



www.superannuation.asn.au

Complaints about bad coffee?

Ilan Leas
Head of Marketing
Pacific Life Re

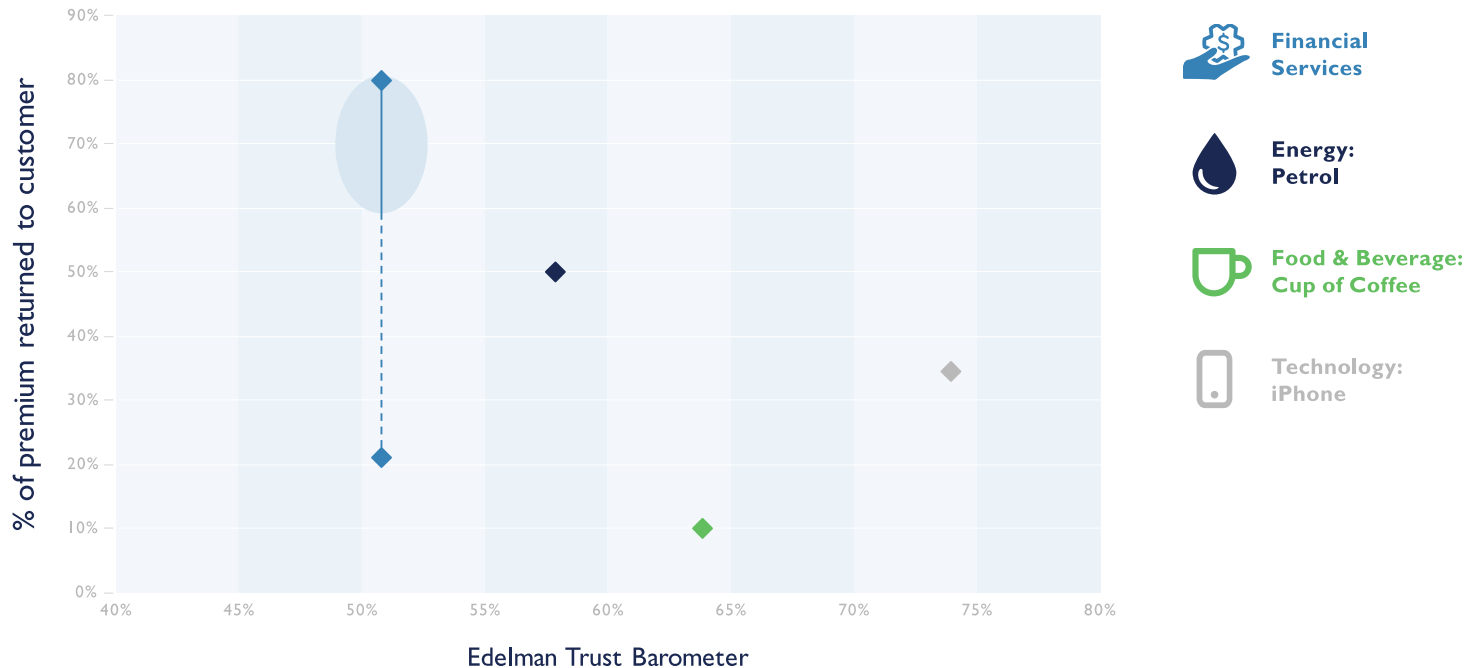


PACIFIC LIFE RE







PACIFIC LIFE RE

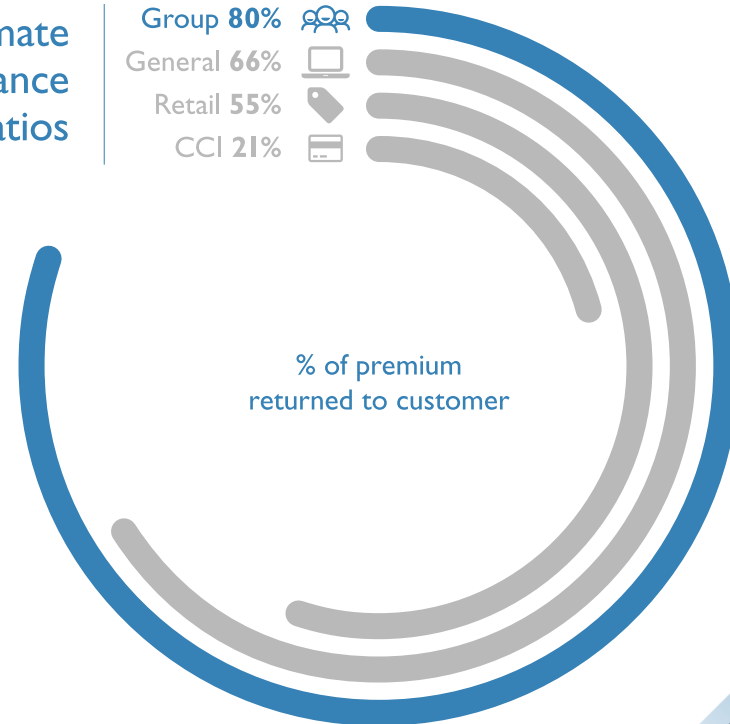
Giving more back but less trusted



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

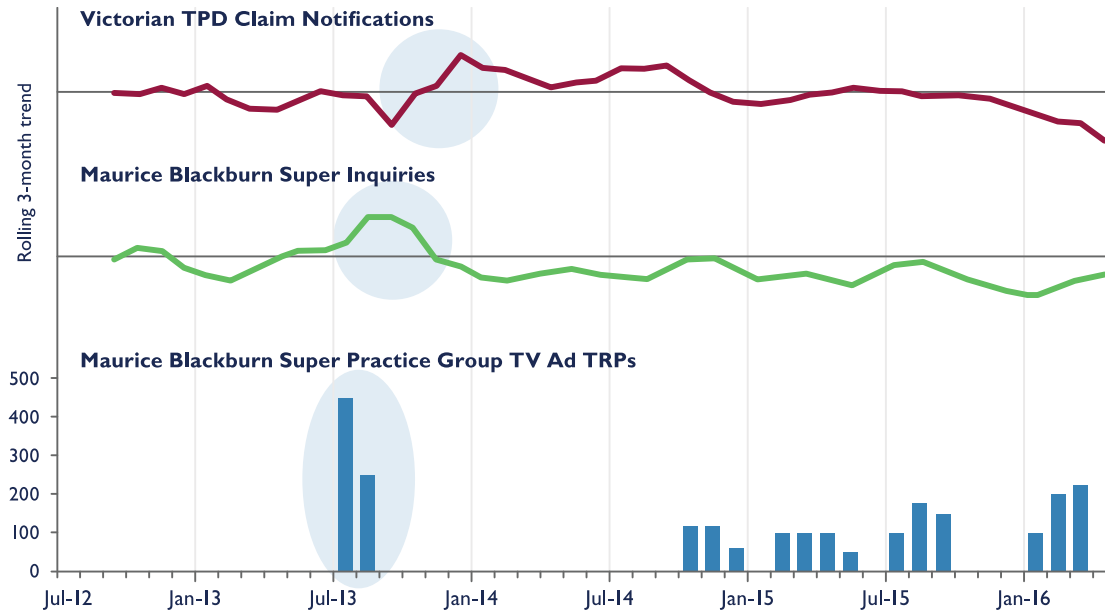
CCI – ASIC Report 471

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

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

