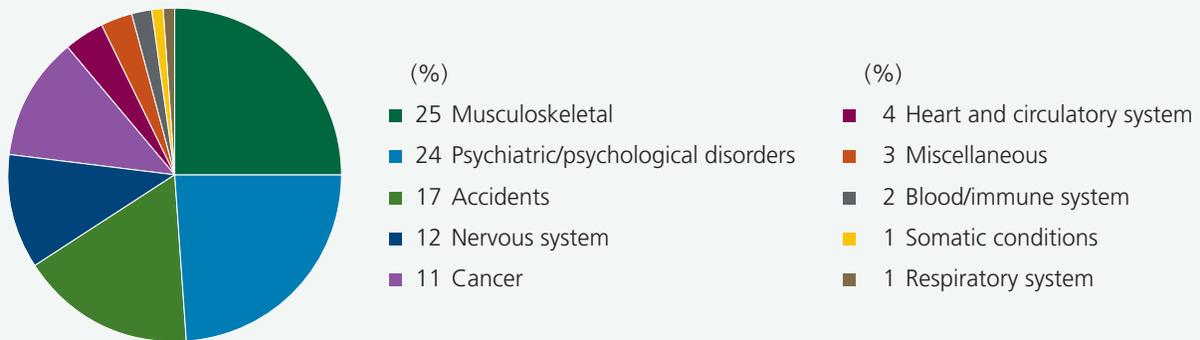


A look at Manulife's disability insurance claims

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.



*Based on coverage count of active claims at January 2018 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.

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.

Who's claiming?

Our current* claimants range in age (when they became disabled) from 19 to 70 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	5
35-44	22
45-54	41
55+	32

*Based on a coverage count of active claims at January 2018 for Manulife's individual non-cancellable disability insurance products.

The following are samples from our claims files as of December 31, 2017.

Occupation	Date disabled	Nature of disability	Age when disabled	Benefit paid to date (\$)
Endocrinologist	2008	Severe eczema	46	878,152
Plumber	2001	Pain and chronic fatigue	46	748,321
Marketing manager	1994	Chronic pain, kidney disorder	42	2,316,932
Dental hygienist	1998	Major depression	37	637,846
Project manager	2004	Rheumatoid arthritis	47	779,631
Accountant	2010	Progressive/terminal cancer	50	609,365
Medical professional	1994	Cancer, HIV+	33	283,612
Self-employed	2008	Degenerative disc disease	38	377,469
Speech therapist	2010	Anxiety disorder	53	300,863
Business consultant	2007	Cancer, severe obstructive sleep apnea	40	614,992
Dentist	2007	Chronic adjustment disorder	50	598,180
Registered dietitian	1983	Severe head injury	29	449,291
Urologist	2006	Essential tremor	39	1,175,027
Carpenter	2001	Chronic fatigue	36	881,373
Podiatrist	1999	Severe traumatic brain injury	46	1,602,078
Engineering technician	2003	Back injury	29	536,036
Production designer	2005	Brain aneurysm	32	272,422
Physiotherapist	2009	Major depression	34	273,796
Roofer	2003	Accident, complicated fracture	32	433,599
Registered practical nurse	2003	Severe contact dermatitis	42	607,054

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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