

TPD Severity

Case Study



The information and claim scenarios provided in this case study are for educational purposes only. Each case study is illustrative in nature and does not represent real claim events. Total and Permanent Disability (TPD) and TPD Severity Claims are assessed by Acenda on all the evidence provided to Acenda and obtained by Acenda for each individual claim and by reference to the policy terms and conditions.

This information was prepared on **6th February 2026**.



John

A 53-year-old project manager, worked with the same company for 20 years.

Symptoms

- ⊕ Low mood
- ⊕ Irritability
- ⊕ Social withdrawal
- ⊕ Ongoing fatigue
- ⊕ Unable to resume his previous occupation

John's claim for mental health condition

Following corporate downsizing and prolonged workload pressure, John developed moderate depressive and anxiety symptoms. His medical history included mild stress-related anxiety episodes, which had been resolved with brief psychotherapy sessions.

To treat his symptoms, John underwent 24 months of treatment, including cognitive behavioural therapy and pharmacotherapy with antidepressants. His condition stabilised, but symptoms persisted, such as low mood and irritability. He continued to experience social withdrawal and ongoing fatigue and was unable to resume his previous occupation.

TPD Any Occupation Claim

In relation to his TPD Any Occupation Claim, Acenda determined that John was unlikely to ever work again at any occupation he was reasonably suited to by his Education, Training or Experience.

TPD Severity Claim

In relation to his TPD Severity Claim, after John reached Maximum Medical Improvement, a psychiatrist accredited to perform Psychiatric Impairment Rating Scale (PIRS) assessments conducted a structured evaluation. They calculated John's PIRS score at 17%.

Outcome

✔ TPD Any Occupation Claim - Accepted

John's condition met the policy definition for TPD Any Occupation and he was paid the TPD benefit under his TPD Any Occupation cover.

✘ TPD Severity Claim - Declined

However, as his PIRS score was 17%, which is below the required 31% threshold, the TPD Severity benefit was not payable.