## **AUSTRALIA**





# About **Integrity Life**

Integrity Life is a 100% owned subsidiary of Integrity Group Holdings Limited. Our major shareholders currently include London based insurance specialist investment funds, Schroder Investment Management (Switzerland) and a large Japanese life insurer, Daido Life.

#### **Corporate Group Risk Insurance**

#### Consistent & pragmatic market participation

- Supporting our customers growth through considering all new business and review opportunities.
- Focus on the small to medium corporate market.

#### High quality service delivery

- A true partnership, we are dedicated to supporting our customers through policy design, administration and claims allowing them to focus on their core proposition, advice.
- Local strengths **USPs**
- Integrity Life have been trusted to protect more than 55,000 people across the country with their life insurance, from all walks of life, and some of the biggest brands in Australia.
- We always put customers at the heart of everything we do – According to the initial results, we beat almost every other insurer in the country to score 2<sup>nd</sup> in the latest Adviser Ratings Survey for Ease in underwriting, Platform functionality, Insurer competitiveness, Comprehensiveness of modules and Adviser support!

- CPD accredited group risk insurance education training program which provides a refresher of key knowledge & skills and/or the opportunity for Advisers to expand their advice services in their business.
- Competitive pricing and simple, innovative products.

#### Strategic & flexible pricing

- Optional executive policy with no waiting periods on specified injuries, additional lump sum payments for specified crisis events and nursing care benefits during the waiting period.
- Salary Continuance Insurance above the AAL (automatic acceptance level) is subject to a limited pre existing condition exclusion up to \$20,000 per month. This reduces the additional administration burden of underwriting key personnel.
- We're digital when you want it, and human when you need it. We've built all our systems to be flexible and designed for convenience, but we back it all up with a human approach (and a great group of people who love what they do!).
- Collaborative partnerships are what we're best at. Through always co-creating with Advisers and putting customers at the heart of everything we do, we consistently deliver exceptional customer service, and are significantly moving the dial on making it easier and quicker to get an client's insurance needs in place.

# Facts & figures

• Insurope member since: 2020

• Financial Rating: N/A

## Average Turnaround Times

• General Questions: 3 Working Day

• Local Quote: 5 to 10 Working Days

Annual Renewal: 10 Working Days

• Death Claims: 3 Working Days

• Disability Claims: 21 Working Days

Medical Claims: N/A

## **Benefits**

• Insurable Benefits: ADL

Poolable Benefits: ADL

## Minimum lives criteria

• For a group quote: 20 employees

• For pooling contract: 50 employees (20-50 requires special approval)

#### Local contact information

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