

the risk store has compiled this table to show the contribution that the life risk industry makes to its policyholders' families and businesses.

2009 CLAIMS PAID BY PRODUCT TYPE

The retail companies whose statistics are included in this table are listed below.

[These figures don't include all the vast amounts that are paid from superannuation funds' group insurance policies for 'early retirements' due to illness, injury and death, so the reality is much more than shown here]

PRODUCT	TERM	TPD	TRAUMA	INCOME PROTECTION	TOTAL
\$ PAID	1,295,441,898	385,834,952	385,471,081	735,581,496	2,785,149,159

This enormous amount would not be paid at all if it weren't for the work that is done with consumers, by advisers, to protect family lifestyles and assets and businesses from the devastating effects of illness and injuries.

An average \$11.14 million per working day was handed over to support Australians. This is what advisers make happen.

These statistics are the aggregate from the following companies:

**AIA Australia | AMP | Asteron | AXA(includes AC&L) | BT
CommInsure | ING | Macquarie | MLC/Aviva | Tower | Zurich**

30/6/10

Each year the risk store updates these statistics so that your clients can be shown what a great job this industry will do for them when they need it!

Think on this:

- *Not one* of these claimants expected to claim on their insurance...
 - If these claimants hadn't received \$2.78 billion from insurance policies... *where else would they have got that kind of money?*
 - This is not a one-off statistic: in 2006, 10 companies paid out *\$2.03 billion*; in 2007 11 companies paid out *\$2.1 billion*; in 2008 13 companies paid out *\$3.05 billion*
- That's a lot of people who didn't ever want to claim – *but had to*. How glad do you think they and their dependants were, to have been wise enough to take the good advice of their adviser and *plan* for the unexpected?