00MaleHeart Attack59Computer Systems AuditorTotal & Permanent Disability\$ 267,000.00MaleSchizophrenia38General ManagerCrisis Recovery\$ 266,500.00MaleCancer of the Testicles40PsychiatristIncome Protection\$ 263,742.59MaleMental Illness52	Finance Manager	Death Benefit	\$ 377,694.60	Male	Cardiac Arrest and Cancer	40
Intermediate Clerical WorkerTotal & Permanent Disability\$ 350,000.00MaleParkinson's Disease52Real Estate SalespersonTotal & Permanent Disability\$ 283,000.00MaleHeart Attack59Computer Systems AuditorTotal & Permanent Disability\$ 267,000.00MaleSchizophrenia38General ManagerCrisis Recovery\$ 266,500.00MaleCancer of the Testicles40PsychiatristIncome Protection\$ 263,742.59MaleMental Illness52	Urban and Regional Planner	Death Benefit	\$ 364,997.00	Male	Kidney Cancer	42
Real Estate SalespersonTotal & Permanent Disability\$ 283,000.00MaleHeart Attack59Computer Systems AuditorTotal & Permanent Disability\$ 267,000.00MaleSchizophrenia38General ManagerCrisis Recovery\$ 266,500.00MaleCancer of the Testicles40PsychiatristIncome Protection\$ 263,742.59MaleMental Illness52	Bus Driver	Death Benefit	\$ 350,000.00	Male	Heart Attack	61
Computer Systems AuditorTotal & Permanent Disability\$ 267,000.00MaleSchizophrenia38General ManagerCrisis Recovery\$ 266,500.00MaleCancer of the Testicles40PsychiatristIncome Protection\$ 263,742.59MaleMental Illness52	Intermediate Clerical Worker	Total & Permanent Disability	\$ 350,000.00	Male	Parkinson's Disease	52
General ManagerCrisis Recovery\$ 266,500.00MaleCancer of the Testicles40PsychiatristIncome Protection\$ 263,742.59MaleMental Illness52	Real Estate Salesperson	Total & Permanent Disability	\$ 283,000.00	Male	Heart Attack	59
Psychiatrist Income Protection \$263,742.59 Male Mental Illness 52	Computer Systems Auditor	Total & Permanent Disability	\$ 267,000.00	Male	Schizophrenia	38
	General Manager	Crisis Recovery	\$ 266,500.00	Male	Cancer of the Testicles	40
Domestic HousekeeperCrisis Recovery\$ 263,680.00FemaleBreast Cancer37	Psychiatrist	Income Protection	\$ 263,742.59	Male	Mental Illness	52
	Domestic Housekeeper	Crisis Recovery	\$ 263,680.00	Female	Breast Cancer	37



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## AIG Life 2007 Claims Review

## Selected Claims (continued)

Occupation	Benefit	Payment	Gender	Cause of Claim	Age
Psychiatrist	Income Protection	\$ 249,965.62	Male	Mental Illness	49
Barrister	Death Benefit	\$ 229,520.00	Female	Lymph Cancer	41
Business and Information Professional	Death Benefit	\$ 226,543.35	Male	Skin Cancer	46
Credit and Loans Officer	Total & Permanent Disability	\$ 223,510.44	Female	Bone Marrow Cancer	31
Project or Program Administrator	Death Benefit	\$ 220,000.00	Female	Lung Cancer and Pneumonia	57
Miner	Death Benefit	\$ 220,000.00	Male	Brain Injury	44
Motor Mechanic	Death Benefit	\$ 217,272.30	Male	Cancer of the Pancreas	59
Solicitor	Crisis Recovery	\$ 215,512.43	Male	Prostate Cancer	59
Customer Service Manager	Total & Permanent Disability	\$214,686.00	Male	Cancer	41
Customer Service Manager	Total & Permanent Disability	\$ 160,429.00	Male	Multiple Sclerosis	40
Office Manager	Crisis Recovery	\$ 160,000.00	Female	Breast Cancer	41
Specialist Manager	Total & Permanent Disability	\$ 156,460.00	Male	AIDS	39
Agricultural and Horticultural Labourer	Death Benefit	\$ 152,760.00	Male	Kidney Failure	28
Sales Representative	Death Benefit	\$ 150,920.03	Female	Lung Failure	38
Sales Assistant	Total & Permanent Disability	\$ 150,810.00	Female	Low back, Pelvis and Stomach injuries	53
Secondary School Teacher	Death Benefit	\$ 150,801.45	Female	Ovarian Cancer	51
Dental Specialist	Income Protection	\$ 137,028.81	Male	Prostate Cancer	57
General Medical	Income Protection	\$ 128,995.85	Male	Stroke	49
Aged or Disabled Person Carer	Total & Permanent Disability	\$ 124,010.00	Female	Breast Cancer	53
Sales Representative	Death Benefit	\$ 122,852.00	Male	Heart Attack	51
Education Officer	Death Benefit	\$ 120,000.00	Male	Open wound of head	22
Retail Pharmacist	Death Benefit	\$ 117,400.00	Male	Unknown and unspecified causes of morbidity	27
Supervisor, Accounting Clerk	Death Benefit	\$ 117,300.00	Female	Ovarian Cancer	44
Process Worker	Death Benefit	\$ 113,157.89	Male	Heart Attack	39
Anaesthetist	Income Protection	\$ 112,687.55	Male	Unspecified fall	56
Nood and Wood Products Factory Hand	Death Benefit	\$ 111,327.00	Male	Heart Attack	52
Construction Project Manager	Total & Permanent Disability	\$ 110,208.00	Male	Disease of the heart muscle	59
Ship's Engineer	Death Benefit	\$ 103,000.00	Male	Other sudden death, cause unknown	61
Forestry Worker	Death Benefit	\$ 103,000.00	Male	Other sudden death, cause unknown	49
Computing Support Technician	Crisis Recovery	\$ 103,000.00	Male	Prostate Cancer	28
Personnel Officer	Total & Permanent Disability	\$ 100,953.00	Female	Liver Cancer	47
Pathologist	Total & Permanent Disability	\$ 100,000.00	Female	Rectal Cancer	61
Psychiatrist	Income Protection	\$ 96,751.11	Male	Stomach Cancer	57

This summary includes information about past payments only and is not indicative of payments which may be made to you in the future. Refer to the Product Disclosure Statement for full details of the benefits under these products available from your adviser or by calling us on 1800 033 490 before deciding whether these products are appropriate for you.

