

## What do medical professionals claim for?

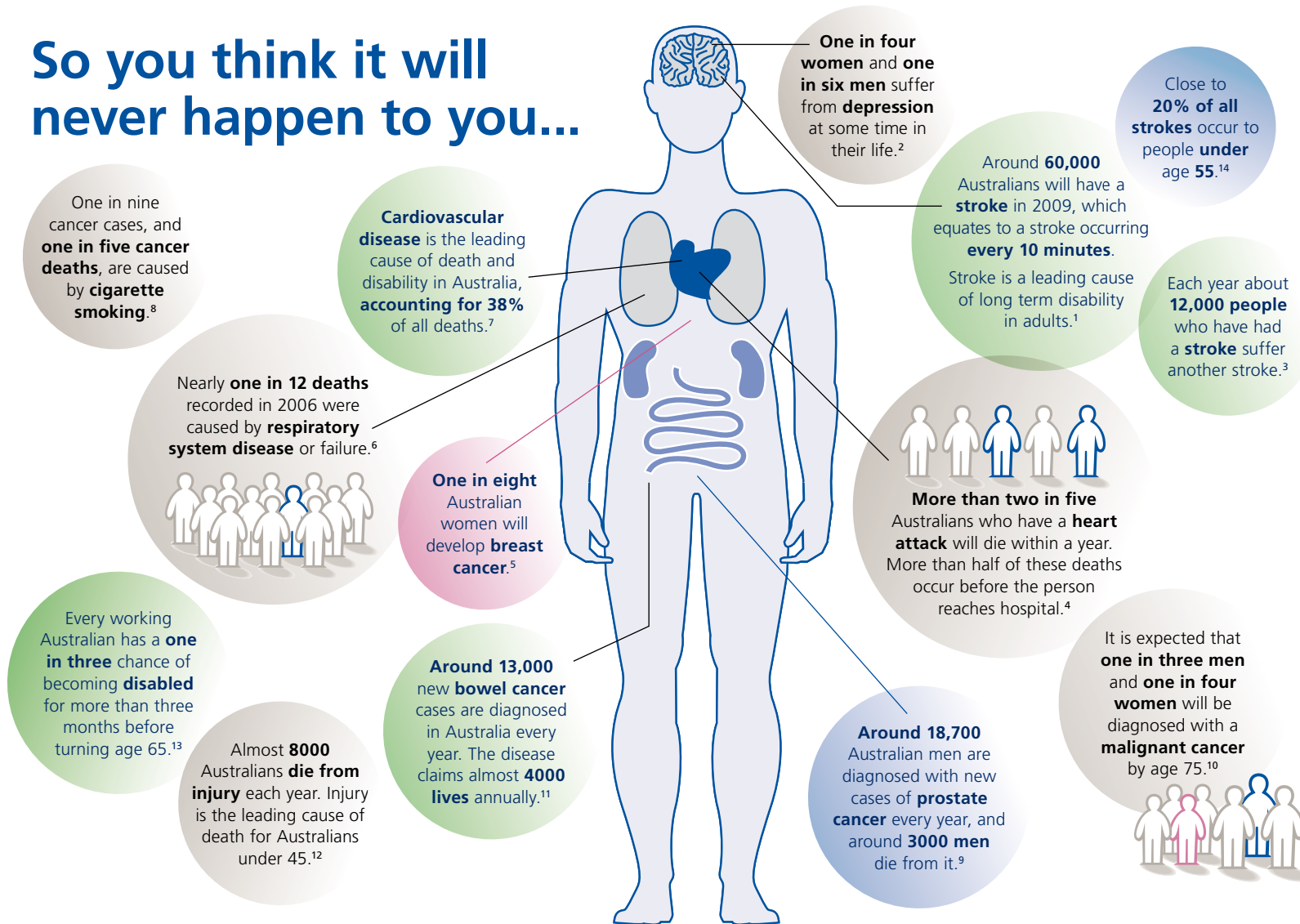
The table below contains a snapshot of just some of the income protection benefits paid by Zurich to medical professionals.

Age at claim	Profession	Cause	Months on claim	Total Benefits Paid
28	Dentist	Eye injury – left eye	75	\$665,047
31	Physiotherapist	Post viral fatigue	58	\$173,310
34	General Practitioner	Chronic migraine	12	\$66,357
35	General Practitioner	Ovarian Cancer	27	\$187,180
37	Chiropractor	Broken vertebrae	3	\$34,693
38	General Practitioner	Cancer	6	\$57,249
39	Surgeon	Broken mid foot	4	\$72,675
41	ENT Surgeon	Pelvic instability	15	\$91,726
41	Dental Surgeon	Fractured radius	3	\$79,800
44	Psychologist	Broken left ankle	4	\$55,464
45	Surgeon	Carpal tunnel surgery – right hand (little finger)	21	\$237,937
51	Urologist	Lung Cancer	15	\$119,057
54	General Practitioner	Vascular occlusion of R eye, broken vertebrae, depression and anxiety	18	\$151,467
55	General Practitioner	Fractured skull, soft tissue injury to back, left shoulder and wrist	5	\$40,902
57	Dentist	Grief reaction/CFS	6	\$67,299
58	General Practitioner	Cortical basal degeneration/cerebral atrophy	6	\$41,663
58	Dentist	Viral attack on heart muscle – fluid on heart	23	\$198,645
58	Dentist	Breast Cancer	14	\$116,319
60	Orthodontist	Pantrapezial osteoarthritis of the right thumb	10	\$89,270

**Fact: 45% of income protection claims paid by Zurich over the last 2 years were to clients under the age of 40**

Source: Zurich claims analysis July 1 2008 to June 30 2010

# So you think it will never happen to you...



1. National Stroke Foundation website, 'What is a Stroke?: Facts, figures and statistics', 2009
2. The Victorian Government's Better Health Channel website, 'Depression – an overview', 2007
3. 'Australia's Health 2008', Australian Institute of Health and Welfare 2008
4. 'Heart, Stroke and Vascular Diseases: Australian Facts 2004', Australian Institute of Health and Welfare 2004
5. 'Breasthealth: what is breast cancer', Pink Ribbon Appeal 2008, National Breast and Ovarian Cancer Centre, National Breast Cancer Foundation 2008
6. 'Latest mortality data 2006', Australian Institute of Health and Welfare
7. 'Heart, Stroke and Vascular Diseases: Australian Facts 2004', Australian Institute of Health and Welfare
8. 'Cancer FAQ', National Cancer Council 2007
9. 'Prostate cancer related statistics', Prostate Cancer Foundation of Australia 2007
10. 'Australia's Health 2008', Australian Institute of Health and Welfare 2008
11. 'National Bowel Cancer Screening Program monitoring report 2008', Australian Institute of Health and Welfare 2008
12. 'Injury prevention and control', Australian Institute of Health and Welfare 2005
13. 'Interim Report of the Disability Committee', Institute of Actuaries of Australia 2000
14. National Stroke Foundation website, 'What is a Stroke?: Facts, figures and statistics', 2009.