

# COMMINSURE'S CLAIMS

We are in the business of paying claims as promised by our products.  
In 2018 we paid over \$960 million in claims under our retail, direct and group insurance policies.

## TRAUMA COVER

### Claims by gender

Male	Female
57%	43%

### Claims by age

<=35	36-45	46-55	56+
7%	18%	42%	33%

### Main conditions

Cancer	48%
Cardio-vascular	20%
Musculoskeletal	3%
Accident	3%
Mental Health	1%
All other conditions	25%

## INCOME PROTECTION

### Claims by gender

Male	Female
58%	42%

### Claims by age

<=35	36-45	46-55	56+
31%	24%	29%	16%

### Main conditions

Accident	16%
Musculoskeletal	8%
Mental Health	8%
Cancer	6%
Cardio-vascular	2%
All other conditions	60%

\$87.2 million

693 claims

\$271.8 million

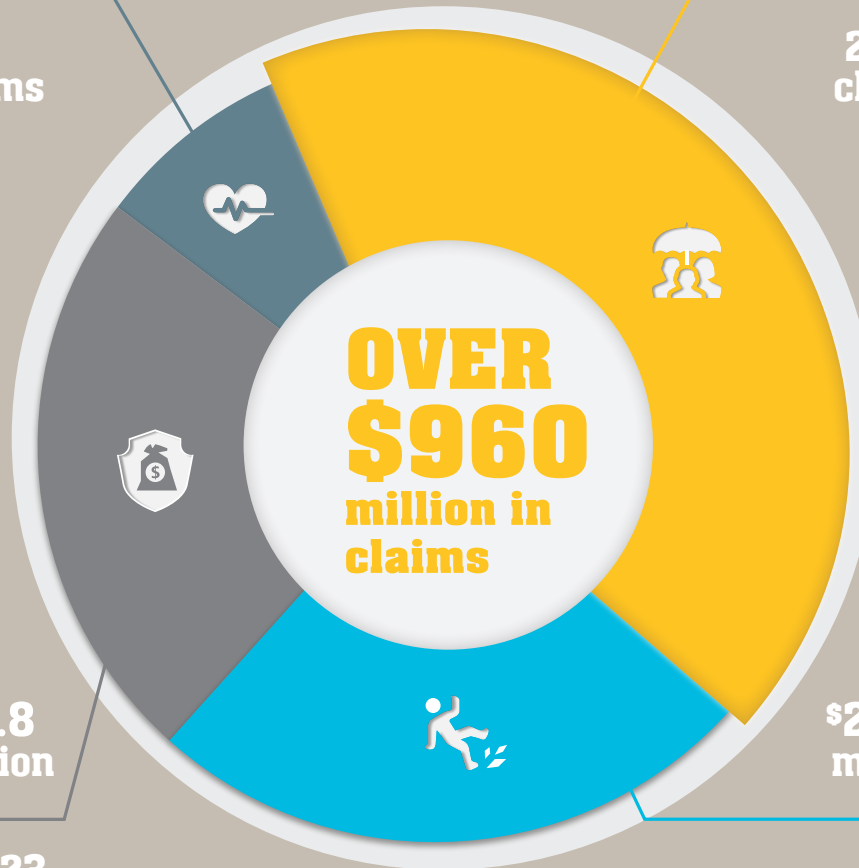
13,423 claims

\$327.7 million

2,959 claims

\$273.7 million

1,726 claims



## LIFE COVER

### Claims by gender

Male	Female
65%	35%

### Claims by age

<=35	36-45	46-55	56+
11%	11%	25%	53%

### Main conditions

Cancer	30%
Cardio-vascular	13%
Accident	6%
Mental Health	1%
All other conditions	50%

## TPD COVER

### Claims by gender

Male	Female
64%	36%

### Claims by age

<=35	36-45	46-55	56+
16%	24%	35%	25%

### Main conditions

Musculoskeletal	25%
Accident	19%
Mental Health	18%
Cancer	6%
Cardio-vascular	5%
All other conditions	27%

### Important information

This document has been prepared by Comminsure, a registered business name of The Colonial Mutual Life Assurance Society Limited ABN 12 004 021 809 AFSL 235035 (CMLA). CMLA is a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia ABN 48 123 123 124. Current as at February 2019.

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Comminsure

