

CLAIMS PAID BY ONEPATH LIFE IN 2017

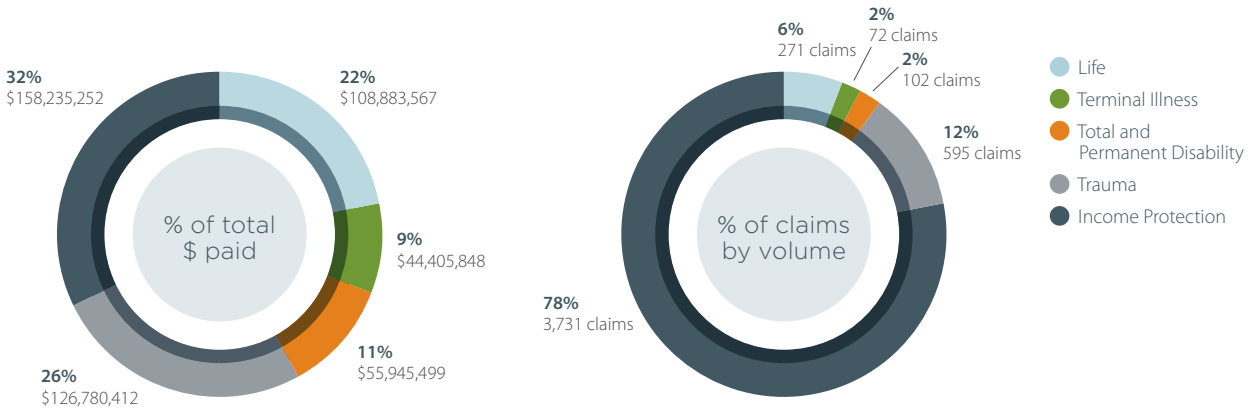
OnePath lives by its commitment to deliver on the promise insurance provides. In 2017, OnePath paid over **\$930 million** in life insurance claims.



HERE'S HOW THE INSURANCE CLAIMS BREAK DOWN BY CHANNEL



RETAIL INSURANCE BY THE NUMBERS



A CLOSER LOOK AT THE RETAIL INSURANCE CUSTOMERS WE HELPED IN 2017

Life Insurance

Average payment per claim
\$401,784

Claims by gender
Male 66.8% Female 33.2%

Claims by age

Age Group	Percentage
<35	2.2%
36-45	10.7%
46-55	24.7%
56-65	28.8%
>66	33.6%

Claims by occupation

Home duties (not as an employee)	8.4%
Non-working	7.2%
Accountant (degree qualified)	3.6%

Cause of claim

Cancer	32.4%
Injury/Accident	19.2%
Cardiovascular	18.1%
Other Internal	12.2%
Neurological Disorders	4.4%

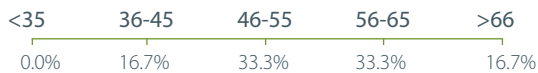
Terminal Illness

**Average payment per claim**

\$616,748

**Claims by gender**

Male 59.7% Female 40.3%

**Claims by age****Claims by occupation**

Home duties (not as an employee)	10.3%
Administrative worker (office)	5.9%
Fitter and turner (qualified)	5.9%

**Cause of claim**

Cancer	84.5%
Malignant Disease	5.6%
Respiratory Disorders	2.8%
Neurological Disorders	2.8%
Infections	1.4%

Total and Permanent Disability

**Average payment per claim**

\$548,485

**Claims by gender**

Male 67.6% Female 32.4%

**Claims by age****Claims by occupation**

Administrative worker (office)	3.9%
Office Manager	2.9%
Director	2.9%

**Cause of claim**

Musculoskeletal	30.4%
Psychiatric Disorders	19.6%
Cancer	14.7%
Injury/Accident	13.7%
Neurological Disorders	9.8%

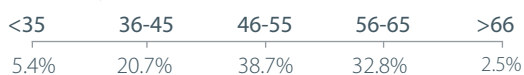
Trauma

**Average payment per claim**

\$213,076

**Claims by gender**

Male 56.3% Female 43.7%

**Claims by age****Claims by occupation**

Home duties (not as an employee)	7.8%
Administrative worker (office)	5.6%
Accountant (degree qualified)	2.4%

**Cause of claim**

Cancer	63.2%
Cardiovascular	19.5%
Neurological Disorders	6.1%
Other Internal	3.5%
Injury/Accident	2.0%

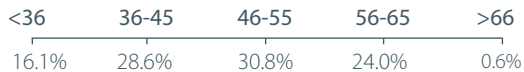
Income Protection

**Average total payments per claim**

\$42,411

**Claims by gender**

Male 81.3% Female 18.7%

**Claims by age****Claims by occupation**

Carpenter (qualified)	5.1%
Electrician	2.8%
Mining Industry Surface Worker (qualified - not handling explosives)	2.6%

**Cause of claim**

Psychiatric Disorders	23.7%
Injury/Accident	24.3%
Musculoskeletal	21.5%
Cancer	10.0%
Cardiovascular	5.6%



OnePath provides a range of insurance products to suit different financial circumstances. Speak to your financial adviser about tailoring a protection plan to help safeguard what you've worked so hard to achieve.

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