



With our partners, we protect
5 million
customers and their families*.

\$4.7 billion
paid in claims to 54,357 customers
and their families^.

74% of claims paid
were for living benefits supporting
customers recovering from an
illness or injury#.



THE MOST COMMON REASONS FOR ACCEPTED CLAIMS^

Mental Health Conditions

Including post-traumatic stress disorder and depression



21% of all accepted claims

3% Life Insurance
25% Total & Permanent Disability Insurance
72% Income Protection

Cancer

Including breast and pancreatic cancers

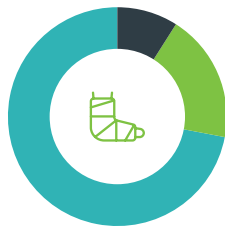


17% of all accepted claims

45% Life Insurance
5% Total & Permanent Disability Insurance
8% Critical Illness Insurance
42% Income Protection

Injuries and Fractures

Including joint dislocation and bone fractures

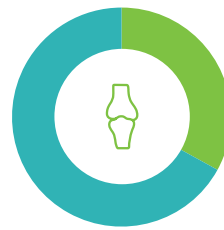


15% of all accepted claims

9% Life Insurance
19% Total & Permanent Disability Insurance
72% Income Protection

Musculoskeletal and Connective Tissue Conditions

Including back pain and arthritis



12% of all accepted claims

33% Total & Permanent Disability Insurance
67% Income Protection

Conditions of the Circulatory System

Including heart attack and stroke



9% of all accepted claims

53% Life Insurance
10% Total & Permanent Disability Insurance
4% Critical Illness Insurance
33% Income Protection

OTHER REASONS FOR ACCEPTED CLAIMS

5%

Conditions of the Nervous System

4%

Conditions of the Respiratory System

2%

Conditions of the Digestive System

15%

Other reasons