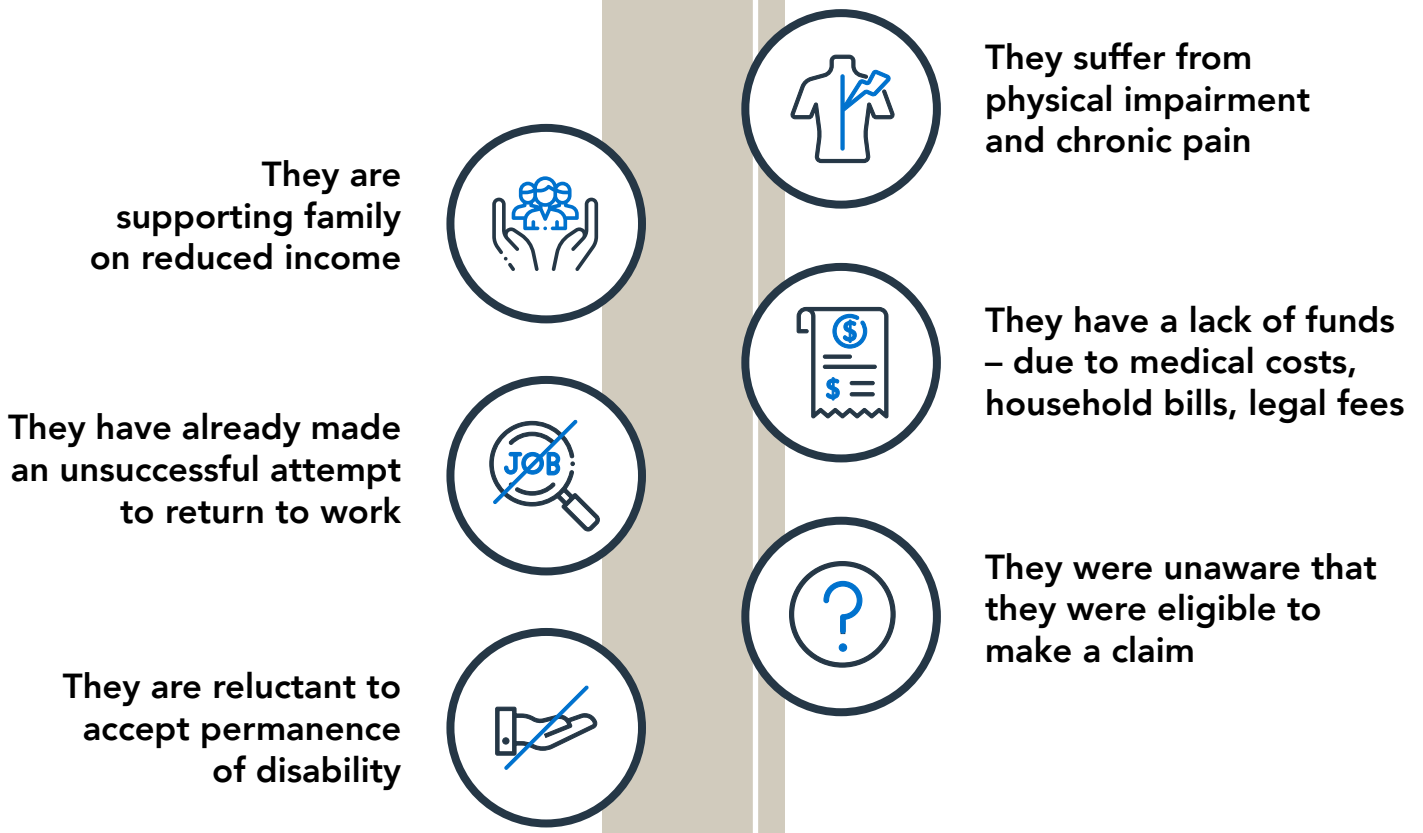




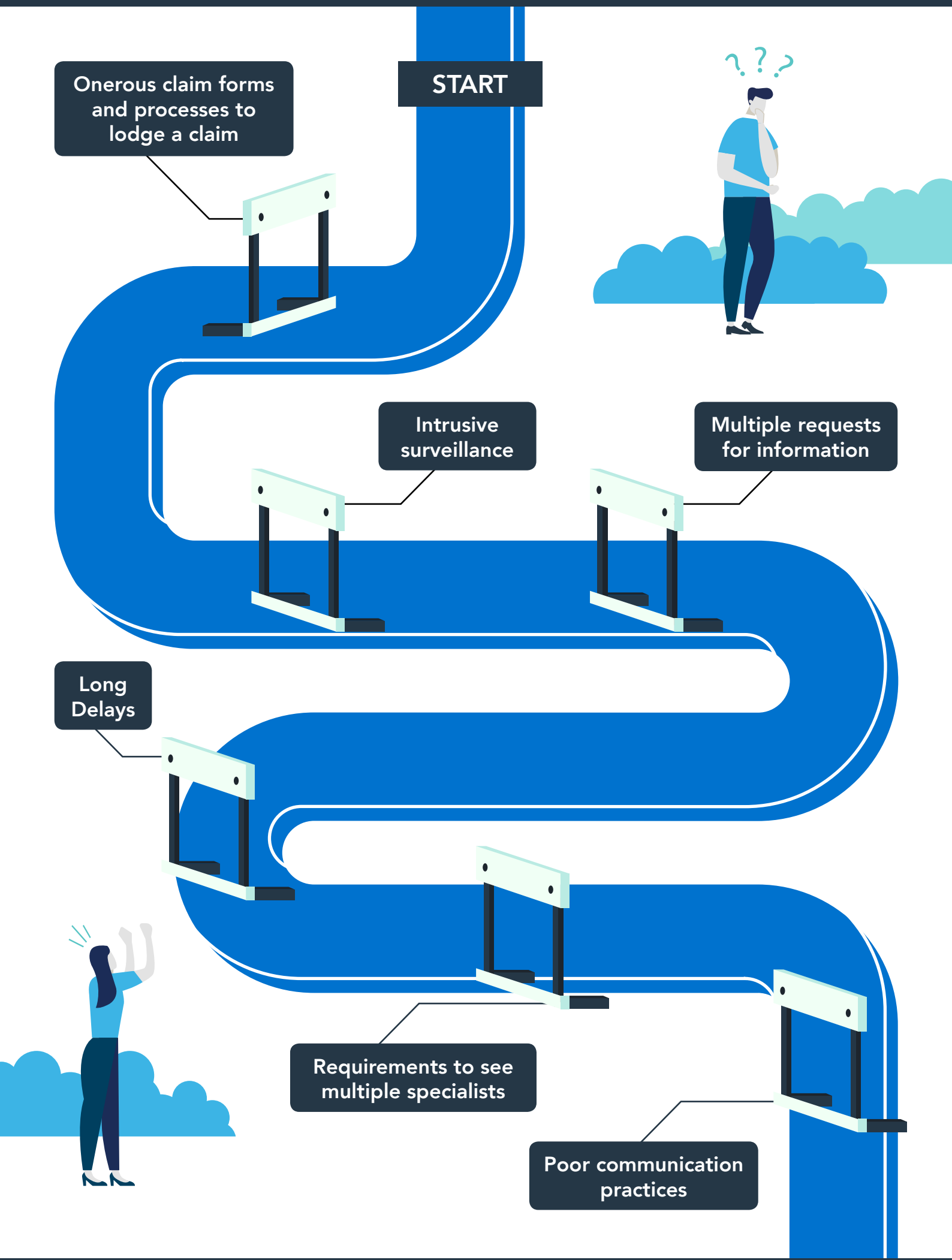
ASIC
Australian Securities & Investments Commission

TPD claims process – it's time to remove the hurdles

Consumers were often vulnerable at the start of the process



Insurers' claims processes can present many hurdles



Consumers told us they were withdrawing their claims due to:



Frustration, embarrassment or discomfort



Lack of funds to pursue their claim



Threatening behaviour or allegations of fraud



Stress that affects mental health