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Complaints about bad coffee?

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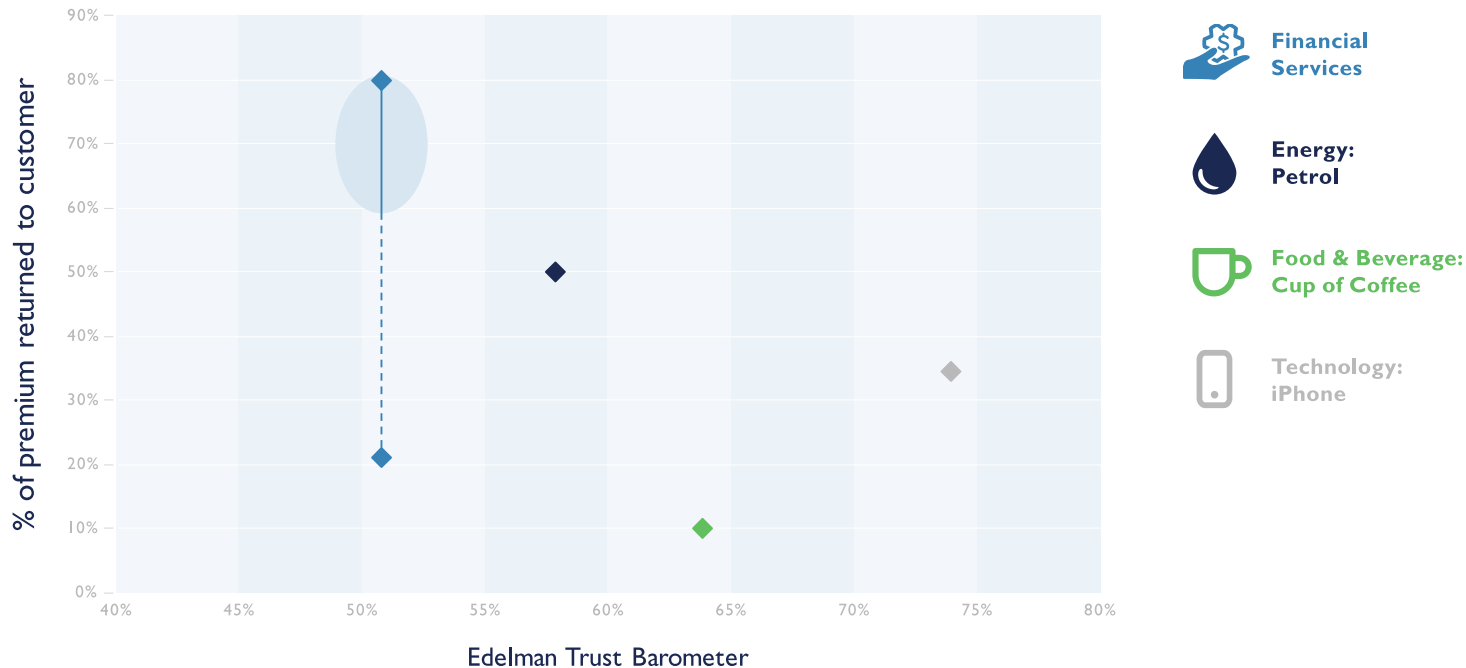


PACIFIC LIFE RE







PACIFIC LIFE RE

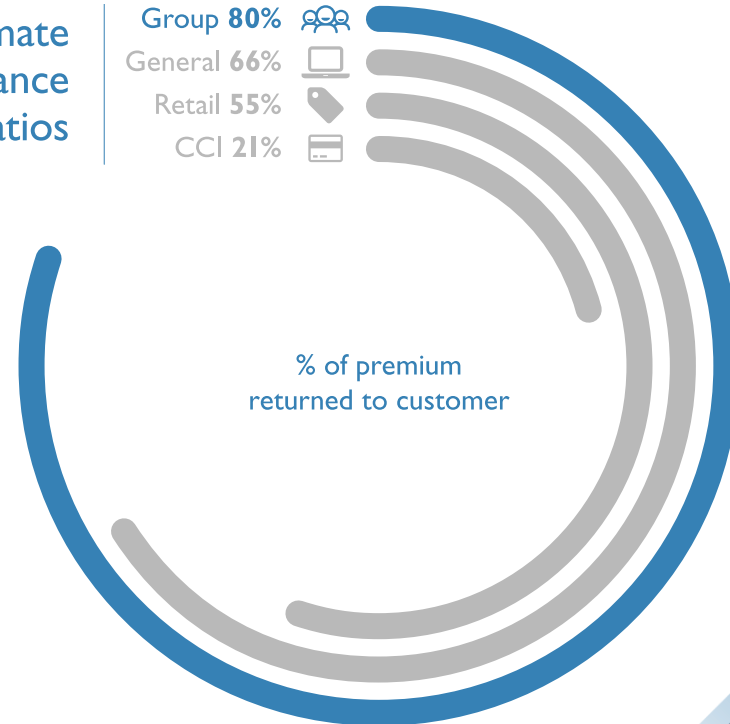
Giving more back but less trusted



Group Insurance one of the most efficient delivery mechanisms

Approximate insurance loss ratios

Group 80% 
 General 66% 
 Retail 55% 
 CCI 21% 



Sources:

Group - Productivity Commission assessing Competitiveness and Efficiency of Superannuation

General - APRA Quarterly General Insurance Performance 2016

Retail - Clearview submission to Parliamentary inquiry into Life Insurance

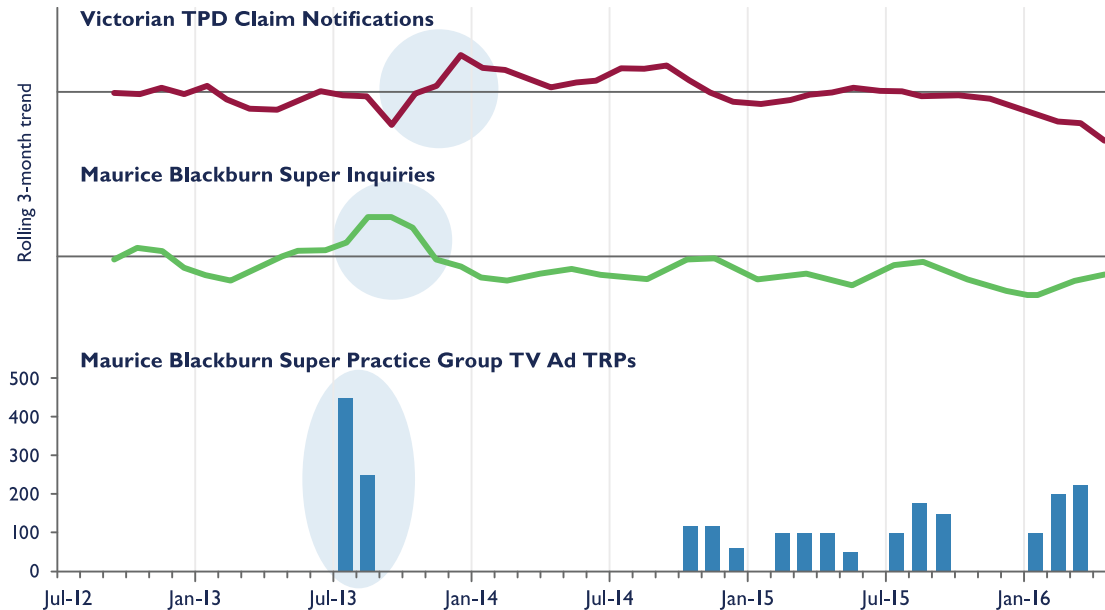
CCI – ASIC Report 471

Note calculated loss ratio's estimates, differ by products and insurers within the channel and not all on an incurred claims/premiums basis



Melbourne: Maurice Blackburn Advertising Impact

Advertising Impact on Super Inquiries and Insurance Claims notified



We actually
have a good
story to tell

Sources:
Pacific Life Re and Maurice Blackburn research into impact of advertising on claims notifications

Getting on the front foot



Defensive
2.5%

Claims process and
complaints

Reducing lawyer
involvement

More oversight



Proactive
97.5%

Grey claims bucket

Communication

Frequent payments

Post retirement

