They suffer from physical impairment and chronic pain.

They have a lack of funds – due to medical costs, household bills, legal fees.

They were unaware that they were eligible to make a claim.

They are supporting family on reduced income.

They have already made an unsuccessful attempt to return to work.

They are reluctant to accept permanence of disability.

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

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

START

Onerous claim forms and processes to lodge a claim

Intrusive surveillance

Multiple requests for information

Requirements to see multiple specialists

Poor communication practices

Long Delays

FINISH?