



News:

Financial Protection Specialists



Integrated

FINANCIAL

Welcome

Welcome to the latest edition of Integrated Financial News. In this edition we look at recent insurance claims. We also advise what prospective clients can expect from Integrated Financial.

Integrated News is provided as a service to our business alliance partners and we hope you find the articles featured in this newsletter to be interesting and informative. If you would like any clients or business associates to receive our newsletter, please contact our office and we will happily send them a copy.

Kind Regards, **Peter Moyle**



Claims and Statistics

The reasons for initiating risk protection cover are many and varied. From wanting to protect a family's future to protecting business loans, key people and a businesses very survival should the unfortunate occur.

Last year there was close to \$3billion paid out in insurance claims.

Detailed below is a table showing the claims statistics for the 2009 financial year:

Interestingly not one of these claimants *expected* to claim on their insurance.

Part of **The Integrated Advantage™** is **The Stress Free Claims Solutions Advantage**. We understand that when a client needs to make a claim it can be a very difficult and emotional time. We are here to help our clients in all stages of the claims process. This starts with completing the claim forms with the client, to liaising with the Insurer and then delivering the claims cheque.

Important Notice: It is imperative that original policy documents are kept in a safe place. They are legal documents and will need to be produced in the event of a claim.

2009 Insurance Claims Paid by Product Type

| PRODUCT | Term | Total & Permanent Disablement | Critical Illness | Income Protection | TOTAL |
|----------------|---------------|-------------------------------|------------------|-------------------|----------------------|
| \$ PAID | 1,295,441,898 | 385,834,952 | 385,471,081 | 735,581,496 | 2,785,149,159 |

This enormous amount would not be paid at all if it weren't for the work that is done with consumers, by advisers, to protect family lifestyles and assets and businesses from the devastating effects of illness and injuries.

An average **\$11.14 million per working day** was handed over to support Australians.

These statistics are the aggregate from the following companies:

| | | | | | |
|---------------|-----------|-----------|-------|--------|------------|
| AIA Australia | AMP | Asteron | AXA | BT | CommInsure |
| ING | Macquarie | MLC/Aviva | Tower | Zurich | |

Source: *The Risk Store*

Quality • Respect • Solutions

Introduce your Clients, Business Associates & Friends to Integrated Financial... *with confidence*

At Integrated Financial we are keen to provide the highest standards of professionalism, advice and service to our valued clients and also to our clients family, friends and business associates.

People that have referred Integrated Financial have done so confidently knowing that all introductions will receive the same level of outstanding service and attention in relation to their personal and business risk protection.

What prospective clients can expect from Integrated Financial:

| | |
|---|--|
| • | The initial meeting is complimentary and can easily be arranged at a time and place that is convenient. |
| • | All discussions are 100% confidential, regardless of whether the prospective client proceeds with Integrated Financial. |
| • | A copy of "The Integrated Advantage™" that outlines our unique 6 stage process that is utilized as we work together. |
| • | A copy of the latest Integrated Financial newsletter. |
| • | We start with a review of what's important to them; in other words, what they value most and then we identify their financial protection risk. |
| • | After the initial meeting, a detailed report is prepared that identifies strategies, recommendations and solutions that helps protect what's important to them. |
| • | There is no obligation to take any course of action. After their current situation has been reviewed, analysed and our recommendations made, we let them make an informed decision that provides them peace of mind. |
| • | Should your introduction become an Integrated Financial client, they should expect to receive professional care, support and regular communication from us. We believe it is our responsibility to regularly stay in touch with our clients. |

If we can be of service to your clients, business associates or personal network of friends and family members, please feel free to contact Peter Moyle on 08 8279 3333.

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