

Trauma Insurance



At Asteron Life, we're here to help customers build their futures and protect what matters most. From 1 July 2022 - 30 June 2023, we've supported New Zealanders with trauma payments to cover for serious medical events and procedures, totalling more than \$24 million.

At a glance

Cancer was the leading cause of trauma claims.
The average age at claim for Trauma was 52 years old.



90%

was the acceptance rate for Trauma and Total Disability Payment claims.



41%

of all Trauma claims received were for females.

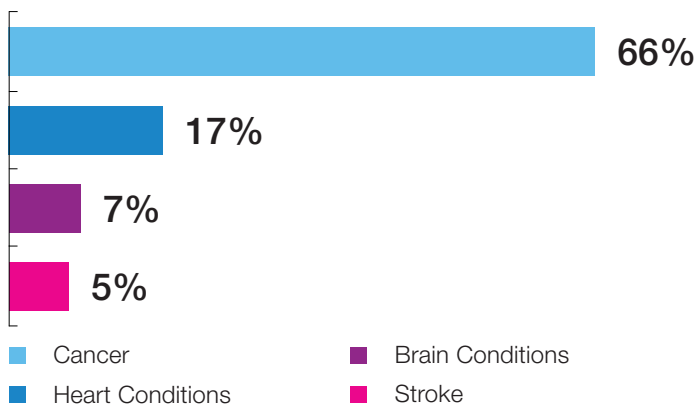


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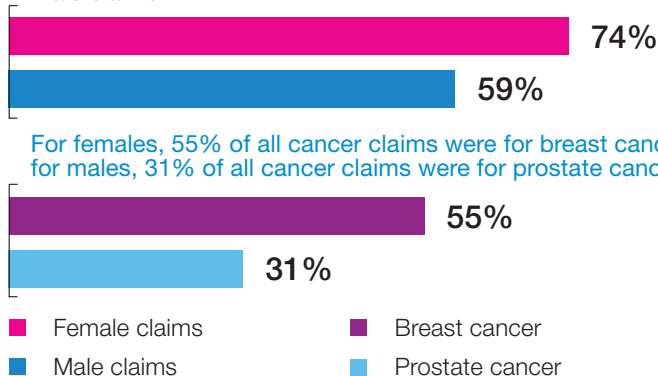
customers helped.

Source: Asteron Life Claims.

Common claim causes for Trauma from 1 July 2022 - 30 June 2023



Cancer accounted for 74% of female claims and 59% of male claims.



A sample snapshot of Asteron Life's Trauma/Total Permanent Disability Cover claims**

from 1 July 2022 – 30 June 2023



Age*	Sex	Cause	Total Benefit paid
57	F	Cancer	\$55,881.97
66	M	Heart Conditions	\$79,182.15
39	F	Cancer	\$181,424.26
46	M	Cancer	\$20,000.00
43	M	Cancer	\$271,934.55
58	F	Stroke	\$104,498.83
19	M	Major Head Trauma	\$50,000.00
49	F	Cancer	\$23,131.58
53	F	Diabetes	\$226,780.35
54	M	Cancer	\$130,528.58
66	F	Cancer	\$51,000.00
59	M	Heart Conditions	\$14,885.78
53	M	Heart Conditions	\$21,500.00
59	M	Cancer	\$21,000.00
49	M	Heart Conditions	\$326,321.46
54	F	Cancer	\$102,000.00
49	F	Brain Conditions	\$40,000.00
46	F	Cancer	\$117,971.11
44	M	Cancer	\$88,032.20
49	F	Cancer	\$137,110.28

*NB: Age is from date of trauma/disability. **NB: This information is from a randomised dataset.

Reasons for declined claims:

NOT A CLAIMABLE CONDITION

Not a condition that is covered under the definitions of a condition in the policy.

DID NOT MEET MEDICAL DEFINITION FOR COVER

The condition being claimed for did not meet the definition required within the policy.

NON-DISCLOSURE

A condition, illness or circumstance that could affect cover under the policy (such as a high-risk occupation or recreational activity) was known prior to taking out a policy, but not shared at the time of taking out a policy and could have affected the cover issued.