

# CLAIMS PAID BY ONEPATH LIFE IN 2017

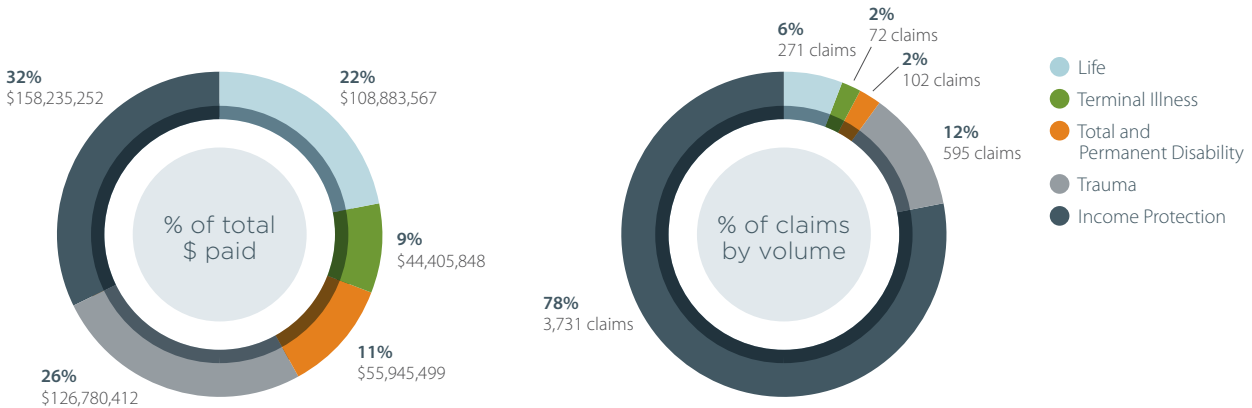
OnePath lives by its commitment to deliver on the promise insurance provides. In 2017, OnePath paid over **\$930 million** in life insurance claims.



## HERE'S HOW THE INSURANCE CLAIMS BREAK DOWN BY CHANNEL



## RETAIL INSURANCE BY THE NUMBERS



## A CLOSER LOOK AT THE RETAIL INSURANCE CUSTOMERS WE HELPED IN 2017

### Life Insurance

<p> <b>Average payment per claim</b> \$401,784</p> <p> <b>Claims by gender</b> Male 66.8% Female 33.2%</p> <p> <b>Claims by age</b></p> <table border="1"> <thead> <tr> <th>Age Group</th> <th>Percentage</th> </tr> </thead> <tbody> <tr> <td>&lt;35</td> <td>2.2%</td> </tr> <tr> <td>36-45</td> <td>10.7%</td> </tr> <tr> <td>46-55</td> <td>24.7%</td> </tr> <tr> <td>56-65</td> <td>28.8%</td> </tr> <tr> <td>&gt;66</td> <td>33.6%</td> </tr> </tbody> </table>	Age Group	Percentage	<35	2.2%	36-45	10.7%	46-55	24.7%	56-65	28.8%	>66	33.6%	<p> <b>Claims by occupation</b></p> <table border="1"> <tbody> <tr> <td>Home duties (not as an employee)</td> <td>8.4%</td> </tr> <tr> <td>Non-working</td> <td>7.2%</td> </tr> <tr> <td>Accountant (degree qualified)</td> <td>3.6%</td> </tr> </tbody> </table> <p> <b>Cause of claim</b></p> <table border="1"> <tbody> <tr> <td>Cancer</td> <td>32.4%</td> </tr> <tr> <td>Injury/Accident</td> <td>19.2%</td> </tr> <tr> <td>Cardiovascular</td> <td>18.1%</td> </tr> <tr> <td>Other Internal</td> <td>12.2%</td> </tr> <tr> <td>Neurological Disorders</td> <td>4.4%</td> </tr> </tbody> </table>	Home duties (not as an employee)	8.4%	Non-working	7.2%	Accountant (degree qualified)	3.6%	Cancer	32.4%	Injury/Accident	19.2%	Cardiovascular	18.1%	Other Internal	12.2%	Neurological Disorders	4.4%
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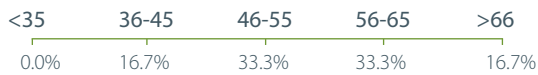
## Terminal Illness

**Average payment per claim**

\$616,748

**Claims by gender**

Male 59.7% Female 40.3%

**Claims by age****Claims by occupation**

Home duties (not as an employee)	10.3%
Administrative worker (office)	5.9%
Fitter and turner (qualified)	5.9%

**Cause of claim**

Cancer	84.5%
Malignant Disease	5.6%
Respiratory Disorders	2.8%
Neurological Disorders	2.8%
Infections	1.4%

## Total and Permanent Disability

**Average payment per claim**

\$548,485

**Claims by gender**

Male 67.6% Female 32.4%

**Claims by age****Claims by occupation**

Administrative worker (office)	3.9%
Office Manager	2.9%
Director	2.9%

**Cause of claim**

Musculoskeletal	30.4%
Psychiatric Disorders	19.6%
Cancer	14.7%
Injury/Accident	13.7%
Neurological Disorders	9.8%

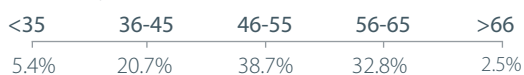
## Trauma

**Average payment per claim**

\$213,076

**Claims by gender**

Male 56.3% Female 43.7%

**Claims by age****Claims by occupation**

Home duties (not as an employee)	7.8%
Administrative worker (office)	5.6%
Accountant (degree qualified)	2.4%

**Cause of claim**

Cancer	63.2%
Cardiovascular	19.5%
Neurological Disorders	6.1%
Other Internal	3.5%
Injury/Accident	2.0%

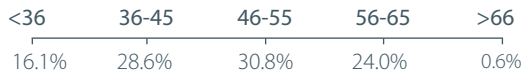
## Income Protection

**Average total payments per claim**

\$42,411

**Claims by gender**

Male 81.3% Female 18.7%

**Claims by age****Claims by occupation**

Carpenter (qualified)	5.1%
Electrician	2.8%
Mining Industry Surface Worker (qualified - not handling explosives)	2.6%

**Cause of claim**

Psychiatric Disorders	23.7%
Injury/Accident	24.3%
Musculoskeletal	21.5%
Cancer	10.0%
Cardiovascular	5.6%



OnePath provides a range of insurance products to suit different financial circumstances. Speak to your financial adviser about tailoring a protection plan to help safeguard what you've worked so hard to achieve.

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