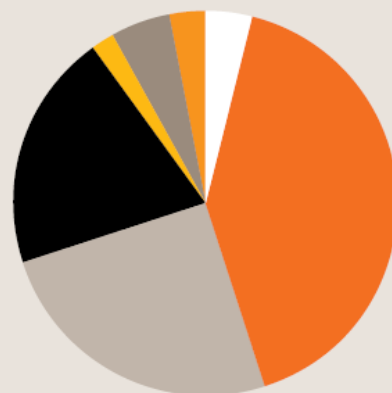


# Causes of insurance claims

*MLC paid out \$274m of income protection, life and TPD claims over the 12 months to 30 Sep 2012 – the reasons were varied but some causes dominate*

**Lump Sum – Life Cover**



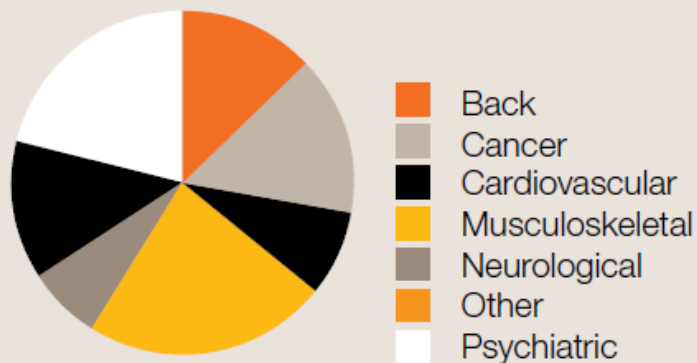
- Accident
- Cancer
- Cardiovascular
- Other
- Neurological
- Respiratory
- Suicide

**Lump Sum – Total and Permanent Disability**



- Cancer
- Musculoskeletal
- Neurological
- Other
- Psychiatric
- Cardiovascular

**Income Protection – claims by cause**



- Back
- Cancer
- Cardiovascular
- Musculoskeletal
- Neurological
- Other
- Psychiatric

*Leadership*

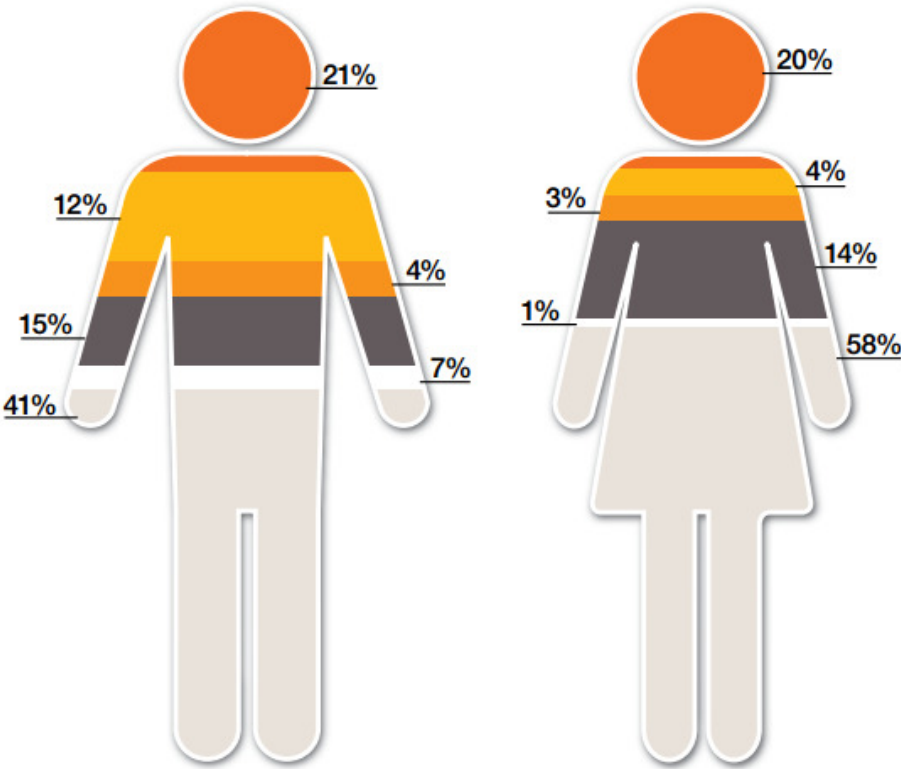
*Direction*

*Clarity*

*Certainty*

# Some medical stats for critical illnesses

The general population data shown below is based on being aged 30 now.



### Statistically, before the age of 70 you:

- will be diagnosed with cancer
- will have a heart attack
- will suffer a stroke
- will suffer from another critical illness
- will die from something other than a critical illness, or
- will not have suffered a critical illness

Source: Munich Reinsurance Group in Australasia, 2009.

*Leadership*

*Direction*

*Clarity*

*Certainty*