



2017 LIFE INSURANCE CLAIMS

Supporting Australians when they need us most is the most important thing we can do



Last year we paid

\$1.6 billion

in claims to over 25,000 Australians and their families¹. That's equivalent to around \$31 million a week.

Of the total volume of claims we paid

60%

helped our customers continue living their lives while recovering from an illness or injury.

The most common reasons for making a claim²

Cancer

Including Breast & Pancreatic Cancers

19%

of all the claims we paid



48%

Life Insurance

8%

Total & Permanent Disability Insurance

4%

Recovery Insurance

40%

Income Protection

Did you know...

Breast cancer in females is estimated to be the most common cancer in Australia in 2017³

Musculoskeletal & Connective Tissue Diseases

Including Back Pain & Sciatica

17%

of all the claims we paid



0%

Life Insurance

36%

Total & Permanent Disability Insurance

0%

Recovery Insurance

64%

Income Protection

Did you know...

Around 3.7 million Australians have chronic back problems⁴

Injuries & Fractures

15%



2%

Including Joint Dislocation & Bone Fractures

Did you know...
Injury is one of the main causes of burden of disease in Australia ⁵

15%
of all the claims we paid



Life Insurance
15%
Total & Permanent Disability Insurance
0%
Recovery Insurance
83%
Income Protection

Mental Health

Including Post-Traumatic Stress Disorder & Depression

Did you know...
4 million people were estimated to have experienced a common mental disorder ⁶

14%
of all the claims we paid



Life Insurance
1%
Total & Permanent Disability Insurance
27%
Recovery Insurance
0%
Income Protection
72%

Diseases of the Circulatory System

Including Heart Attack & Stroke

Did you know...
Cardiovascular disease affects more than 3.7 million Australians ⁷

9%
of all the claims we paid



Life Insurance
44%
Total & Permanent Disability Insurance
14%
Recovery Insurance
4%
Income Protection
38%

Other reasons our customers claimed

5%
Diseases of the nervous system

3%
Diseases of the respiratory system

2%
Diseases of the digestive system

16%
Other reasons

1 Claims statistics based on TAL total number of claims paid in 2017
2 Claims statistics based on total claims paid TAL products (excluding funeral insurance)
3 Australian Institute of Health and Welfare 2017
4 Australian Institute of Health and Welfare 2014-15
5 Australian Institute of Health and Welfare 2011
6 Australian Bureau of Statistics, National Health Survey, 2014-15
7 Health Direct, Heart Disease statistics, 2014