

Restrictive definitions such as the Activities of Daily Living (ADL) test produce **UNFAIR OUTCOMES** for consumers. Here is a comparison of claim outcomes:

Two people claim on their TPD insurance, they both have...

Under a standard TPD definition assessment

12%

of claims are declined

Standard

the **SAME**
income

the **SAME**
insurance premium

the **SAME**
insurance policy

held with the **SAME**
super fund

and the **SAME**
injury or condition

ADL

Under Activities of Daily Living assessment

60%

of claims are declined

