

# Income Protection claims

In 2006, Commlnsure paid the following:

Sex	Age of the claimant	Occupation	Approx. period policy in force prior to payment	Monthly benefit	Cause of claim	Benefit paid to date	Benefit period
Male	45	Chef	7 months	\$4,000	Depression	\$258,000	Age 65
Female	42	Managerial	3 years	\$3,700	Breast cancer	\$53,661	Age 65
Female	48	Plant manager	4 years	\$4,500	Neck pain	\$35,000	Lifetime
Male	59	Carpenter	10 years	\$2,500	Myocardial ischaemia	\$92,000	Age 65
Male	50	Bobcat operator	1 month	\$3,200	Lower back	\$272,000	Age 65
Female	34	Fashion designer	5 years	\$2,585	Chronic fatigue	\$120,000	5 years
Male	63	Cardiologist	9 years	\$9,000	Parkinson's disease	\$315,000	Age 65
Male	46	Painter	18 months	\$2,000	Fractured arm	\$6,000	Age 65
Male	53	Consultant	7 years	\$8,000	Stroke	\$15,700	2 years
Female	31	Nurse	2 years	\$2,700	Fractured tibial plateau	\$7,500	2 years
Male	40	Builder	18 months	\$3,000	Back pain	\$43,500	2 years

All of the Income Protection benefits include both total and partial disability payments.  
Source: Commlnsure personal risk claims data, 1 May 2006.

# Trauma and TPD claims

In 2006, CommInsure paid the following:

## Examples of Trauma claims

Sex	Age of the claimant	Occupation	Approx. period policy in force prior to payment	Type of claim	Amount paid	Cause of claim
Male	51	Managing director	8 years	Trauma	\$1,200,000	Heart attack
Female	43	Motel manager	1 year	Trauma	\$104,000	Breast cancer
Male	54	Builder	3 years	Trauma	\$325,000	Stroke
Female	37	Accountant	5 years	Trauma	\$186,000	Ovarian cancer

## Examples of TPD claims

Sex	Age of the claimant	Occupation	Approx. period policy in force prior to payment	Type of claim	Amount paid	Cause of claim
Male	30	Factory worker	2 years	TPD	\$106,000	Mental disorder
Female	52	Advertising manager	6 years	TPD	\$329,000	Osteoarthritis
Female	40	Administration manager	11 months	TPD	\$56,000	Severe cord compression
Male	47	Electrical contractor	18 months	TPD	\$67,350	Severe rheumatoid arthritis

Source: CommInsure personal risk claims data, August 2006.

# Insurance facts

To be eligible for cover, you must be ...

Type of cover	Age
Income Protection	17-59
Trauma	17-62
TPD	17-59
Life	17-69
Child Cover	2-16

Premiums are calculated using a number of factors, including ...

- Health, age and gender
- Height and weight
- Occupation, smoker status
- The premium rate option you select
- Type and amount of cover
- Sporting and recreational activity