

Table one.

Numbers are comparative, not subjective, with higher numbers preferable

Female 45-54 Smoker	Aviva	AXA	BUPA	Fortis	F Prov	L & G	LV=	R Liv	S Prov	S Wids	Zurich
Alzheimer's Disease	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806	1,806
Aorta Graft	245	245	245	245	245	245	245	245	245	210	245
Aplastic Anaemia	24	24	24	24	24	24	24	24	24	24	24
Bacterial Meningitis	0	0	0	0	0	0	0	0	0	0	0
Benign Brain Tumour	3,626	3,626	3,108	3,626	3,108	3,108	3,108	3,108	3,626	3,108	3,626
Blindness	204	204	204	204	204	204	204	204	204	204	204
Cancer	177,966	177,966	177,966	177,966	177,966	177,966	177,966	177,966	177,966	177,966	177,966
Cancer of the Prostate	0	0	0	0	0	0	0	0	0	0	0
Cardiomyopathy	1,838	1,838	1,838	1,838	1,838	1,838	1,532	1,838	1,838	-	1,532
Chronic Rheumatoid Arth	0	0	0	0	0	0	0	0	0	0	0
Coma	175	175	150	150	150	175	150	150	175	150	150
Coronary Angioplasty	-	-	4,607	-	-	-	-	-	-	-	-
Coronary By-Pass Grafts	3,438	4,011	3,438	4,011	3,438	3,438	3,438	3,438	4,011	3,438	3,724
Creutzfeldt-Jakob Disease	0	0	0	0	0	0	0	0	0	0	0
Deafness	90	90	90	90	90	90	90	90	90	90	90
Diabetes	-	-	6,617	-	-	-	-	-	-	-	-
Emphysema/Chronic Lung	-	256	256	256	307	307	256	307	256	-	256
Encephalitis	19	19	-	19	19	19	-	19	-	-	19
Heart Attack	30,632	30,632	30,632	30,632	26,256	30,632	30,632	26,256	30,632	26,256	30,632
Heart Valve Replace/Rep	2,674	2,674	2,292	2,292	2,292	2,292	2,292	2,292	2,674	2,292	2,292
HIV/AIDS –	0	0	0	0	0	0	0	0	0	0	0
Kidney Failure	1,068	1,068	1,068	1,068	1,068	1,068	1,068	1,068	1,068	1,068	1,068
Loss of Hands or Feet	114	152	152	152	114	114	114	114	114	114	114
Loss of Speech	0	0	0	0	0	0	0	0	0	0	0
Major Organ Transplant	444	444	444	444	444	444	444	444	444	444	444
Mastectomy	-	5,335	3,000	26,675	-	-	-	4,801	-	-	-
Motor Neurone Disease	984	984	984	984	984	984	984	984	984	984	984
Multiple Sclerosis	11,550	11,550	11,550	11,550	11,550	11,550	11,550	11,550	11,550	11,550	11,550
Open Heart Surgery	-	-	1,389	1,042	1,042	-	-	1,042	1,042	-	1,042
Paralysis of Limbs	60	70	60	60	60	60	60	60	60	60	60
Parkinson's Disease	2,184	2,184	2,184	2,184	2,184	2,184	2,184	2,184	2,184	2,184	2,184
Primary Pulmonary Hyp	0	0	0	0	0	0	0	0	0	0	0
Progressive Supra Palsy	109	109	109	109	109	109	109	109	109	109	109
Pulmonary Artery Rep	-	-	-	267	-	-	-	267	267	-	267
Stroke	20,580	20,580	20,580	20,580	20,580	20,580	20,580	20,580	20,580	20,580	20,580
Systemic Lupus	-	6,838	6,838	6,838	6,838	6,838	-	6,838	-	-	6,838
Third Degree Burns	210	240	210	240	210	180	210	180	180	180	210
Traumatic Head Injury	0	0	0	0	0	0	0	0	0	0	0
TPD inc LOI	30,606	30,606	30,606	30,606	25,505	30,606	30,606	30,606	35,707	30,606	25,505
Children's Benefit	1,480	1,850	1,850	1,850	1,480	962	1,850	1,850	1,480	1,850	1,776
TOTAL	292,126	305,958	314,297	327,808	291,019	298,931	291,588	300,506	295,026	281,108	291,132

Table two

Male 45-54 N/S	Aviva	AXA	BUPA	Fortis	F Prov	L & G	LV=	R Liv	S Prov	S Wids	Zurich
Alzheimer's Disease	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092	1,092
Aorta Graft	602	602	602	602	602	602	602	602	602	516	602
Aplastic Anaemia	24	24	24	24	24	24	24	24	24	24	24
Bacterial Meningitis	0	0	0	0	0	0	0	0	0	0	0
Benign Brain Tumour	4,305	4,305	3,690	4,305	3,690	3,690	3,690	3,690	3,690	3,690	4,305
Blindness	204	204	204	204	204	204	204	204	204	204	204
Cancer	95,022	95,022	95,022	95,022	95,022	95,022	95,022	95,022	95,022	95,022	95,022
Cancer of the Prostate	-	1,596	2,660	-	-	-	-	-	-	-	-
Cardiomyopathy	2,390	2,390	2,390	2,390	2,390	2,390	1,992	2,390	2,390	-	1,992
Chronic Rheumatoid Arthritis	0	0	0	0	0	0	0	0	0	0	0
Coma	308	308	264	264	264	308	264	264	308	264	264
Coronary Angioplasty	0	0	17,519	0	0	0	0	0	0	0	0
Coronary By-Pass Grafts	13,074	15,253	13,074	15,253	13,074	13,074	13,074	13,074	15,253	13,074	14,163
Creutzfeldt-Jakob Disease	0	0	0	0	0	0	0	0	0	0	0
Deafness	90	90	90	90	90	90	90	90	90	90	90
Diabetes	-	-	2,103	-	-	-	-	-	-	-	-
Emphysema/Chronic Lung Dis	-	251	251	251	301	301	251	301	251	-	251
Encephalitis	19	19	-	19	19	19	-	19	-	-	19
Heart Attack	77,119	77,119	77,119	77,119	66,102	77,119	77,119	66,102	77,119	66,102	77,119
Heart Valve Replace or Repair	2,933	2,933	2,514	2,514	2,514	2,514	2,514	2,514	2,933	2,514	2,514
HIV/AIDS –	0	0	0	0	0	0	0	0	0	0	0
Kidney Failure	1,710	1,710	1,710	1,710	1,710	1,710	1,710	1,710	1,710	1,710	1,710
Loss of Hands or Feet	312	416	416	416	312	312	312	312	312	312	312
Loss of Speech	0	0	0	0	0	0	0	0	0	0	0
Major Organ Transplant	786	786	786	786	786	786	786	786	786	786	786
Mastectomy	0	0	0	0	0	0	0	0	0	0	0
Motor Neurone Disease	1,248	1,248	1,248	1,248	1,248	1,248	1,248	1,248	1,248	1,248	1,248
Multiple Sclerosis	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900	3,900
Open Heart Surgery	-	-	1,523	1,143	1,143	-	-	1,143	1,143	-	1,143
Paralysis of Limbs	120	150	120	120	120	120	120	120	120	120	120
Parkinson's Disease	2,340	2,340	2,340	2,340	2,340	2,340	2,340	2,340	2,340	2,340	2,340
Primary Pulmonary Hypertens	0	0	0	0	0	0	0	0	0	0	0
Progressive Supra Palsy	120	120	120	120	120	120	120	120	120	120	120
Pulmonary Artery Replacement	-	-	-	251	-	-	-	251	251	-	251
Stroke	15,816	15,816	15,816	15,816	15,816	15,816	15,816	15,816	15,816	15,816	15,816
Systemic Lupus	-	1,107	1,107	1,107	1,107	1,107	-	1,107	-	-	1,107
Third Degree Burns	350	400	350	400	300	300	350	300	300	300	350
Traumatic Head Injury	0	0	0	0	0	0	0	0	0	0	0
TPD inc LOI	19,188	19,188	19,188	19,188	15,975	19,188	19,188	19,188	19,188	19,188	15,975
Children's Benefit	1,480	1,850	1,850	1,850	1,480	962	1,850	1,850	1,480	1,850	1,776
TOTAL	244,552	250,183	271,361	251,823	231,625	244,238	244,488	235,579	247,692	230,282	244,615