



Life, with confidence

6 reasons to recommend Zurich



You get to the heart of what matters to your clients. It's about life, not just wealth. And we understand what matters most in life protection. So when you recommend Zurich, you can do so with confidence.

At Zurich, we are committed to delivering on the promise you make to your clients.

Working together, we can ensure more Australians are protected with cover that is right for them, and by a company that will be there for them when they need us most.

Discover why advisers recommend Zurich



Global scale,
local care



Quality and
breadth of cover



Leading
technology



Fast, efficient
claims



Wellbeing and
community



Adviser advocacy
and education



“The size and scale of Zurich provides a layer of comfort and confidence that they will be around long into the future.”

Chris Mackenzie
Partner at MBS Insurance Group

Watch Chris's story at
zurich.com.au/whyzurich

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Global scale and local care

With commitment comes certainty

Drawing on the Zurich Insurance Group's global expertise, we're continually investing in this market. We'll be here when you need us – from policy inception to claim time.

Key Points

- For over 60 years, we've protected Australians – and now look after one in four lives insured across the country.
- As part of the Zurich Insurance Group's global insurance business, we draw on the expertise of operations in 210 countries and territories. We apply this expertise to local needs, so you can offer your clients the best experience.

We're continuing to strengthen our commitment to financial advice practices like yours, and to your clients. Drawing on global best practice in product innovation, underwriting, technology and claims, we ensure you can provide the best possible experience at every stage of your client's insurance journey. And our strong brand recognition makes it easier for you to give clients certainty in their cover.

We also bring an intimate knowledge of global markets to our role as advocates for your business. For example, we worked collaboratively with the AFA and FPA, and major insurers to help produce leading research into community expectations of life insurance. We are committed to advocating on financial adviser's behalves and will continue to leverage global learnings in this space.

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Watch Sacha's story at
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“My experience has been that it doesn't matter whether I've got white collar, blue collar, male or female clients - I've had no problems placing any type of client with Zurich. I'm absolutely confident that Zurich will be there long-term for myself and my clients.”

Sacha Loutkovsky
Senior Risk Adviser,
Profile Financial Services



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Quality and breadth of cover

Protect more clients with confidence

Our product range is second to none, from traditional to specialty severity cover meaning you can find the right product for most clients. Plus our products, always have and will continue to offer high quality products which represent excellent value for money.

Key Points

- Advisers have voted us #1 for comprehensive products, and gave us the highest Net Promotor Score in 2019*
- We offer a broad set of life cover options meaning we can provide a solution for even the more complicated cases
- Our progressive products put client needs first

* Adviserratings.com.au 2019

As modern health care evolves and client expectations change, so should insurance protection. So, we think about product design and underwriting differently.

That includes alternative solutions that may be a better fit for your clients – like Zurich Active which provides an alternative lump sum solution across 160 different events, allowing for multiple claims with payments based on severity. There's also Platinum TPD, which can unlock partial payments – even if the customer is still working – rather than relying on traditional definitions.

And with direct access to our underwriters, you can ensure the cover you recommend aligns with specific client needs or pre-existing conditions.

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Watch Ryan's story at
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“I’ve seen significant increases in Zurich’s technology offering over the last few years, and especially appreciate the Zurich Adviser Portal.”

Ryan O’Grady
Financial Adviser, Navigate Financial Group

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Leading technology

Online tools put you in control

Life insurance is a serious decision. But it doesn't mean it has to be hard. Pre-assessment tools, along with real-time underwriting and claims tracking, mean you can provide cover and reassurance on the spot. And you and your clients will feel in control with 24/7 access to portals.

Key Points

- Save time on insurance admin, with online access to application tracking, service requests and claims updates. And spend more time supporting clients.
- Create an instant pre-assessment during your advice meeting, without needing to speak with an underwriter.
- Streamline your client interactions with our online customer portal, My Zurich.

Our goal is to make insurance easier. Easier for you, so you can spend more time working on your business and less time on paperwork. And easier for your clients, ensuring their experience with you is positive – because they expect self-service access and control.

So, we continually evolve our leading online tools, including the Zurich Adviser Portal, Pre-assessment Tool and My Zurich client portal. Behind the scenes, straight-through processing ensures you get an immediate response.

For example, our Pre-assessment Tool automates a new policy decision based on most health and lifestyle scenarios, and then pre-populates the online application. You can then send this out to the client to complete at their convenience – removing a common roadblock to completing the most important parts of the insurance application process

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Watch Terry's story at
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“Zurich’s claims team are wonderful and so accessible. They don’t treat clients like numbers. Should the time come, we’re very confident that our clients with Zurich will be paid a claim, and that’s what it’s all about in the end.”

Terry Johnson

Director & Founder, Keyman Financial Services

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Fast, efficient claims

Support you can depend on

Fast claim payments can make a big difference in times of need. In 2020, we paid over 2,200 life insurance customers more than \$276million in claims. And we approved 92% of claims which gives you the confidence that if things go wrong, we will be there. These payments include \$89million in death and terminal illness claims and \$93million in income protection claims.¹

Key Points

- Zurich pays income protection 15 days after the waiting period ends (rather than a month in arrears) making sure claimants get access to much needed funds, sooner.
- Our proven processes ensure fast analysis and review of the medical reports, so we can get to a claim decision and settlement quickly. Plus, clients have access to real-time claims updates via My Zurich.
- Rehabilitation may be available to Income Protection claimants from the beginning of their claims journey- even if the waiting period hasn't yet been met.

¹ Zurich and OnePath Claims 2020
<https://www.zurich.com.au/content/dam/au-documents/advisers/life-insurance/marketing/zurich-onepath-claims.pdf>

Financial pressure can compound the physical and emotional stress of living with a terminal illness or permanent disability, or recovering from mental illness, disease, or trauma.

So, we keep the most important promise you make to your clients: to be there when they need financial security most. To give them the attention to detail they deserve, along with empathy – because this is likely to be one of the most challenging times of their lives.

We have one of the highest claims payment rates across the market. But we also make the process as reassuring as possible at every step – because your clients shouldn't have to spend recovery time filling in lengthy forms or obtaining unnecessary medical reports.

We also provide access to rehabilitation services for those on claim with Income Protection. We can work with your clients and their treating health professional/s to implement services to aid their recovery and return them to wellness earlier.



Watch Nic's story at
zurich.com.au/whyzurich

“If you're an insurance specialist, Zurich offer a huge opportunity in terms of their product range and what they do in the wellness space. Zurich offers the LiveWell wellbeing app that allows me to really focus my clients, especially the younger clients, into a strategy that otherwise can be a little bit disengaging.”

Nic Andrews
Total Clarity Group

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Wellbeing and community

The heart of life

We also want people to enjoy a happier, healthier life – whether they are customers or part of our local communities. Zurich has invested heavily in our wellness programs such as LiveWell which rewards healthy habits, My Wellbeing Hub which provides nutritional and health prevention resources and Loving Life which offers everyday discounts to all our customers.

We're also serious about investing in local community initiatives. We do this through supporting initiatives like The Raise Foundation, Beyond Empathy, Mr.Perfect, Tackle your Feelings, and programs run through the Melbourne Football Club.

Key Points

- Zurich LiveWell is a loyalty program with a difference: your clients can easily earn premium discounts by being active and healthy.
- They can access more than 4,500 lifestyle and entertainment offers through Zurich Loving Life, making everyday life more affordable.
- Our Z Zurich Foundation is working hard to make a difference. By 2024, Zurich globally wants to create **transformative change** in the **lives of more than 1,000,000 vulnerable people**, and positively **impact the lives of 10,000,000 others**.

New life insurance customers can access two rewarding loyalty programs: LiveWell, an app that rewards healthy habits, and Loving Life, providing complimentary access to the popular Entertainment Book offers.

With LiveWell, it's easy to save up to 7.5% on their premium simply by linking the app to a fitness device to the app to count steps or using our mindfulness and nutrition resources.

As well as supporting employee giving and volunteering, Zurich Australia supports diverse not-for-profit and community initiatives.

From youth mentoring and connecting Indigenous youth with creative arts, to supporting mental health in grassroots AFL clubs, we focus on positive mental health and wellbeing outcomes. We are also co-principal partner to the Melbourne Football Club.





“There’s a lot of resources that Zurich provides us around education. And as a younger person in the industry, I feel so supported by them. An example is Zurich’s ‘What are the odds’ paper which has helped me the most in explaining really complex concepts in a much simpler way.”

Mia Johnson,
New Business & Claims Manager,
Keyman Financial Services

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Adviser advocacy and education

Your partner in growth

We'll make it easy for you to stay up to date with training and help your business thrive, with flexible online learning at _ZONE and through the world-class events we hold throughout the year. We're also committed to advocating financial advisers through educating Australians on the importance of financial advice with research-led market insights.

Key Points

- In its first year, our Zone Education portal has supported over 2,500 advisers with their educational requirements.
- Through our sponsorship of AFA Adviser of the Year Awards, we support and advocate outstanding performance in financial planning across Australia.
- We develop and share valuable insights from industry experts at professional development days, conferences, webinars and one-on-one meetings.

_Zone is your one-stop shop for CPD accredited learning. It has over 90 pieces of available content to help you and your practice reach the next level.

Through our sponsorship of Striver, your practice also has access to the next generation of financial planning talent. And we also make it more affordable to meet your FASEA professional development requirements, with special pricing on Kaplan programs.

As advocates for your business, we provide well-received submissions to government, and promote positive conversations about a more sustainable future for life insurance through our research reports. This includes the Cost of Care research, which identified a gap and underlying need for more tailored and personalised advice.





Recommend Zurich, with confidence

As the life insurance landscape continues to evolve, it is more important than ever to provide certainty in your clients' future financial security – no matter what life throws at them.

That's why we're continually investing in new solutions that provide the value and protection your clients need – and in new ways to make it easier for you to do business with us. Our commitment to your business and your clients remains unwavering because we know the true value of protection only becomes evident at the moment of claim.

And that's why you can recommend Zurich, with confidence.



Life, with confidence

Visit zurich.com.au/whyzurich
to hear from our advisers and our
people on why they recommend
Zurich with confidence.

If you have any questions, please contact your
Business Development Manager.

Important information

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