

# Protecting the New Zealand way of life.

FidelityLife



**Protecting the NZ way of life**



NZ Insurance Industry Awards  
**Life Insurance Company  
of the Year 2017**



# PROTECTING NEW ZEALANDERS' **WAY OF LIFE.**

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**Fidelity Life is New Zealand's largest Kiwi-owned life insurer providing insurance for individuals, businesses and employers.**

We were founded in 1973 by Gordon Watson and his wife Shirley, who shared a vision to offer insurance products specifically designed for New Zealanders, by New Zealanders.

We've been delivering on this ever since. We're Kiwi through and through.



# 2017 LIFE INSURANCE COMPANY OF THE YEAR.

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**At the 2017 New Zealand Insurance Industry Awards in November 2017 we were humbled to be named Life Insurance Company of the Year.**

The judges recognised our industry leadership, contribution to the community and the hard work of staff, advisers and partners in helping deliver on our purpose of protecting New Zealanders' way of life.



**2017  
WINNER**

Life Insurance  
Company of the Year





# MADE IN NEW ZEALAND **FOR NEW ZEALANDERS.**

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**In January 2018 the New Zealand Superannuation Fund completed a \$100 million, 41.1% cornerstone investment in Fidelity Life.**

Both organisations were founded by Kiwis for Kiwis and are focused on protecting the future for New Zealanders.

The investment represents a strong vote of confidence in Fidelity Life by New Zealand's pre-eminent investor and will enable us to accelerate our growth strategy.



# A REPUTATION YOU CAN RELY ON.

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**We're prudent when it comes to managing risk and maintaining our financial strength.**

From humble beginnings, we've become the country's largest locally-owned and operated life insurance company, with total assets of over \$535 million and annual premium revenue of over \$234 million\*.

Over the years, we've earned a strong reputation, but you don't have to take our word for that. Fidelity Life has an A- (Excellent) financial strength rating from A.M. Best\*\*. The rating has remained unchanged since December 1996.

\*As at 30 June 2017

\*\*The scale of which this rating forms part is available for inspection at every office of Fidelity Life



## WE'RE HERE FOR YOUR CUSTOMERS **WHEN THEY NEED US.**

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**In 2017 we paid out over \$105 million in claims\*.**

|                   |                |
|-------------------|----------------|
| Life              | \$56.8 million |
| Trauma            | \$22.8 million |
| TPD               | \$2.5 million  |
| Income Protection | \$23.2 million |

You can be confident we'll come through when you need us most – at claim time. And because it's a privilege to look after you, we do our best to make the claim process as quick and easy as possible.

\*Based on Fidelity Life claims data for the 2017 financial year.



# PROTECTION FROM **THE UNEXPECTED.**

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**Life can throw the unexpected at you.**

That's why you take out insurance. If the worst happens, you want to trust that you or your family will have the resources to deal with it.

That trust is something we take seriously at Fidelity Life.

Every day, we put all our effort into guiding your customers through tough situations and getting insurance claims paid.



# A LITTLE BIT OF PROTECTION CAN GO A LONG WAY.

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## **Personal Insurance**

Get peace of mind with Personal Insurance Cover. It ensures that your customers' financial situation will be protected if the worst were to happen.

## **Business Insurance**

Insuring your customers' business assets against theft or damage is one thing, but with Business Insurance Cover they can keep their business working as usual even if their key people can't.

## **Group Insurance**

Looking after their people makes organisations a better place to work. With Group Insurance, employees and their families are covered if the unexpected happens.



# COVER THE IMPORTANT THINGS.

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## **Life Cover**

Gives your customers and their families financial certainty when it's needed most.

## **Income Protection Cover**

Protect your customers' most important asset – their ability to work – if they experience extended illness or disability.

## **TPD Cover**

Provides a lump-sum payment if illness or a serious accident leaves your customers totally and permanently disabled.

## **Trauma Cover**

Provides a lump-sum payment if your customers suffer a trauma event such as cancer, heart attack or stroke.



# TACKLING NEW ZEALAND'S UNDER-INSURANCE GAP.

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## Advice matters.

New Zealand has one of the lowest penetration rates of life insurance in the developed world\*, and approximately 30 per cent of Kiwi households have life insurance cover.\*\*

Our challenge is how we reach more New Zealanders and encourage them to protect their way of life. We believe that advice matters and that independent financial advice enables people to make informed decisions to access suitable insurance protection.

Alongside New Zealand's network of independent financial advisers, we are committed to reducing under-insurance while protecting your customers.

\*Massey University and Financial Services Council - Exploring under-insurance in New Zealand

\*\*NZIER - Resetting life insurance



# Fidelity Life

## WHY CHOOSE FIDELITY LIFE.

Founded by  
**kiwis**  
for kiwis

Cornerstone  
stake held by  
**NZ Super  
Fund**

**Committed  
to financial  
advisers**  
and face-to-face  
advice

Rated  
**A-**  
**(Excellent)**  
for financial  
strength\*

ANZIF  
**Life Insurance  
Company of  
the year  
2017**

**For more information contact your BDM.**

\*Fidelity Life has an A- (Excellent) financial strength rating from A.M. Best. The rating scale is available for review at our offices.  
For more information please visit [fidelitylife.co.nz/about-fidelity-life/our-financial-strength](http://fidelitylife.co.nz/about-fidelity-life/our-financial-strength)

**Disclaimer** – the information contained in this document is a convenient summary of the key points and is general in nature.  
Definitions, benefits, standard exclusions/limitations, terms and conditions are contained in the full policy documentation.  
Please refer to current policy wordings for specific details.



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