

# Trauma and TPD Insurance Claims Statistics



## Did you know...

**New Zealanders claimed more than \$148 million in trauma and total and permanent disablement (TPD) insurance in the year July 2012 to June 2013.<sup>1</sup>**

- Of those with cancer, over 50% will be long term survivors.<sup>2</sup>
- On average, 24 New Zealanders have a stroke every day. 25% of these people are under 65.<sup>3</sup>
- Stroke is the major cause of serious disability in New Zealand.<sup>3</sup>
- 1 in 9 women will be diagnosed with breast cancer in their lifetime.<sup>4</sup>
- Cancer occurs more commonly in those aged between 45-64 years (24.5%).<sup>5</sup>

**During 2012 Asteron Life supported more than 130 New Zealanders with trauma or TPD insurance payments totalling more than \$14.5 million.**

### Within the same year...

- Asteron Life trauma and TPD claims were almost 50:50 for men and women.
- The youngest person who needed to make a claim was only 8 months old. The oldest was 67 years old.
- 66% of trauma claims were due to cancer and 20% were due to heart disease.
- 74% of people who made a claim were between the ages of 45 and 64.

### Common uses of claims money:

- Paid for medical expenses that weren't covered by health insurance.

- Paid off mortgages, credit cards and personal loans to decrease financial stress.
- Reduced claimants' hours at work to help them rest and recover during treatment.

"The funds meant we had extra money to pay for doctors' appointments, but most importantly it has helped us cover the shortfall of \$11,000 – \$12,000 needed for reconstructive surgery as the full cost wasn't provided under our health insurance."

**Asteron Life customer**

**Common reasons for Asteron Life trauma and TPD claims in 2012**



- Heart – 20%
- Other – 8%
- Brain – 8%
- Cancer – 64%

## A sample snapshot of Asteron Life trauma and TPD insurance claims during 2012

Age	Sex	Cause	Total Benefit Paid
0	F	Heart	\$10,000
1	F	Cancer	\$10,000
4	M	Cancer	\$10,000
7	F	Cancer	\$10,000
21	F	Cancer	\$27,385
26	M	Brain	\$56,502
27	F	Heart	\$55,674
33	M	Cancer	\$1,045,000
35	F	Cancer	\$62,831
37	F	Heart	\$35,507
38	M	Brain	\$20,904
40	F	Cancer	\$714,043
41	F	Cancer	\$10,863
42	F	Brain	\$30,473
42	M	Cancer	\$204,000
43	F	Heart	\$27,387
44	F	Cancer	\$143,247
46	M	Cancer	\$28,975
46	F	Other	\$106,590
48	M	Other	\$118,350
49	M	Other	\$600,000
49	M	Cancer	\$105,060
50	F	Cancer	\$25,585
51	F	Brain	\$34,104
52	F	Heart	\$509,766
52	M	Cancer	\$173,149
53	M	Brain	\$159,885
53	M	Heart	\$19,904
53	F	Cancer	\$66,376
55	M	Other	\$106,589
55	M	Cancer	\$1,706
56	M	Other	\$277,045
56	M	Cancer	\$56,760
58	M	Heart	\$96,252
59	F	Brain	\$102,000
60	M	Cancer	\$141,338
61	M	Heart	\$73,150
62	M	Cancer	\$175,450
63	M	Cancer	\$66,275
64	M	Cancer	\$31,518
65	M	Heart	\$100,000
67	M	Cancer	\$138,522

### Sources:

- 1 FSC Quarterly Statistics
- 2 FSC Annual Review 2011
- 3 Stroke Foundation of New Zealand <http://www.stroke.org.nz> – Facts and fallacies
- 4 The New Zealand Breast Cancer Foundation [www.nzbcf.org.nz](http://www.nzbcf.org.nz) – Who's most at risk?
- 5 Ministry of Health. 2009. Cancer: Registrations and Deaths 2006. Wellington: Ministry of Health.

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