Understanding the core need for TPD product redesign

Return to Work: Key Findings

TPD Quantitative Research Findings

- Physical conditions were the primary driver of TPD claims (~54%); mental health is a significant factor, either as the primary (24%) or in combination with a physical condition (22%).
- Study 1 showed: Mental-health claimants who do return to work appear to do so faster, with 93% back within 12 months versus 79% for physical claims
- Study 2 showed 93% of those who returned to work had received legal advice.
- Return to work is anticipated by many claimants at time of lodging claim (76%)
- Financial need is the most cited reason for returning to work at 45%
- 85% of those who returned to work indicated that their TPD payment supported their recovery by helping cover medical and rehabilitation costs,

Two independent research exercises across 216 successful TPD claimants returned very similar results

70% of TPD claimants returned to work at some stage after their claim was accepted



77% of TPD claimants who returned to work, returned to their previous job in the same or reduced capacity



94% of TPD claimants who returned to work, returned **within 2 years** of their claim being accepted

(~**78%** within 12 months)



81% of successful TPD claimants who returned to work, reported earning the same or more than before TPD claim.



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