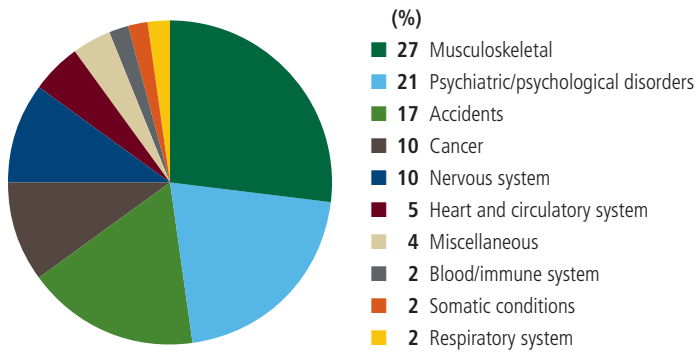


# A look at Manulife’s disability insurance claims

## Disability Insurance

### Which conditions account for most disability claims?\*

Disability results from a wide range of conditions, with musculoskeletal problems being the leading cause. Overall, our claims history reinforces the need for comprehensive disability coverage.



### Disability can occur at any time

Disability affects people of all ages and from all walks of life. That’s why it’s important to consider protecting your income with disability insurance as soon as you are eligible for coverage. And by purchasing disability insurance when you’re young and in good health, you can take advantage of affordable rates.

\*Based on coverage count of active claims at January 2012 for Manulife’s individual non-cancellable disability insurance products.  
 "Musculoskeletal" includes degenerative disc disease, arthritis, soft tissue damage to the back and joints.  
 "Psychiatric/psychological disorders" includes major depression, bi-polar disorder.  
 "Nervous system" includes Multiple Sclerosis, Parkinson’s and Alzheimer’s.  
 "Heart and circulatory system" includes coronary artery disease, heart attack, stroke and congestive heart failure.  
 "Somatic conditions" includes chronic pain, chronic fatigue and fibromyalgia.  
 "Miscellaneous" includes infectious disease, and disorders of the digestive, endocrine and urogenital systems.

## Who's claiming?

Our current\* claimants range in age (when they became disabled) from 19 to 72 years old. Here is a breakdown of our clients currently receiving disability benefits grouped by age when they first became disabled.

Age when disability occurred	Percentage of claims (%)
Under 35	6
35-44	27
45-54	41
55+	26

\*Based on a coverage count of active claims at January 2012 for Manulife's individual non-cancellable disability insurance products.

The following are samples from our claims files as of December 31, 2011.

Occupation	Date disabled	Nature of disability	Age when disabled	Benefit paid to date (\$)
Salesman	1988	MVA – brain injury	26	690,000
Chiropractor	2009	Meningitis	26	70,089
Crane operator	1993	Accident – heel fracture	28	309,453
Dentist	1998	Thoracic outlet syndrome	32	1,438,544
Physician – GP	1989	Chronic pain and depression	34	2,083,171
Veterinarian	1996	Rheumatoid arthritis	36	360,000
Business owner	2008	Herniated disc	36	189,187
Lawyer	1988	Chronic fatigue syndrome	37	1,150,214
Underwriter	1994	Bipolar affective disorder	38	1,046,077
Epidemiologist	1993	Psychiatric disorder	39	734,150
Financial advisor	2009	Major depression	39	185,059
Dentist	2004	Focal dystonia	41	208,639
Physician – GP	1999	Head injury	44	966,259
Administrative assistant	1993	Arthritis	45	337,800
Physician – GP	1999	Diabetes	45	688,068
Real estate agent	1999	Neurological disease	48	302,000
Administrative manager	1992	Back pain and depression	51	304,000
Dentist	2003	Herniated discs and arthritis	54	1,101,147
Surgeon	2007	Radiculopathy	59	424,491
Labourer	1992	Dementia	64	216,000

## We're here to help

Disability insurance benefits can make all the difference in helping you meet your financial obligations during an illness or after suffering an injury ... so you can focus on what really matters: returning to a full and active life.

For more information about disability insurance claims, contact our Living Benefits Claims Team at 1-866-575-0684.



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