

# Recent claims paid

CommInsure's claims philosophy is simple. We pay all genuine claims promptly and efficiently.

In the 2010 calendar year, CommInsure:

- Helped 903 families cope with the loss of a loved one, paying a total of \$105 million in death benefits.
- Assisted over 3,000 individuals by paying \$63 million in income protection claims.
- Paid over 570 people a total of \$89.3 million, during a serious trauma or permanent disability.

## Recently paid out trauma claims

Sex	Age	Occupation	Years in force	Total benefit paid	Cause of claim
Male	58 years	Manager	2 years	\$473,000	Heart attack
Male	49 years	IT operations	7 years	\$366,000	Prostate cancer
Female	43 years	Homemaker	3 years	\$109,000	Multiple Sclerosis
Male	25 years	Settlement officer	6 months	\$203,000	Stroke
Male	64 years	Retiree	5 years	\$237,000	Coronary artery bypass surgery
Male	50 years	Solicitor	4 months	\$1,000,000	Stroke

## Recently paid out total and permanent disability claims

Sex	Age	Occupation	Years in force	Total benefit paid	Cause of claim
Male	48 years	MD	4 years	\$1,700,000	Accident
Male	53 years	Mill operator	18 years	\$400,000	Major depression
Female	48 years	Physicist	4 years	\$230,000	Schizophrenia
Female	40 years	Cardiac nurse	5 years	\$46,000	Huntington's Disease
Male	47 years	Tiler	6 years	\$277,000	Pulmonary Fibrosis

## Recently paid out income protection claims

Sex	Age	Occupation	Years in force	Monthly benefit	Total benefit paid	Cause of claim
Male	44 years	Diesel mechanic	6 years	\$3,250	\$37,001	Bilateral knee replacement
Male	55 years	Doctor	1 year	\$12,102	\$61,488	Prostate cancer
Female	37 years	Scientist	9 months	\$4,375	\$262,500	Malignant brain tumour
Male	50 years	Electrician	11 years	\$6,540	\$58,491	MVA – shattered pelvis and tibia
Male	55 years	Plumber	6 years	\$2,291	\$29,500	Depression
Male	33 years	Carpenter	1.3 years	\$3,750	\$734,591	Multiple Sclerosis

**Important information:** This information is provided by CommInsure, a registered business name of The Colonial Mutual Life Assurance Limited ABN 12 004 021 809 AFSL 235035 (CMLA), a wholly owned but non-guaranteed subsidiary of Commonwealth Bank of Australia ABN 48 123 123 124. For further information on each of the products included in this document please refer to the relevant product disclosure statement and applicable policy documents. CIL1045 120511