

A closer look at the claims

Death Claims

Age	Gender	Years since policy commencement	Cause	Total Benefit Paid
23	M	23	Bronchopneumonia	\$16,807.12
32	M	7	Car Accident	\$100,000.00
33	F	12	Breast Cancer	\$215,423.00
35	M	12	Leukaemia	\$493,324.00
37	F	3	Stroke	\$367,710.00
39	F	2	Retroperitoneal Sarcoma	\$300,000.00
40	M	3	Accidental injury - loss of one leg	\$41,813.00
41	F	10	Breast cancer	\$277,200.00
44	M	3	Car accident	\$1,050,196.83
47	F	15	Brain tumor	\$221,539.00
48	M	14	Ischaemic heart disease	\$250,000.00
49	F	7	Breast cancer	\$125,000.00
50	M	4	carcinoma kidney	\$289,406.00
51	M	14	Drowning	\$107,310.00
52	F	14	Breast cancer	\$335,593.00
53	M	24	Myocardial Infarction	\$177,069.00
54	M	7	Drug toxicity	\$429,300.00
55	M	3	Cardiac arrest	\$199,500.00
56	M	9	Ischaemic heart disease	\$528,349.30
57	F	19	Carcinoma Ovary	\$50,000.00
58	F	24	Cell cancer of lung	\$215,408.00
59	M	23	Leukaemia	\$50,000.00
60	F	22	Pulmonary Hypertention	\$110,996.00
61	F	16	Motor vehicle accident	\$155,508.00
62	M	24	Septicaemia	\$98,666.00

Trauma Claims

Age	Gender	Years since policy commenced	Cause	Total Benefit Paid
30	M	1	Stroke	\$300,000.00
34	F	2	Breast Cancer	\$158,000.00
36	F	1	Cervical cancer	\$50,000.00
40	F	6	Multiple sclerosis	\$80,000.00
41	F	3	Breast Cancer	\$415,431.00
41	M	6	Bowel Cancer	\$257,688.00
43	M	12	Non- Hodgson Lymphoma	\$172,502.00
44	F	5	Malignant Melanoma	\$364,652.00
45	M	2	Heart attack	\$210,000.00
46	F	1	Breast Cancer	\$136,500.00
46	M	3	Coronary Artery Disease	\$237,038.00
47	F	11	Stroke	\$49,427.00
48	M	5	Bowel Cancer	\$1,200,000.00
49	F	5	Breast Cancer	\$121,551.00
50	M	2	Heart Attack	\$165,375.00
51	F	3	Breast Cancer	\$330,750.00
53	F	7	Breast cancer	\$128,965.00
53	M	7	Prostate cancer	\$135,031.00
54	F	2	Breast Cancer	\$100,000.00
57	F	11	Malignant Cancer	\$82,220.00
58	M	5	Liver Cancer	\$60,775.00
60	M	2	Prostate cancer	\$173,644.00

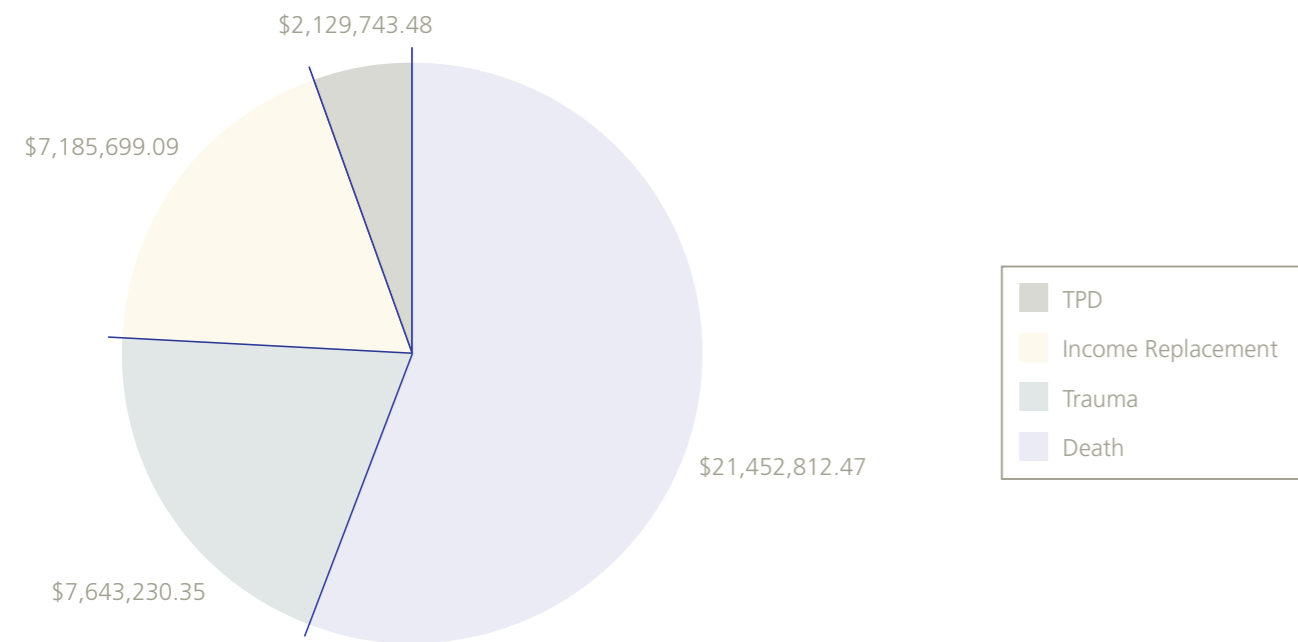
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Facts about Zurich Claims



Because change happenz™

Facts about Zurich claims



From June 2005 to June 2006 Zurich had 882 claims and paid out a total of \$38,411,485.39.

Looking at these statistics reminds us that we all need to consider how life's hurdles may prevent us from achieving our lifestyle goals.

These frightening statistics are a good reminder for your clients why insurance is so important.

Claim Type	Total Number of Claims	Percentage of Total Claims
Income Replacement	365	41%
Death	437	50%
TPD	19	2%
Trauma	61	7%

How does this compare to the last two years?

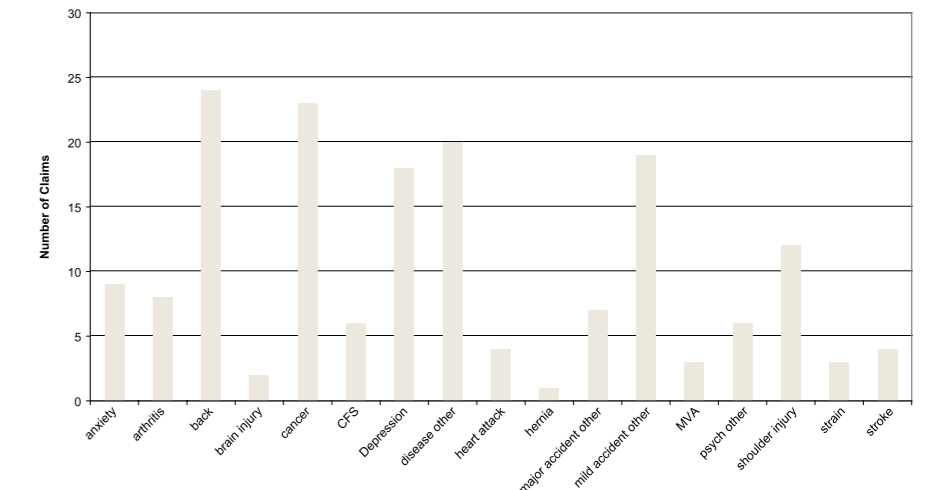
Year	Disability Claims	Lump Sum Claims	Total Claims
2004	192	417	609
2005	204	511	715
2006	365	517	882



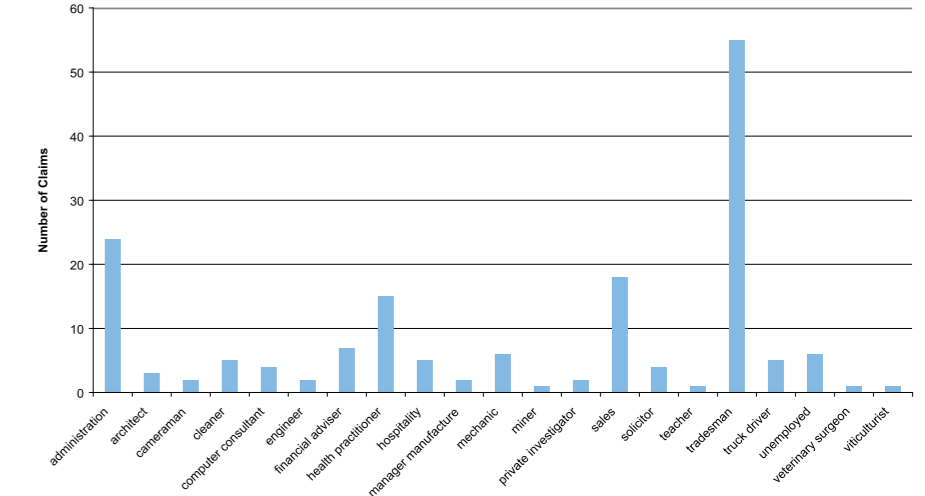
Income Protection Claims

Age	Gender	Years since policy commenced	Occupation	Cause	Monthly Benefit
22	M	1	Roof tiler	fractured index finger	\$2,016.00
23	F	1	Duty Manager	Depression	\$2,762.00
28	M	1	Concreter	Fractured right scaphoid	\$2,678.00
30	M	2	Bank Manager	Brain Injury	\$5,007.35
31	F	1	Physiotherapist	Post viral fatigue	\$3,125.91
32	M	4	Dentist	Eye injury - left eye	\$7,969.00
33	M	2	tiler	cut R middle finger	\$2,560.00
34	F	6	Clerical secretary	Colon Cancer	\$2,066.35
36	M	3	Finance Broker	Anxiety Disorder	\$7,429.35
37	M	4	Self Employed Bricklayer	Disc Inflammation	\$3,103.00
39	M	4	Earth mover	diabetes, depression	\$3,428.00
40	M	4	Plasterer	Back Injury at work	\$4,829.00
41	F	16	GP	Severe Depression	\$3,416.00
43	M	15	Veterinary Surgeon	D.V.T, left leg amputation	\$2,445.00
44	M	5	Cameraman	Anxiety depression	\$3,795.40
45	F	1	School teacher	Breast Cancer	\$3,750.00
46	M	4	Cleaner	Chronic Fatigue	\$1,967.41
47	M	3	Auto Electrician	Rotator Cuff Injury	\$5,545.00
49	M	16	Handyman / Chef	Fluid structure in spinal cord	\$2,700.00
50	M	14	Social Worker	Multiple sclerosis	\$3,466.45
51	F	13	Registered nurse	Craniotomy	\$1,321.00
53	M	15	Motor Mechanic	Joint Pain-Osteoarthritis	\$2,763.00
54	M	6	Marketing Executive	MVA - multiple serious injuries	\$10,140.57
55	M	17	Real Estate Principal	Acute Leukaemia	\$3,157.48
57	M	2	Travel Agent	Acute Myocardial Infarct	\$3,658.50
58	M	4	Architect	Colon / Rectal cancer	\$4,046.00
59	M	13	Private Investigator	Low back pain	\$6,023.69
59	M	4	Engineer	Stroke	\$1,620.00
60	M	5	Insurance Adviser	Disc rupture	\$5,364.72
61	M	4	Sales Rep	Heart disease	\$3,010.94
64	M	1	Vineyard Operator	Psychosis	\$1,999.44

Income Protection Portfolio - Trends by Condition



Income Protection Portfolio - Trends by Occupation



TPD Claims

Age	Gender	Years Since Policy Commenced	Cause	Total Benefit Paid
35	F	3	Breast cancer	\$176,479.16
37	F	3	Panic Disorder, PTSD	\$150,000.00
40	M	2	Shoulder pain	\$56,500.00
41	M	1	Pigmentary Glaucoma	\$180,000.00
46	M	12	Chronic back pain, scoliosis & spondylosis	\$90,822.00
49	M	4	Failed back surgery & neuropathic (l) leg pain	\$178,855.00
51	F	2	Encephalopathy	\$151,797.14
53	M	1	Motor Neuron Disease	\$32,400.00
55	M	13	Stroke	\$180,000.00
57	M	3	Prostate Cancer	\$400,000.00
58	F	3	Knee injury resulting in pain in back and neck	\$109,600.00
58	M	8	Chronic Obstructive Airways Disease	\$64,587.00
59	M	3	Optic neuropathy	\$450,000.00