



## Facts of life

Asteron claims 2008

Insurance is your financial back-up plan if you become ill or injured. So it's good to know that if you do need to claim on your policy, you are dealing with a company that pays legitimate claims quickly with a simple, professional and empathetic experience.

### Did you know?

Asteron paid the first life insurance claim in Australia over 175 years ago and has been paying claims ever since.

Last year, Asteron paid more than \$369 million in total claims to around 6,200 customers Australia-wide. That means paying around \$1 million a day to Australian families when they need it most.

Of these claims, more than \$172 million was paid out on individual policies; \$95 million as a result of death, trauma and total and permanent disablement; and the remaining \$77 million paid to income protection and business expenses policy holders. A further \$197 million was paid to policy holders under group insurance schemes.

### About Asteron

With a long history of operating in Australasia, Asteron's origins trace back to 1833 in Australia and 1878 in New Zealand.

Asteron is part of the Suncorp Group.

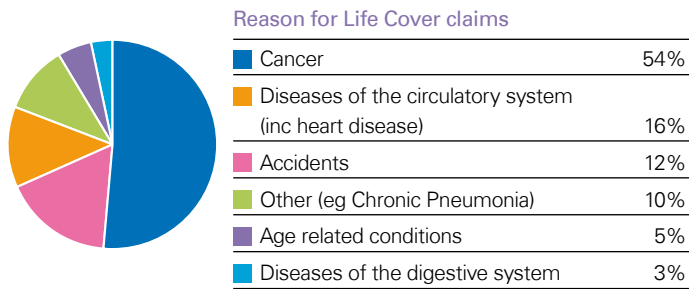
Our goal is to help people secure their financial future so that they can make the most of every stage of their life.

We combine decades of experience, knowledge and integrity with vision, creativity and vitality for a responsive approach that enables us to put the interests of our customers first, fostering long lasting and mutually rewarding partnerships.

Our broad range of life insurance products have been designed to help protect you, your family and your business against the financial impacts of death, sickness or injury.

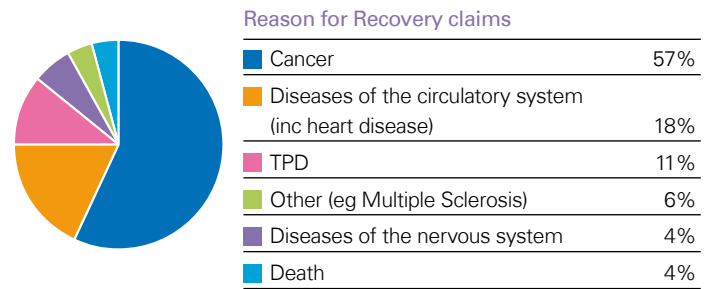
## Life insurance is no accident

During 2008, Asteron paid almost \$57.2 million in Life Cover claims Australia-wide on individual policies. While 88% of claims were illnesses, the remaining 12% of claims were caused by accidents.



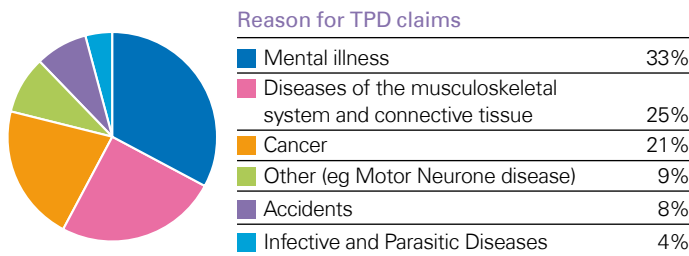
## It can happen to anyone

Serious medical conditions such as cancer, heart attack or stroke can affect anyone, regardless of their lifestyle. During 2008, Asteron paid over \$32.2 million in Recovery claims Australia-wide on individual policies. 75% of claims were caused by cancer and diseases of circulatory system (eg, heart attack and stroke).



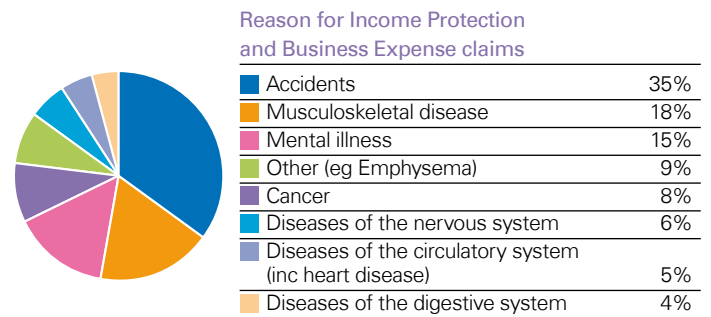
## It's not just about being careful

During 2008, Asteron paid over \$6.3 million in TPD claims Australia-wide on individual policies. While 92% of claims were illnesses, the remaining 8% of claims were made due to accident or injury.



## The bills don't stop just because you do

What if a severe sickness or injury prevented you from earning an income for a period of time – weeks, months, or even years? During 2008, Asteron paid \$77 million in Income Protection and Business Expense claims Australia-wide on individual policies. While 65% of claims were illnesses, the remaining 35% of claims were caused by accidents or injury.



Note: Payment of any claim by the insurer is subject to the insurer's assessment and approval in accordance with the terms of the relevant policy.

## Want to know more?

To find out more about Asteron's range of insurance solutions, speak with your adviser. Alternatively, you can visit us at [www.asteron.com.au](http://www.asteron.com.au)

## Plan now

Ask your adviser how Asteron's range of life insurance solutions can help protect you and your family's financial security in the event of the unexpected happening.

### Important note

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### Issuer

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