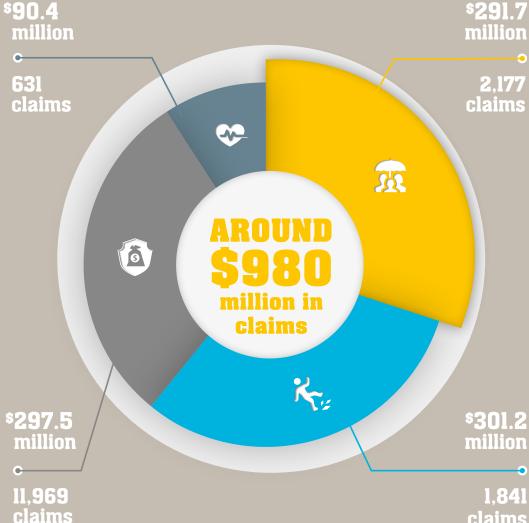
COMMINSURE'S CLAIMS

We are in the business of paying claims as promised by our products. In 2019 we paid around \$980 million in claims under our retail, direct and group insurance policies.

TRAUMA COVER Claims by gender Male **Female** 60% 40% Claims by age <=35 36-45 46-55 56+ 7% 15% 42% 36% **Main conditions** 53% Cancer Cardio-vascular 21% Musculoskeletal 1% Accident 3% Mental Health 2% All other conditions 20%

INCOME PROTECTION 56+ 22% 18% 18% 16% 8% 5% 35%



LIFE COVER

Claims by gender					
Male	Female				
67%	33%				
Claims by age					
<=35	36-45	46-55	56+		
13%	14%	25%	48%		
Main conditions					
Cancer			31%		
Cardio-vascular			16%		
Accident			10%		
Mental Hea	alth		1%		
All other co	onditions		42%		

TPD COVER

Claims by gender

Ciamino dy genaci					
Male	Female				
62%	38%				
Claims by age					
<=35	36-45	46-55	56+		
16%	27%	36%	21%		
Main conditions					
Musculosk	eletal		28%		
Mental Hea	alth		21%		
Accident			19%		
Cancer			5%		
Cardio-vas	cular		5%		
All other co	onditions		22%		

Claims by gender

Female

52%

36-45

24%

46-55

37%

Male

48%

17%

Accident

Cancer

Claims by age <=35

Main conditions

Musculoskeletal

Mental Health

Cardio-vascular

All other conditions