

**REVIEW OF THE FOUR MAJOR BANKS AND OTHER FINANCIAL INSTITUTIONS  
INSURANCE SECTOR  
ZURICH RESPONSE TO FURTHER ADVICE ON QUESTIONS IN WRITING**

**Question ZUR06QW**

- a) For rejected or denied insurance claims across all your products (including Zurich Financial Services), what are the average and median times, from the initiation of a claim to the decision on it?

**Answers:**

Please note that in this answer:

- Zurich Financial Services Australia provides life insurance under both the Zurich (“Zurich”) and OnePath Life (“OnePath Life”) brands. This includes insurance sold through financial advisers (retail), through superannuation (“Group”) and via direct-to-consumer (“Direct”) channels
- TPD means Total and Permanent Disability insurance and IP means Income Protection insurance. We have split the data by the relevant cover types under the three channels, except for AD Trauma (see next bullet point)
- AD Trauma under the Direct channel for OnePath Life is a product that covers the insured in the event of death or injury due to an accident
- We have not provided the data under the Group channel for the Zurich brand as this is not material
- We have excluded all death claims from our data below as we understand there is no explicit requirement for this in the questions and clarifications
- Financial Year means year to 30 June. We use this reporting period for the OnePath Life brand
- Calendar Year means year to 31 December. We use this reporting period for the Zurich brand
- Where applicable, APRA definitions and parameters have been used to ensure consistency

Our answers for OnePath Life as follows:

Group

Financial Year#	TPD		IP	
	Avg Duration	Median Duration	Avg Duration	Median Duration
2018	382	250	189	112
2019	251	178	129	124
2020	231	179	116	95
<b>ALL</b>	<b>293</b>	<b>199</b>	<b>137</b>	<b>101</b>

Retail

Financial Year#	Income Protection		TPD		Trauma	
	Avg Duration	Median Duration	Avg Duration	Median Duration	Avg Duration	Median Duration
2018	97	31	353	277	58	31
2019	61	23	226	187	54	29
2020	71	25	359	281	97	57
<b>All</b>	<b>76</b>	<b>25</b>	<b>328</b>	<b>265</b>	<b>68</b>	<b>39</b>

Direct

Financial Year#	Income Protection		TPD		Trauma		AD - Trauma	
	Avg Duration	Median Duration	Avg Duration	Median Duration	Avg Duration	Median Duration	Avg Duration	Median Duration
2018	87	51	0	0	157	101	69	69
2019	202	82	0	0	73	57	522	522
2020	40	21	0	0	96	82	292	292
<b>All</b>	<b>96</b>	<b>45</b>	<b>0</b>	<b>0</b>	<b>115</b>	<b>91</b>	<b>295</b>	<b>76</b>

Consumer Credit

FY	Incapacity	
	Avg Duration	Median Duration
2018	37	26
2019	141	98
2020	16	16
<b>All</b>	<b>74</b>	<b>19</b>

Our answers for Zurich as follows:

Retail

Calendar Year	Income Protection		TPD		Trauma	
	Avg Duration	Median Duration	Avg Duration	Median Duration	Avg Duration	Median Duration
2017	58	15	143	19	50	17
2018	102	29	469	345	113	59
2019	141	120	209	245	57	24
<b>All</b>	<b>93</b>	<b>30</b>	<b>260</b>	<b>155</b>	<b>71</b>	<b>24</b>

Direct

Calendar Year	Income Protection		TPD		Trauma	
	Avg Duration	Median Duration	Avg Duration	Median Duration	Avg Duration	Median Duration
2017	21	21	0	0	0	0
2018	53	53	0	0	0	0
2019	84	102	0	0	0	0
<b>All</b>	<b>65</b>	<b>53</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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**Question ZUR06QW**

- b) For approved insurance claims across all your products (including Zurich Financial Services), what are the average and median times, from the initiation of a claim to the decision on it?

**Answers:**

Please note that in this answer:

- Zurich Financial Services Australia provides life insurance under both the Zurich (“Zurich”) and OnePath Life (“OnePath Life”) brands. This includes insurance sold through financial advisers (retail), through superannuation (“Group”) and via direct-to-consumer (“Direct”) channels
- TPD means Total and Permanent Disability insurance and IP means Income Protection insurance. We have split the data by the relevant cover types under the three channels, except for AD Trauma (see next bullet point)
- AD Trauma under the Direct channel for OnePath Life is a product that covers the insured in the event of death or injury due to an accident
- We have not provided the data under the Group channel for the Zurich brand as this is not material
- We have excluded all death claims from our data below as we understand there is no explicit requirement for this in the questions and clarifications
- Financial Year means year to 30 June. We use this reporting period for the OnePath Life brand
- Calendar Year means year to 31 December. We use this reporting period for the Zurich brand
- Where applicable, APRA definitions and parameters have been used to ensure consistency

Our answers for OnePath Life as follows:

Group

Financial Year#	TPD		IP	
	Avg Duration	Median Duration	Avg Duration	Median Duration
2018	170	88	54	23
2019	142	90	49	27
2020	126	92	49	25
<b>All</b>	<b>147</b>	<b>90</b>	<b>50</b>	<b>25</b>

Retail

Financial Year	Income Protection		TPD		Trauma	
	Avg Duration	Median Duration	Avg Duration	Median Duration	Avg Duration	Median Duration
2018	28	12	251	204	38	21
2019	31	14	192	152	37	20
2020	29	15	216	162	41	23
<b>All</b>	<b>29</b>	<b>14</b>	<b>220</b>	<b>162</b>	<b>39</b>	<b>21</b>

Direct

Financial Year	Income Protection		TPD		Trauma		AD - Trauma	
	Avg Duration	Median Duration	Avg Duration	Median Duration	Avg Duration	Median Duration	Avg Duration	Median Duration
2018	42	23	330	223	59	22	20	15
2019	50	24	193	193	36	16	45	9
2020	52	22	247	49	33	28	24	17
<b>All</b>	<b>48</b>	<b>23</b>	<b>285</b>	<b>126</b>	<b>42</b>	<b>20</b>	<b>30</b>	<b>15</b>

Consumer Credit

FY	Claims for Incapacity	
	Avg Duration	Median Duration
2018	17	15
2019	70	22
2020	57	19
<b>All</b>	<b>53</b>	<b>19</b>

Our answers for the Zurich as follows:

Retail

Calendar Year	Income Protection		TPD		Trauma	
	Avg Duration	Median Duration	Avg Duration	Median Duration	Avg Duration	Median Duration
2017	65	16	200	63	41	14
2018	52	25	235	160	39	24
2019	26	14	142	100	28	15
<b>All</b>	<b>49</b>	<b>19</b>	<b>190</b>	<b>107</b>	<b>36</b>	<b>18</b>

Direct

Calendar Year	Income Protection		TPD		Trauma	
	Avg Duration	Median Duration	Avg Duration	Median Duration	Avg Duration	Median Duration
2017	24	9	9	9	25	14
2018	44	16	0	0	24	22
2019	18	16	10	10	6	6
<b>All</b>	<b>26</b>	<b>12</b>	<b>9</b>	<b>10</b>	<b>23</b>	<b>13</b>

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**Question ZUR06QW**

- c) For each of the last three reporting years, please complete the table below for each of the following products (if provided): Workplace Insurance / Accident Insurance / Income protection insurance. *Responses for this question should include workplace insurance information relating to statutory workers compensation schemes.*

Our answers for OnePath Life and Zurich propositions are in the pages below.

Please note that in this answer:

- Zurich Financial Services Australia provides life insurance under both the Zurich (“Zurich”) and OnePath Life (“OnePath Life”) brands. This includes insurance sold through financial advisers (retail), through superannuation (“Group”) and via direct-to-consumer (“Direct”) channels
- TPD means Total and Permanent Disability insurance and IP means Income Protection insurance. We have split the data by the relevant cover types under the three channels, except for AD Trauma (see next bullet point)
- AD Trauma under the Direct channel for OnePath Life is a product that covers the insured in the event of death or injury due to an accident
- We have not provided the data under the Group channel for the Zurich brand as this is not material
- We have excluded all death claims from our data below as we understand there is no explicit requirement for this in the questions and clarifications
- Financial Year means year to 30 June. We use this reporting period for the OnePath Life brand
- Calendar Year means year to 31 December. We use this reporting period for the Zurich brand
- Where applicable, APRA definitions and parameters have been used to ensure consistency
- We have used the table provided, but added an extra row where the State that the claim relates is not known

**Our answers for OnePath Life propositions as follows:**

Group Income Protection – OnePath  
Financial Year to June 2018

STATE	No. of claims made	Number rejected	Number approved	Average duration from initiation of claim to decision	Median duration from initiation of claim to decision	Rejected claims - average duration from initiation of claim to decision	Rejected claims - median duration from initiation of claim to decision	Approved claims - average duration from initiation of claim to decision	Approved claims - median duration from initiation of claim to decision
ACT	22	0	19	73	30	0	0	73	30
NT	3	0	1	22	22	0	0	22	22
NSW	559	15	485	41	21	110	31	39	21
VIC	136	12	129	126	32	349	297	105	28
QLD	470	19	417	46	24	157	110	41	23
SA	33	0	37	222	58	0	0	222	58
TAS	9	0	7	85	70	0		85	27
WA	109	5	98	49	28	163	143	43	27
Unknown	7	0	4	220	25	0	0	220	25
<b>TOTAL</b>	<b>1348</b>	<b>51</b>	<b>1197</b>	<b>60</b>	<b>24</b>	<b>189</b>	<b>112</b>	<b>54</b>	<b>23</b>

Group Income Protection – OnePath  
Financial Year to June 2019

STATE	No. of claims made	Number rejected	Number approved	Average duration from initiation of claim to decision	Median duration from initiation of claim to decision	Rejected claims - average duration from initiation of claim to decision	Rejected claims - median duration from initiation of claim to decision	Approved claims - average duration from initiation of claim to decision	Approved claims - median duration from initiation of claim to decision
ACT	17	0	16	55	30	0	0	55	30
NT	1	0	2	51	51	0	0	51	51
NSW	647	31	615	45	26	123	124	41	25
VIC	143	13	129	117	36	107	73	118	33
QLD	637	36	571	42	27	123	123	37	27
SA	49	1	42	100	40	141	141	99	39
TAS	10	1	9	98	49	459	459	58	38
WA	89	3	90	49	29	231	135	43	29
Unknown	5	2	5	169	154	156	156	174	154
<b>TOTAL</b>	<b>1598</b>	<b>87</b>	<b>1479</b>	<b>53</b>	<b>27</b>	<b>129</b>	<b>124</b>	<b>49</b>	<b>27</b>

Group Income Protection – OnePath  
Financial Year to June 2020

STATE	No. of claims made	Number rejected	Number approved	Average duration from initiation of claim to decision	Median duration from initiation of claim to decision	Rejected claims - average duration from initiation of claim to decision	Rejected claims - median duration from initiation of claim to decision	Approved claims - average duration from initiation of claim to decision	Approved claims - median duration from initiation of claim to decision
ACT	21	1	25	26	26	1	1	27	26
NT	2	0	2	11	11	0	0	11	11
NSW	588	24	549	52	26	116	99	50	25
VIC	148	15	134	105	39	124	55	103	39
QLD	705	41	655	40	24	126	120	35	23
SA	35	4	35	73	42	123	71	67	33
TAS	13	3	8	113	67	65	55	132	74
WA	91	5	79	57	26	112	28	53	26
Unknown	17	3	9	33	24	28	0	35	31
<b>TOTAL</b>	1620	96	1496	53	26	116	95	49	25

Retail Income Protection – OnePath  
Financial Year to June 2018

STATE	No. of claims made	Number rejected	Number approved	Average duration from initiation of claim to decision	Median duration from initiation of claim to decision	Rejected claims - average duration from initiation of claim to decision	Rejected claims - median duration from initiation of claim to decision	Approved claims - average duration from initiation of claim to decision	Approved claims - median duration from initiation of claim to decision
ACT	32	3	26	19	14	28	15	18	14
NT	17	0	14	24	24	0	0	24	24
NSW	516	22	468	30	13	91	45	27	12
VIC	468	31	420	35	14	116	88	29	14
QLD	574	35	535	31	11	101	31	26	10
SA	173	11	161	35	17	59	14	33	17
TAS	41	4	37	36	10	192	182	19	10
WA	214	13	201	32	13	76	72	29	12
Unknown	4	1	3	26	26	2	2	34	50
<b>TOTAL</b>	<b>2039</b>	<b>120</b>	<b>1865</b>	<b>32</b>	<b>13</b>	<b>97</b>	<b>31</b>	<b>28</b>	<b>12</b>

Retail Income Protection – OnePath  
Financial Year to June 2019

STATE	No. of claims made	Number rejected	Number approved	Average duration from initiation of claim to decision	Median duration from initiation of claim to decision	Rejected claims - average duration from initiation of claim to decision	Rejected claims - median duration from initiation of claim to decision	Approved claims - average duration from initiation of claim to decision	Approved claims - median duration from initiation of claim to decision
ACT	18	0	19	30	23	0	0	30	23
NT	19	1	22	22	12	187	187	14	12
NSW	464	34	414	36	14	72	29	33	14
VIC	432	40	389	39	16	59	23	37	16
QLD	577	31	519	26	14	41	24	25	13
SA	152	7	133	25	13	58	20	24	13
TAS	36	0	33	24	11	0	0	24	11
WA	208	11	182	27	14	75	14	24	15
Unknown	5	2	3	414	15	72	72	643	15
<b>TOTAL</b>	<b>1911</b>	<b>126</b>	<b>1714</b>	<b>33</b>	<b>14</b>	<b>61</b>	<b>23</b>	<b>31</b>	<b>14</b>



Retail Income Protection – OnePath  
Financial Year to June 2020

STATE	No. of claims made	Number rejected	Number approved	Average duration from initiation of claim to decision	Median duration from initiation of claim to decision	Rejected claims - average duration from initiation of claim to decision	Rejected claims - median duration from initiation of claim to decision	Approved claims - average duration from initiation of claim to decision	Approved claims - median duration from initiation of claim to decision
ACT	19	1	17	25	14	24	24	25	14
NT	13	2	10	31	15	20	20	33	15
NSW	480	25	445	30	15	78	22	27	14
VIC	406	28	371	37	16	82	31	34	15
QLD	560	18	518	29	15	44	16	28	15
SA	148	8	139	35	17	100	36	31	15
TAS	40	2	33	20	15	22	22	20	15
WA	204	13	189	29	16	72	28	26	15
Unknown	4	0	3	45	56	0	0	45	56
<b>TOTAL</b>	1874	97	1725	31	15	71	25	29	15

Direct Income Protection – OnePath  
Financial Year to June 2018

STATE	No. of claims made	Number rejected	Number approved	Average duration from initiation of claim to decision	Median duration from initiation of claim to decision	Rejected claims - average duration from initiation of claim to decision	Rejected claims - median duration from initiation of claim to decision	Approved claims - average duration from initiation of claim to decision	Approved claims - median duration from initiation of claim to decision
ACT	5	1	6	76	31	229	229	50	20
NT	4	0	5	34	29	0	0	34	29
NSW	45	7	48	54	23	87	92	50	21
VIC	39	3	45	51	23	139	126	45	21
QLD	44	5	41	32	21	36	15	32	24
SA	14	2	15	56	25	154	154	42	25
TAS	3	1	3	73	58	44	44	82	71
WA	28	4	20	30	21	52	41	26	21
Unknown	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>182</b>	<b>23</b>	<b>183</b>	<b>47</b>	<b>24</b>	<b>87</b>	<b>51</b>	<b>42</b>	<b>23</b>

Direct Income Protection – OnePath  
Financial Year to June 2019

STATE	No. of claims made	Number rejected	Number approved	Average duration from initiation of claim to decision	Median duration from initiation of claim to decision	Rejected claims - average duration from initiation of claim to decision	Rejected claims - median duration from initiation of claim to decision	Approved claims - average duration from initiation of claim to decision	Approved claims - median duration from initiation of claim to decision
ACT	2	0	2	30	30	0	0	30	30
NT	3	0	3	112	15	0	0	112	15
NSW	41	7	54	49	29	143	113	37	26
VIC	30	6	37	119	25	445	96	66	22
QLD	28	3	30	86	29	37	7	90	29
SA	13	0	16	24	19	0	0	24	19
TAS	2	1	3	22	13	14	14	25	13
WA	34	5	42	42	25	127	75	32	21
Unknown	1	0	1	21	21	0	0	21	0
<b>TOTAL</b>	<b>154</b>	<b>22</b>	<b>188</b>	<b>66</b>	<b>26</b>	<b>202</b>	<b>82</b>	<b>50</b>	<b>24</b>

Direct Income Protection – OnePath  
 Financial Year to June 2020

STATE	No. of claims made	Number rejected	Number approved	Average duration from initiation of claim to decision	Median duration from initiation of claim to decision	Rejected claims - average duration from initiation of claim to decision	Rejected claims - median duration from initiation of claim to decision	Approved claims - average duration from initiation of claim to decision	Approved claims - median duration from initiation of claim to decision
ACT	2	0	4	30	26	0	0	30	26
NT	1	1	3	47	29	6	6	61	43
NSW	38	9	52	81	19	45	36	87	19
VIC	19	9	32	40	22	29	13	43	27
QLD	30	10	47	40	19	44	23	39	19
SA	13	4	16	44	22	68	57	38	18
TAS	2	0	3	39	25	0	0	39	25
WA	15	4	23	24	28	25	26	24	28
Unknown	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	120	37	180	50	22	40	21	52	22

Direct Accident Trauma – OnePath  
Financial Year to June 2018

STATE	No. of claims made	Number rejected	Number approved	Average duration from initiation of claim to decision	Median duration from initiation of claim to decision	Rejected claims - average duration from initiation of claim to decision	Rejected claims - median duration from initiation of claim to decision	Approved claims - average duration from initiation of claim to decision	Approved claims - median duration from initiation of claim to decision
ACT	0	0	0	0	0	0	0	0	0
NT	0	0	0	0	0	0	0	0	0
NSW	7	1	4	28	20	76	76	16	17
VIC	4	1	3	34	32	61	61	25	15
QLD	8	0	6	25	20	0	0	25	20
SA	1	0	2	19	19	0	0	19	19
TAS	0	0	0	0	0	0	0	0	0
WA	3	0	3	10	7	0	0	10	7
Unknown	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>23</b>	<b>2</b>	<b>18</b>	<b>25</b>	<b>18</b>	<b>69</b>	<b>69</b>	<b>20</b>	<b>15</b>

Direct Accident Trauma – OnePath  
Financial Year to June 2019

STATE	No. of claims made	Number rejected	Number approved	Average duration from initiation of claim to decision	Median duration from initiation of claim to decision	Rejected claims - average duration from initiation of claim to decision	Rejected claims - median duration from initiation of claim to decision	Approved claims - average duration from initiation of claim to decision	Approved claims - median duration from initiation of claim to decision
ACT	0	0	0	0	0	0	0	0	0
NT	0	0	0	0	0	0	0	0	0
NSW	17	0	17	57	12	0	0	57	12
VIC	2	0	1	27	27	0	0	27	27
QLD	8	1	5	22	9	51	51	16	9
SA	1	0	1	3	3	0	0	3	3
TAS	0	0	0	0	0	0	0	0	0
WA	2	1	1	511	511	993	993	29	29
Unknown	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>30</b>	<b>2</b>	<b>25</b>	<b>80</b>	<b>12</b>	<b>522</b>	<b>522</b>	<b>45</b>	<b>9</b>

Direct Accident Trauma – OnePath  
Financial Year to June 2020

STATE	No. of claims made	Number rejected	Number approved	Average duration from initiation of claim to decision	Median duration from initiation of claim to decision	Rejected claims - average duration from initiation of claim to decision	Rejected claims - median duration from initiation of claim to decision	Approved claims - average duration from initiation of claim to decision	Approved claims - median duration from initiation of claim to decision
ACT	1	0	1	8	8	0	0	8	8
NT	1	0	1	42	42	0	0	42	42
NSW	16	0	9	15	14	0	0	15	16
VIC	8	0	4	28	24	0	0	28	24
QLD	10	1	6	55	18	292	292	16	16
SA	2	0	0	0	0	0	0	0	0
TAS	4	0	3	63	27	0	0	63	27
WA	3	0	1	21	21	0	0	21	21
Unknown	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	45	1	25	34	18	292	292	24	17

**Our answers for Zurich propositions as follows:**

Retail Income Protection – Zurich  
Calendar Year 2017

STATE	No. of claims made	Number rejected	Number approved	Average duration from initiation of claim to decision	Median duration from initiation of claim to decision	Rejected claims - average duration from initiation of claim to decision	Rejected claims - median duration from initiation of claim to decision	Approved claims - average duration from initiation of claim to decision	Approved claims - median duration from initiation of claim to decision
ACT	11	1	7	120	8	3	3	133	10
NT	10	-	8	45	30	0	0	45	30
NSW	239	11	218	79	14	123	88	78	14
VIC	213	10	186	57	20	74	64	56	19
QLD	330	15	294	72	21	27	14	74	21
SA	50	1	50	71	20	10	10	72	20
TAS	53	3	42	29	11	65	25	27	10
WA	138	6	112	39	14	8	8	40	15
<b>TOTAL</b>	<b>1,044</b>	<b>47</b>	<b>917</b>	<b>65</b>	<b>16</b>	<b>58</b>	<b>15</b>	<b>65</b>	<b>16</b>

Retail Income Protection – Zurich  
Calendar Year 2018

STATE	No. of claims made	Number rejected	Number approved	Average duration from initiation of claim to decision	Median duration from initiation of claim to decision	Rejected claims - average duration from initiation of claim to decision	Rejected claims - median duration from initiation of claim to decision	Approved claims - average duration from initiation of claim to decision	Approved claims - median duration from initiation of claim to decision
ACT	13	-	17	<b>113</b>	34	0	0	113	34
NT	8	-	6	<b>67</b>	35	0	0	67	35
NSW	255	6	230	<b>49</b>	24	9	8	50	26
VIC	208	4	206	<b>47</b>	24	96	34	46	23
QLD	307	9	317	<b>55</b>	27	143	63	53	27
SA	65	3	64	<b>63</b>	27	44	15	64	28
TAS	38	2	42	<b>56</b>	23	26	26	58	22
WA	150	8	141	<b>51</b>	22	170	78	45	22
<b>TOTAL</b>	<b>1,044</b>	<b>32</b>	<b>1,023</b>	<b>53</b>	<b>25</b>	<b>102</b>	<b>29</b>	<b>52</b>	<b>25</b>

Retail Income Protection – Zurich  
 Calendar Year 2019

STATE	No. of claims made	Number rejected	Number approved	Average duration from initiation of claim to decision	Median duration from initiation of claim to decision	Rejected claims - average duration from initiation of claim to decision	Rejected claims - median duration from initiation of claim to decision	Approved claims - average duration from initiation of claim to decision	Approved claims - median duration from initiation of claim to decision
<b>ACT</b>	14	0	11	24	21	0	0	24	21
<b>NT</b>	9	0	9	41	31	0	0	41	31
<b>NSW</b>	223	10	212	32	15	129	84	28	15
<b>VIC</b>	189	8	158	31	12	198	182	23	11
<b>QLD</b>	309	5	278	30	14	55	37	29	14
<b>SA</b>	68	3	59	25	13	188	207	17	13
<b>TAS</b>	44	1	41	18	14	22	22	18	13
<b>WA</b>	129	1	114	24	17	217	217	22	16
<b>TOTAL</b>	<b>985</b>	<b>28</b>	<b>882</b>	<b>29</b>	<b>14</b>	<b>141</b>	<b>120</b>	<b>26</b>	<b>14</b>

Direct Income Protection – Zurich  
Calendar Year 2017

STATE	No. of claims made	Number rejected	Number approved	Average duration from initiation of claim to decision	Median duration from initiation of claim to decision	Rejected claims - average duration from initiation of claim to decision	Rejected claims - median duration from initiation of claim to decision	Approved claims - average duration from initiation of claim to decision	Approved claims - median duration from initiation of claim to decision
ACT	0	0	0	0	0	0	0	0	0
NT	0	0	0	0	0	0	0	0	0
NSW	1	0	1	3	3	0	0	3	3
VIC	0	0	0	0	0	0	0	0	0
QLD	1	0	1	6	6	0	0	6	6
SA	0	0	0	0	0	0	0	0	0
TAS	0	0	0	0	0	0	0	0	0
WA	3	1	4	31	21	21	21	33	22
<b>TOTAL</b>	<b>5</b>	<b>1</b>	<b>6</b>	<b>23</b>	<b>12</b>	<b>21</b>	<b>21</b>	<b>24</b>	<b>9</b>

Direct Income Protection – Zurich  
Calendar Year 2018

STATE	No. of claims made	Number rejected	Number approved	Average duration from initiation of claim to decision	Median duration from initiation of claim to decision	Rejected claims - average duration from initiation of claim to decision	Rejected claims - median duration from initiation of claim to decision	Approved claims - average duration from initiation of claim to decision	Approved claims - median duration from initiation of claim to decision
ACT	0	0	0	0	0	0	0	0	0
NT	0	0	0	0	0	0	0	0	0
NSW	2	1	1	32	32	53	53	11	11
VIC	1	0	0	0	0	0	0	0	0
QLD	1	0	1	142	142	0	0	142	142
SA	0	0	0	0	0	0	0	0	0
TAS	0	0	0	0	0	0	0	0	0
WA	4	0	2	11	11	0	0	11	11
<b>TOTAL</b>	<b>8</b>	<b>1</b>	<b>4</b>	<b>46</b>	<b>20</b>	<b>53</b>	<b>53</b>	<b>44</b>	<b>16</b>



Direct Income Protection – Zurich  
 Calendar Year 2019

STATE	No. of claims made	Number rejected	Number approved	Average duration from initiation of claim to decision	Median duration from initiation of claim to decision	Rejected claims - average duration from initiation of claim to decision	Rejected claims - median duration from initiation of claim to decision	Approved claims - average duration from initiation of claim to decision	Approved claims - median duration from initiation of claim to decision
ACT	0	0	0	0	0	0	0	0	0
NT	0	0	0	0	0	0	0	0	0
NSW	0	0	0	0	0	0	0	0	0
VIC	1	0	1	16	16	0	0	16	16
QLD	0	0	1	39	39	0	0	39	39
SA	0	0	0	0	0	0	0	0	0
TAS	0	0	0	0	0	0	0	0	0
WA	6	3	5	41	28	84	102	14	8
<b>TOTAL</b>	<b>7</b>	<b>3</b>	<b>7</b>	<b>38</b>	<b>28</b>	<b>84</b>	<b>102</b>	<b>18</b>	<b>16</b>