

# Trauma insurance in New Zealand

## Facts to know

### New Zealand's attitude to trauma insurance<sup>1</sup>

#### Awareness

**1 in 3**

New Zealanders don't like thinking about personal insurance.



#### Cover



**84.7%**

of New Zealanders don't have trauma insurance.

**\$423,903,000**

The amount that New Zealanders are underinsured for personal insurance.

### New Zealand health statistics

#### Stroke

**24**

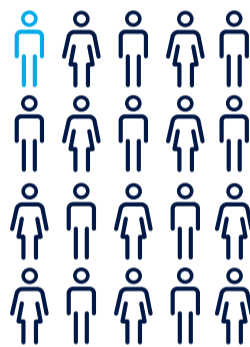
The number of New Zealanders who have a stroke every day.<sup>2</sup>



Percentage of stroke survivors who need daily living support, and can't work.<sup>3</sup>

**80%**

#### Heart disease



**1 in 20**

New Zealanders are diagnosed with a heart disease.<sup>4</sup>

#### Cancer<sup>5</sup>

**20,875** new cancer diagnoses in New Zealand in 2009.

#### Most common cancer diagnoses



##### Males

1. Prostate
2. Colorectal
3. Melanoma
4. Lung



##### Females

1. Breast
2. Colorectal
3. Melanoma
4. Lung

### Healthcare costs of serious illness

**\$100,000** Average lifetime healthcare cost for a New Zealand stroke patient.<sup>6</sup>

### AMP trauma claims statistics<sup>8</sup>

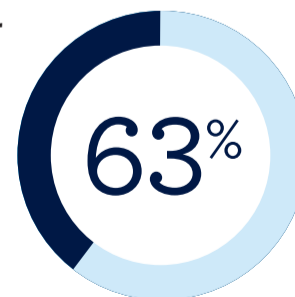
**\$22,373,000** amount paid out in claims in 2012.

**\$20,372**

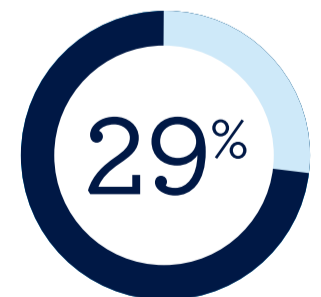
Average healthcare cost **per year** for a New Zealand breast cancer patient.<sup>7</sup>

### Leading causes for AMP trauma claims in 2012

#### Cancer



#### Heart Disease



<sup>1</sup> Financial Services Council of New Zealand. 2012. The People Insurance Gap - Exploring Underinsurance in New Zealand Summary Report.  
<sup>2</sup> Stroke Foundation of New Zealand and New Zealand Guidelines Group. Clinical Guidelines for Stroke Management 2010. Wellington: Stroke Foundation of New Zealand; 2010  
<sup>3</sup> Hale L (2004). Community-based or home-based stroke rehabilitation: confusion or commonsense. New Zealand Journal of Physiotherapy 32(3) 131-139.  
<sup>4</sup> Heart Foundation NZ. Know the facts: Statistics. 2012.  
<sup>5</sup> Ministry of Health. 2012. Cancer: New Registrations and Deaths 2009. Wellington: Ministry of Health.  
<sup>6</sup> Hale L (2004). Community-based or home-based stroke rehabilitation: confusion or commonsense. New Zealand Journal of Physiotherapy 32(3) 131-139.  
<sup>7</sup> The Price of Cancer: The public price of registered cancer in New Zealand. Wellington: Ministry of Health. 2011.  
<sup>8</sup> Trauma claims in 2012 for AMP Life Limited ABN 84 079 300 379 (Incorporated in New South Wales, Australia) and The National Mutual Life Association of Australasia Limited ABN 72 004 020 437 (Incorporated in Victoria, Australia).

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 A disclosure statement is available from your Adviser, on request and free of charge.