



Asteron Income Protection Claims – Booster Benefit

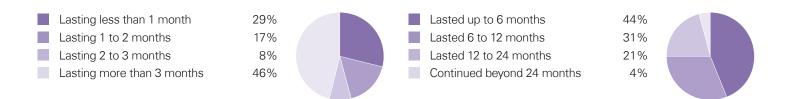
The following graphs below detail our Income Protection claims that have been paid and finalised over a four-year period.

Between July 2003 and June 2007, Asteron paid 3.894 Income Protection claims

54% of these claims lasted less than three months. If the Booster Benefit had been added as an optional extra to all these policies claimed upon, more than half of these clients would have received 100% of their pre-disablement income as opposed to only 75% of income.

Of the 46% of claims that continued beyond three months

Claims lasting beyond 24 months can have a significant affect on the claimant's psychological wellbeing. As such, many of these claimants require a specialised service provided by Asteron that caters to their specific needs.



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