

Did you know?



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Raising awareness on ovarian cancer

Unfortunately, many Australian women remain in the dark about one of their biggest risks of cancer death - ovarian cancer. In this week's Did you know? we look at the facts behind this silent killer and the insurance options that women can put in place to protect themselves and their families.

Ovarian cancer is a malignant tumor in one or both ovaries and is often referred to as a silent killer because it typically develops rapidly to an incurable stage before diagnosis. Whilst most women with ovarian cancer experience at least one symptom of the disease in the year prior to their diagnosis, the symptoms tend to be vague and similar to the symptoms of many other conditions so many women ignore the signs. There is no early detection test and its causes are poorly understood.

The facts

- Ovarian cancer is the ninth most common cancer diagnosed in Australian women, and the second most commonly diagnosed gynaecological cancer.¹
- The number of women diagnosed with ovarian cancer in Australia increased from 835 in 1982 to 1,272 in 2008.²
- An estimated 1,488 women are expected to be diagnosed with ovarian cancer in Australian in 2015.³
- One in 79 women will be diagnosed with ovarian cancer before the age of 85.²
- The risk of ovarian cancer increases with age. About 82 per cent of all new cases of ovarian cancer diagnosed in 2008 were in women 50 years or older.²
- The average age of first diagnosis is 63 years.¹
- The age-standardised incidence rate of ovarian cancer has decreased. In 1982 the incidence rate was 12.5 compared with 10.6 in 2008.²

Supporting women and their families

In an era when women are increasingly taking on more financial responsibility for themselves and their families, lifestyles can be dramatically impacted by injury or illness. Fortunately, life insurers provide cover for ovarian cancer sufferers through income protection, trauma cover, total and permanent disablement and, of course, a death benefit.

Under Commlnsure's Trauma Plus contract, for example, early stage ovarian cancer is a covered event paying a partial payment of 20 per cent of the trauma cover benefit (up to a maximum of \$100,000), but will be no less than \$10,000. Further, Commlnsure's Income Protection Plus cover crisis cover will pay six times the monthly benefit, as a lump sum (tax free) on confirmation of ovarian cancer, whether or not the woman is able to go back to work.

From our claims team

At Commlnsure we have paid four claims over the past 12 months for ovarian cancer: two terminal illness, one trauma and one TPD. The claimants were all under 60 years of age.

Benefits paid in 2011:

- Terminal illness claim one - \$1,063,827
- Terminal illness claim two - \$62,016
- Trauma claim - \$77,631
- TPD claim - \$157,872

Claim story 1: 54 year old, non smoking female lodged a claim for terminal illness benefits on her Total Care Plan Super policy on in early 2012. She was diagnosed with ovarian cancer in June 2010. The medical evidence supplied confirmed bilateral ovarian cancer that had sadly spread throughout other parts of the body. The client underwent a number of episodes of chemotherapy since her initial diagnosis but despite aggressive chemo the

cancer continued to spread further. The terminal illness claim was admitted and paid in the amount of \$1.06 million four weeks after the claim was submitted.

Claim story 2: 57 year old, non smoking female, lodged a claim for trauma benefits on her Total Care Plan in October 2011. The insured was a well woman who began to suffer symptoms in early 2011 of vomiting and unexplained weight loss. Investigations revealed diagnosis of ovarian cancer in August 2011. The cancer spread to the intra abdominal structures and treatment consisted of surgery and chemotherapy. The trauma claim was admitted and paid in the amount of \$77,631 three weeks after the claim was submitted.

Summary

Financial advisers can help their female clients by raising awareness around ovarian cancer and educating them on their risk protection options. That is, income protection, trauma cover, total and permanent disablement and a death benefit.

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