

Fidelity Life: Your Best Choice

- **Market Leading Insurer** - Fidelity Life provides quality life insurance and investment products through non-aligned advisers. Fidelity Life is New Zealand's largest locally owned life insurance company and, after acquiring the Tower business in 2013, became the country's third-largest life insurer based on in-force risk premium. In addition to increasing market share, the acquisition allows Fidelity to offer enhanced service to group clients as the benefits professionals of both companies combine their experience and expertise.
- **A Portfolio of Quality Products & Services** - Fidelity Life offers both individual and group customers a range of quality insurance and investment products that includes:
 - Life insurance
 - Business insurance
 - Key person insurance
 - Disability insurance
 - Regular savings and lump sum investments

Fidelity Life's group products include: Life Insurance, Total & Permanent Disability, Trauma and Income Protection. Cover is provided 24 hours a day, seven days a week, so employees are protected for illness or injury even when they are not at work.
- **Network Of Offices** - Fidelity Life has over 300 employees who provide service to clients via a network of six offices located in Auckland, Christchurch, Dunedin, Hamilton, Tauranga and Wellington.
- **Strong Ratings and Performance** -
 - Since 1996, Fidelity Life has had an A- rating from A.M. Best, which has been reaffirmed every year
 - In 2012, Fidelity Life was awarded five stars in the Beaton Benchmarks Life Insurance Intermediaries Survey (NZ) in recognition of the support it provides to advisors, was rated top performer in the "Business Development Managers Support", "Claims" and "IT Services" categories and performed very strongly in the areas of administration, call centre and product quality.

Fidelity Life: Facts & Figures

- IGP Network Partner since: 2004
- IGP's Share of the Group Portfolio: 10%
- Group EB Market Share (in force API @ 12/2016): 18%
- Group EB Ranking (12/2016): No. 3
- Overall Ranking (12/2016): No. 3
- Solvency Ratio (6/30/2016): 122%
- % of new business in the market secured: 19%
- Financial Ratings:
 - A.M. Best (unchanged since 1996): A-

Awards & Recognitions

- 2014 - Fidelity Life was one of three finalists for 'Company of the Year' in the Deloitte Top 200 business awards. Fidelity Life was the only insurance company to be nominated.
- 2012 - Beaton Benchmarks Life Insurance Intermediaries Survey (NZ)
 - 5 stars in recognition of the support it provides to advisors.
 - Top performer in the "Business Development Managers Support" category, based on the knowledge and added value provided by its Business Development Managers.
 - Top performer in the "Claims" and "IT Services" categories
 - Very strong performance in the areas of administration, call centre and product quality.



More Information

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Claims Processing & Claims Timeliness

Measurement of claims payment processing & timeliness	✓
Measurement of claims payment processing & timeliness per client	✓
Frequency of measurement reports	Quarterly
Claims payment commitment	
- Death: 95% within 10 working days	✓
- Disability: 95% within 10 working days	✓
- Medical: 95% within 10 working days	-

Claims Processing Accuracy

Measurement of claims payment accuracy	✓
Measurement of claims payment accuracy per client	✓
Frequency of measurement reports	Quarterly
Accuracy commitment: 98% of claims	✓

Account Servicing: Responding to Inquiries

Measurement of responsiveness to telephone inquiries	✓
Measurement of responsiveness to written inquiries	✓
Measurement of responsiveness per client	✓
Inquiry commitment:	
- 95% within 1 working day for telephone inquiries	✓
- 95% within 5 working days for written inquiries	✓

Premium Statements

Measurement of timeliness of premium statements (bills)	✓
Measurement of timeliness of premium statements (bills) per client	✓
Frequency of measurement reports	
Premium statement commitment: 95% within 20 working days	✓

Policy Issuance per Individual

Measurement of timeliness of policy issuance	-
Measurement of timeliness of policy issuance per client	-
Frequency of measurement reports	-
Policy issuance commitment: 95% within 20 working days	✓

Helplines and IT Capabilities

Employee help line to respond to employee inquiries for medical insurance	-
Employee help line to respond to employee inquiries for other covers	✓
Helpline availability 24/7	-
On-line Administration (real-time)	-





The information in this document is subject to change. Please contact your IGP Account Manager or IGPinfo@jhancock.com for more details.

The International Group Program (IGP) is a registered brand name under John Hancock.
IGP operates in the State of New York under Signator Insurance Agency, Inc., a NY licensed broker.

IGP has provided the website address of our Network Partners for your convenience.
John Hancock is not responsible for the content or accuracy of our Network Partners' web-site(s).

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