



The Insurance Index

Real claims from real customers



No one thinks
it will happen
to them



No one expects to get sick or injured and while everyone knows these things happen, we live in hope they won't happen to us, or to someone we love.

As this booklet shows, sickness and injury can happen to people at all ages, from all walks of life. And we haven't just made these figures up – they're real claims, from real OnePath customers.

But as different as these people are, they all had one important thing in common – they protected themselves with insurance.

Just as many, if not more, Australians go through it all without insurance and the financial burden on a family can be enormous.

You've worked too hard to let sickness or injury jeopardise everything you've achieved. It's time to protect your future with insurance.

Life Cover

Life Cover pays a lump sum, or equivalent instalments, if you die or are diagnosed with a terminal illness.

This money can be put aside to pay for school fees, take care of the mortgage, and generally help keep your household afloat.

Facts about Life Cover*

- OnePath paid over \$72 million in Life Cover claims in 2009
- The oldest Life Cover claimant was 95 and the youngest was 9.

* Includes Child Cover claims.



A sample of OnePath's Life Cover claims for 2009/10

| Age | Gender | Occupation | Cause of claim | Benefit |
|-----|--------|----------------------|---------------------------------------|-------------|
| 23 | F | Carer | Motor vehicle accident | \$250,000 |
| 29 | M | Consultant | Head, neck and chest injuries | \$210,000 |
| 57 | M | Mining worker | Aircraft accident | \$275,432 |
| 38 | M | Bank clerk | Cancer | \$110,250 |
| 59 | M | Funeral director | Cancer | \$150,000 |
| 34 | M | Labourer | Cardiomyopathy | \$25,000 |
| 52 | M | Accountant | Motor neurone disease | \$1,925,070 |
| 43 | M | Metal worker | Motor vehicle accident | \$110,000 |
| 58 | M | Farmer | Cancer | \$448,374 |
| 66 | F | Assistant manager | Pneumonia and influenza | \$165,588 |
| 70 | M | Manager | Chronic obstructive pulmonary disease | \$274,306 |
| 65 | M | Cleaner | Heart disease | \$92,689 |
| 55 | M | Shopkeeper | Chronic liver disease | \$432,376 |
| 60 | M | Tab agent | Cancer | \$200,000 |
| 63 | F | Secretary | Cancer | \$70,049 |
| 54 | M | Draftsperson | Meningococcal | \$250,000 |
| 64 | M | Homemaker | Heart attack | \$117,056 |
| 41 | M | Driver | Cancer | \$1,362,651 |
| 59 | M | Real estate agent | Cancer | \$1,153,050 |
| 54 | M | Accountant | Chronic obstructive pulmonary disease | \$92,562 |
| 56 | M | Sales manager | Cancer | \$150,792 |
| 64 | M | Medical practitioner | Cerebrovascular disease | \$100,000 |
| 56 | F | Process worker | Cancer | \$170,000 |
| 50 | M | Machinist | Cancer | \$172,884 |
| 54 | M | Solicitor | Heart disease | \$376,339 |
| 44 | M | Dental prosthetist | Cerebrovascular disease | \$435,000 |
| 60 | M | Sales representative | Cancer | \$343,434 |
| 55 | M | Panel beater | Coronary artery bypass surgery | \$241,134 |
| 41 | M | Driver | Motor vehicle accident | \$289,538 |
| 49 | M | Solicitor | Cancer | \$500,000 |
| 44 | F | Shop assistant | Cancer | \$59,597 |
| 64 | M | Upholsterer | Cancer | \$263,861 |
| 79 | M | Industrial chemist | Stroke | \$55,000 |

Total and Permanent Disability Cover

Total and Permanent Disability (TPD) Cover pays a lump sum, or equivalent instalments, if you are disabled as a result of sickness or injury.

This money can be used to eliminate your debts, pay any ongoing medical expenses, and make any necessary modifications to your home.

TPD Cover can be taken as a standalone policy, or as an optional extra on Life and Trauma Cover.

Facts about TPD Cover

- OnePath paid over \$22 million in TPD Cover claims in 2009
- 17% of all TPD Cover claims were for cancer, and another 17% were for musculoskeletal conditions (e.g. spinal injuries).



A sample of OnePath's TPD Cover claims for 2009/10

| Age | Gender | Occupation | Cause of claim | Benefit |
|-----|--------|-----------------------------|-------------------------------|-------------|
| 47 | F | Driver | Cervical disc disease | \$20,900 |
| 41 | M | Truck driver | Dorsopathies | \$359,260 |
| 36 | M | Electrician | Joint/bone disease | \$170,170 |
| 40 | M | Bank manager | Cancer | \$454,538 |
| 26 | F | Hairdresser | Blindness | \$56,325 |
| 33 | M | Publisher | Major depression | \$307,500 |
| 59 | M | Waiter | Joint/bone disease | \$711,029 |
| 56 | F | Process worker/factory hand | Dorsopathies | \$9,300 |
| 53 | F | Service attendant | Poisoning | \$9,760 |
| 35 | M | Fitter and turner | Motor neurone disease | \$441,000 |
| 63 | M | Cabinet maker | Diabetes | \$12,000 |
| 32 | M | Overseer | Dorsopathies | \$35,000 |
| 48 | F | Merchandiser | Systematic arthropathy | \$19,000 |
| 42 | M | Security officer | Cancer | \$39,900 |
| 36 | F | Medical practitioner | Coma | \$330,750 |
| 53 | F | Shop assistant | Joint/bone disease | \$11,400 |
| 58 | M | Business manager | Major depression | \$250,000 |
| 59 | M | Signwriter | Cancer | \$7,300 |
| 56 | F | Administrator | Rheumatoid arthritis | \$25,000 |
| 30 | M | Concrete contractor | Shoulder injury | \$210,000 |
| 54 | F | Clerk | Chronic fatigue syndrome | \$11,400 |
| 58 | F | Sales assistant | Dorsopathies | \$22,115 |
| 61 | M | Marketing and sales manager | Cancer | \$2,000,000 |
| 54 | M | Timber merchant | Dorsopathies | \$10,800 |
| 56 | F | Nurse | Severe osteoarthritis | \$168,216 |
| 52 | M | Administrator | Cancer | \$1,987,506 |
| 54 | F | Secretary | Amputation due to bone cancer | \$11,400 |
| 40 | F | Accountant | Herpes simplex encephalitis | \$200,000 |
| 64 | M | Doctor | Alzheimers disease | \$241,134 |
| 45 | M | Truck driver | Post traumatic stress | \$25,800 |
| 29 | M | Sales assistant | Paraplegia | \$70,000 |
| 63 | M | Manager | Post traumatic stress | \$200,000 |
| 43 | M | Dog breeder | Rheumatoid arthritis | \$12,500 |

Trauma Cover

Trauma Cover pays a lump sum, or equivalent instalments, if you are diagnosed with a specified medical condition like cancer, heart attack or stroke.

This money can help you take care of the mortgage, pay your out-of-pocket medical expenses, and generally keep your household afloat while you focus on getting better.

Facts about Trauma Cover

- OnePath paid over \$48 million in Trauma Cover claims in 2009
- 62% of all Trauma Cover claims were related to cancer.



A sample of OnePath's Trauma Cover claims for 2009/10

| Age | Gender | Occupation | Cause of claim | Benefit |
|-----|--------|---------------------------------|--|-----------|
| 36 | M | Director | Blindness | \$100,000 |
| 52 | F | Administration manager | Intensive care | \$38,357 |
| 36 | F | Medical practitioner | Coma | \$315,000 |
| 34 | F | Homemaker | Multiple sclerosis | \$500,000 |
| 48 | F | Administrator | Cancer – chronic lymphocytic leukaemia | \$131,509 |
| 56 | M | Assembly/production line worker | Heart attack | \$105,000 |
| 43 | M | Labourer | Multiple sclerosis | \$37,040 |
| 58 | M | Plumber | Heart attack | \$105,000 |
| 41 | M | Panel beater | Heart attack | \$150,000 |
| 33 | F | Sales assistant | Multiple sclerosis | \$127,679 |
| 30 | M | Farmer | Testicular cancer | \$220,500 |
| 40 | M | Veterinary surgeon | Melanoma | \$289,406 |
| 57 | M | Cleaner | Recto-sigmoid carcinoma | \$250,000 |
| 48 | F | Administrative worker | Bowel cancer | \$50,000 |
| 48 | M | Electrician | Heart attack | \$56,439 |
| 42 | M | Business consultant | Rectal cancer | \$150,000 |
| 44 | M | Assembly/production line worker | Heart attack | \$105,000 |
| 44 | M | Director | Diplegia | \$634,108 |
| 57 | M | Computer consultant | Aorta surgery | \$186,275 |
| 30 | F | Shopkeeper | Melanoma | \$50,000 |
| 52 | M | Factory production manager | Prostate cancer | \$578,812 |
| 45 | F | Bank clerk | Cancer – carcinoma left breast | \$84,000 |
| 59 | M | Marketing and sales manager | Prostate cancer | \$75,000 |
| 40 | F | Administrative worker | Stroke | \$60,500 |
| 49 | F | Manager | Heart attack | \$54,796 |
| 41 | F | Nurse | Cancer | \$315,000 |
| 57 | F | Bank clerk | Stroke | \$275,625 |
| 53 | M | Accountant | Prostate cancer | \$122,771 |
| 47 | F | Accountant | Lung cancer | \$76,821 |

Income Secure Cover

Income Secure Cover pays a monthly benefit of up to 80% of your income if you're sick and injured and unable to work.

This money can help you stay on top of your debts, pay for treatment or rehabilitation, and generally give you some breathing space until you can return to work.

Facts about Income Secure Cover

- OnePath paid over \$50 million in Income Secure Cover claims in 2009
- 88% of Income Secure claimants were men.



A sample of OnePath's Income Secure Cover claims for 2009/10

| Age | Gender | Occupation | Cause of claim | Benefit per month |
|-----|--------|-------------------------------|---|-------------------|
| 57 | M | Manager | Diseases of arteries, arterioles, and capillaries | \$4,587 |
| 48 | F | University lecturer | Accidental fall | \$5,750 |
| 44 | M | Mine worker | Dorsopathies | \$13,502 |
| 47 | M | Cabinet maker | Accidental fall | \$2,930 |
| 23 | M | Supervisor | Accidental fall | \$2,812 |
| 43 | F | Business consultant | Acute respiratory infections | \$6,617 |
| 34 | M | Chef | Disorders of the eye and adnexa | \$3,469 |
| 44 | F | Manager | Cancer | \$2,200 |
| 44 | F | Sales manager | Cancer | \$8,090 |
| 51 | M | Builder | Neurotic disorders | \$4,777 |
| 53 | M | Farm labourer | Muscular dystrophy | \$8,417 |
| 37 | M | Carpenter | Neurotic disorders | \$4,660 |
| 52 | M | Medical practitioner | Parkinsons disease | \$10,588 |
| 33 | M | Painter | Poisoning | \$6,115 |
| 49 | M | Masseur | Neurotic disorders | \$3,305 |
| 52 | M | Proprietor | Accidental fall | \$2,570 |
| 55 | M | Clerk | Dementia | \$3,129 |
| 57 | M | Farmer | Poisoning | \$1,200 |
| 39 | M | Sales representative | Heart valve surgery | \$3,773 |
| 57 | F | Town planner | Cancer | \$6,670 |
| 39 | M | Managing director | Neurotic disorders | \$3,900 |
| 38 | M | Blind/awning/screen installer | Cartilage and musculoskeletal injury | \$3,185 |
| 52 | M | Director | Cancer | \$8,020 |
| 42 | F | Radiologist | Joint/bone disease | \$18,041 |
| 52 | M | Proprietor | Accidental fall | \$2,570 |
| 36 | M | Plumber | Dorsopathies | \$13,503 |
| 44 | F | Manager | Cancer | \$2,200 |
| 44 | F | Sales manager | Cancer | \$8,090 |
| 36 | F | Pharmacist | Multiple sclerosis | \$3,389 |
| 39 | M | Sales representative | Heart valve surgery | \$3,773 |
| 40 | M | Electrician | Accidental fall | \$1,700 |

What are the chances?

Cancer

- By age 75, 1 in 3 Australian males and 1 in 4 females can expect to be diagnosed with cancer!¹
- An estimated 115,000 of new cases of cancer will be diagnosed in 2010 – a 10% increase on 2006!¹
- Cancer accounted for 29% of all deaths in Australia in 2007!¹

Cardiovascular conditions

- 1.4 million Australians – or 6.9% of the population – have a disability associated with a cardiovascular condition.²
- 1 stroke occurs in Australia every 12 minutes.²
- Cardiovascular disease accounted for 34% of all deaths in Australia in 2007.³

Musculoskeletal conditions

- More than 6 million Australians – or 31% of the population – are affected by a musculoskeletal condition.²
- Almost half of the population with an arthritis-associated disability are under age 65.²
- Over 6% of the Australian population have a disability related to diseases of the musculoskeletal system or connective tissue.²

¹ 'Australia's Health 2010' – Australian Institute of Health and Welfare, May 2010

² 'Australia's Health 2008' – Australian Institute of Health and Welfare, June 2008





Psychiatric conditions

- In any year, up to 1 in 5 Australians experience a mental health problem. Of these, 43% also have a physical illness.⁴
- 1 in 20 Australians are estimated to have a disabling psychiatric condition.²
- In 2005-06, psychiatric conditions accounted for a hospitalisation rate of 1,567 per 100,000 people.²

Nervous system conditions

- Nervous system conditions accounted for 3.7% of all registered deaths in 2006.²
- For males and females ages 15-24, nervous system conditions account for over 5% of deaths.⁴
- It is estimated that 20,000 people in Australia have multiple sclerosis.⁵

External causes

- In 2005-06, 71% of all deaths for Australians aged 15-24 were due to injury.²
- 2.1 million Australians have a long-term condition due to an injury.³
- In 2005-06, accidental falls accounted for 20% of all fatal injuries in Australia.²

³ 'Cardiovascular disease' - Department of Health and Aging, March 2010

⁴ 'beyondblue supports MJA supplement on physical illness and depression/anxiety' – www.beyondblue.org.au, April 2009

⁵ 'Acting positively: strategic implications of the economic costs of multiple sclerosis in Australia' – report prepared for MS Australia, Access Economics, 2005.

Make decisions, not excuses

It's easy to put insurance off until a time when you think you need it. Problem is, you never know when that's going to be.

The best way to protect yourself and your family from the unexpected is to do it now.

Safeguard yourself and the ones you love.
Speak with your financial adviser about
tailoring a protection plan today.



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