

Insurance

# Total claims paid in 2007



redefining / insurance

# Income insurance

## AXA paid a total of \$146 million in income insurance claims for the year ending 31 December 2007<sup>1</sup>.

What if a sickness or injury prevented you from working? What if your income suddenly stopped: How exposed would you, your family, your assets, investments, savings, and future plans be?

### Claims paid

Selection of AXA income insurance claims

Age	Gender	Occupation	Claim cause	Length of time policy in place	Monthly benefit paid	Duration benefit paid	Total benefits paid <sup>2</sup>
23	Female	Accountant	Kidney disease	9 mths	\$2,575	3 mths	\$4,603
24	Male	Carpenter	Endocrine disorder	1 yr, 1 mth	\$2,649	8 mths	\$22,609
31	Female	Bookkeeper	Schizophrenia	4 yrs, 3 mths	\$2,700	1 yr, 3 mths	\$33,470
33	Male	Electrical mechanic	Motor vehicle accident	5 yrs, 9 mths	\$2,422	4 yrs, 4 mths	\$116,534
35	Female	Dentist	Carpal tunnel syndrome	7 yrs, 8 mths	\$13,659	11 mths	\$94,097
37	Male	Cabinet-maker	Musculoskeletal disease	2 yrs, 3 mths	\$3,743	8 yrs, 10 mths	\$344,793
42	Male	Tree feller	Accident	3 mths	\$4,120	10 mths	\$28,041
45	Male	Physiotherapist	Fractured arm	5 yrs, 5 mths	\$9,647	5 yrs, 10 mths	\$611,224
46	Male	Acupuncturist	Sleep apnoea	4 yrs, 11 mths	\$3,039	8 yrs, 9 mths	\$334,898
51	Male	Boilermaker	Quadriplegia	5 yrs, 1 mth	\$2,532	7 yrs, 2 mths	\$222,406

<sup>1</sup> Figure includes individual and group claims paid.

<sup>2</sup> Total benefits may include partial amounts.

# Life insurance

## AXA paid a total of \$123 million in life insurance claims for the year ending 31 December 2007<sup>1</sup>.

It's inevitable. It's a fact of life. For many of us, the thought of not being around is a thought to avoid. But what's more important is that your family is protected from additional adversity at the time of your death.

### Claims paid

Selection of AXA life insurance claims

Age	Gender	Occupation	Claim cause	Amount paid	Length of time policy in place
25	Female	Bar worker	Head injury	\$43,985	4 yrs
31	Male	Carpenter	Skin cancer	\$206,941	8 yrs, 5 mths
40	Male	Building works coordinator	Heart attack	\$1,215,506	5 yrs, 11 mths
42	Female	Nurse	Cancer	\$75,425	2 yrs, 8 mths
48	Female	Accountant	Multiple sclerosis	\$525,000	3 yrs, 5 mths
49	Male	Manager	Heart attack	\$410,273	12 yrs, 8 mths
50	Female	Laboratory assistant	Neck injury	\$168,674	5 yrs, 11 mths
51	Male	Welder	Colon cancer	\$345,553	5 yrs, 1 mth
56	Female	Supervisor	Heart attack	\$261,328	10 yrs, 10 mths
65	Male	Importer - Exporter	Stomach cancer	\$2,229,850	6 yrs, 11 mths

In 2007 AXA paid a total of

# \$337 million

in individual and group insurance claims

# Trauma insurance

## AXA paid a total of \$31 million in trauma insurance claims for the year ending 31 December 2007<sup>3</sup>.

It happens in the blink of an eye. A car accident. Cancer. A heart attack. One in three men and one in four women will be affected by cancer before they reach the age of 75.<sup>4</sup>

### Claims paid

Selection of AXA trauma insurance claims

Age	Gender	Occupation	Claim cause	Amount paid	Length of time policy in place
36	Female	Policy officer	Skin cancer	\$173,643	3 yrs, 7 mths
36	Female	Company director	Cancer	\$309,000	5 yrs, 8 mths
39	Male	Sales representative	Heart attack	\$100,000	1 yr, 9 mths
42	Female	Secretary	Breast cancer	\$342,061	8 yrs, 11 mths
43	Female	Farmer	Cancer	\$530,450	6 yrs, 6 mths
48	Male	Doctor	Heart attack	\$117,247	12 yrs, 8 mths
49	Female	Nurse	Heart surgery	\$123,168	9 yrs
50	Male	Dental surgeon	Heart attack	\$810,338	13 yrs, 11 mths
51	Female	Teacher	Parkinson's disease	\$174,792	13 yrs, 1 mth
54	Male	Clerical	Brain tumour	\$81,033	3 yrs, 10 mths

**\$146 million** in income insurance claims

**\$123 million** in life insurance claims

**\$37 million** in total and permanent disability insurance claims

**\$31 million** in trauma insurance claims

<sup>3</sup> Figure includes individual claims paid.

<sup>4</sup> Source: Australia's Health 2008 (Australian Institute of Health & Welfare).

# Total and permanent disability insurance

## AXA paid a total of \$37 million in TPD insurance claims for the year ending 31 December 2007<sup>1</sup>.

The possibility of becoming totally and permanently disabled in your lifetime is more likely than many people realise. Tragically, the onset of such disability can be sudden and the financial ramifications severe.

### Claims paid

Selection of AXA TPD claims

Age	Gender	Occupation	Claim cause	Amount paid	Length of time policy in place
24	Male	Team leader	Head and chest injuries	\$71,339	3 yrs
31	Female	Secretary	Cancer	\$162,000	4 yrs
39	Male	Mechanical engineer	Heart disease	\$52,304	17 yrs, 5 mths
45	Male	Driver	Arthritis	\$197,993	15 yrs, 8 mths
48	Female	Clerk	Stroke	\$220,500	8 yrs, 7 mths
53	Female	Manager	Osteoarthritis	\$22,598	21 yrs
55	Male	Director	Stroke	\$332,747	11 yrs, 11 mths
56	Male	Company director	Osteoarthritis	\$73,300	12 yrs, 6 mths
56	Male	Lawyer	Depression	\$402,513	7 yrs, 9 mths
58	Male	Director	Heart disease	\$364,301	9 yrs, 8 mths

**Important information**

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