

Disability insurance

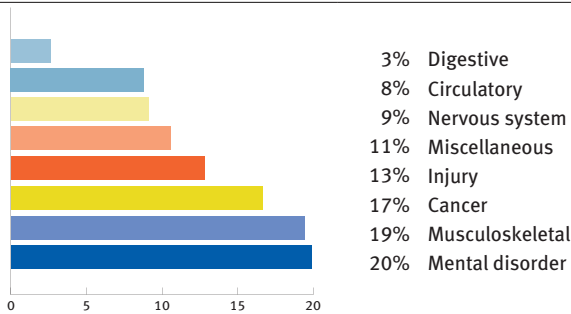
Disability claims. We're here for you. Protecting your income from the unexpected.

No one expects to become disabled, yet it happens every day and usually without warning. Having disability insurance is an effective way to help protect your lifestyle in the event you are no longer able to earn an income.

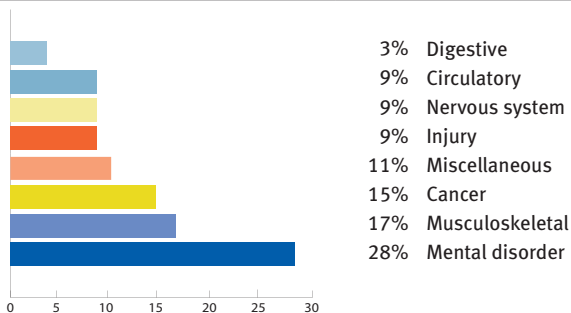
Which injuries and illnesses account for the most disability claims?

Below is a breakdown of the types and relative prevalence of disabilities drawn from RBC Insurance® open disability insurance claims received between 2011 and 2013.

Individual disability insurance



Group long-term disability insurance



Disability insurance

Disability can affect anyone, at any age, any time

Disability affects people of all ages. While the figures in the following charts suggest that a higher proportion of people aged 50 – 59 become disabled, this group also represents the highest proportion of disability insurance policyholders. It's generally assumed that more people become disabled as they age, yet surprisingly almost one in nine individual claims and one in four group claims are made by individuals under age 40. That's all the more reason to consider disability insurance — no matter what your age.

Individual disability insurance*		Group long-term disability insurance*	
Age when disability occurred	Percentage of claimants	Age when disability occurred	Percentage of claimants
under 40	11%	under 40	24%
40 – 49	21%	40 – 49	27%
50 – 59	42%	50 – 59	35%
60 plus	26%	60 plus	14%

* Based on number of active claims received from 2011 – 2013, for group and individual disability insurance products underwritten by RBC Life Insurance.

RBC Insurance disability claims in 2014

Approximate number of open individual and group disability insurance claims at the end of 2014	11,066
Total amount of individual and group disability insurance claims paid in 2014	\$445 million

Disabilities don't distinguish between gender, age and occupation

This table provides a sampling of some of the men and women of different ages and different occupations receiving disability benefits from RBC Insurance.*

Occupation	Gender	Year of claim	Age at claim	Cause of claim	Claim paid to date
Teacher	Male	1995	43	Bipolar disorder	\$333,000
Family Physician	Female	2000	41	Migraine	\$991,414
Nurse	Male	2002	40	HIV	\$187,924
Optometrist	Female	2005	36	Manic disorder	\$327,831
Dentist	Female	2008	45	Major depression	\$1,412,942
Family Physician	Female	2008	49	Multiple sclerosis	\$612,185
Farmer	Male	2007	50	ALS	\$90,940
Bricklayer	Male	2009	55	Arthritis of hands	\$178,225
Lawyer	Female	1999	45	Spinal cord injury	\$742,400
Painter	Male	2011	36	Tear of medial collateral ligament	\$49,965
Cardiologist	Female	2006	40	Bipolar disorder	\$581,435
Cardiologist	Male	2013	61	Dementia	\$109,590
Radiologist	Female	2005	40	Rheumatoid arthritis	\$448,975
Financial Trader	Female	2008	44	Myasthenia gravis	\$1,266,825

* Based on number of active claims as at December 31, 2014 for group and individual disability insurance products underwritten by RBC Life Insurance.

Insurance advisors and their clients can feel confident

RBC Insurance is committed to evaluating all claims thoroughly, fairly and objectively. We pay approved claims promptly and, where appropriate, assist claimants in their efforts to return to work — all with a high level of service. That's something we can all feel good about.

To learn more, speak to your insurance advisor today.



Insurance

Underwritten by RBC Life Insurance Company

© / ™ Trademark(s) of Royal Bank of Canada. Used under licence. VPS95306

83456 (04/2016)