



CRITICAL ILLNESS INSURANCE

A look at our critical illness insurance claims

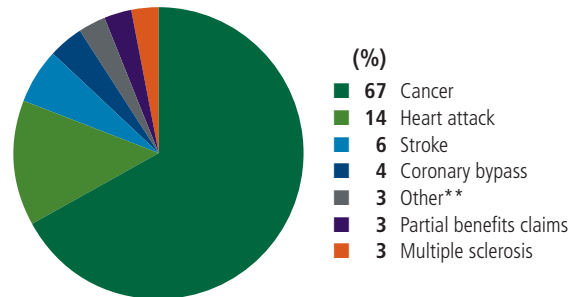
From the time we started selling critical illness insurance until December 31, 2016, we've paid over \$388 million on 3,974 claims.

Of all the claims submitted on valid policies, 86% received a critical illness benefit from Manulife. The remaining 14% of claims were denied for one of these reasons:

- The condition being claimed for wasn't a covered condition or was excluded at policy issue
- The claim did not meet the criteria for the covered condition as described in the contract
- A claim for cancer or benign brain tumour was submitted before the 90-day waiting period
- Misrepresentation of information provided

Which critical illnesses account for the most claims?*

As of December 31, 2016, 67% of the critical illness insurance claims we paid were for cancer. The following chart shows the breakdown of the types of claims we paid. It also reinforces the fact that you should make sure your policy provides proper coverage for cancer, heart attack and stroke.



* Based on coverage count for combined Lifecheque® and Critical Needs claims paid as of December 31, 2016.

** Other claims paid include Alzheimer's disease, aortic surgery, benign brain tumour, blindness, coronary bypass surgery, heart valve replacement, major organ transplant, motor neuron disease, paralysis/loss of limb, Parkinson's disease and severe burns.

Who's claiming?

A critical illness doesn't discriminate – men and women of all ages and occupations feel its impact.

	Percentage	Average age	Youngest claimant	Oldest claimant
Female	46	50	19 (multiple sclerosis)	77 (cancer)
Male	54	53	6 (cancer)	76 (heart attack)

The following table provides a glimpse at some of the critical illness benefits that have been paid out.

Occupation	Age at time of claim	Reason for claim	No. of months from issue to diagnosis	Benefit paid (\$)
Nurse	29	Kidney failure	35	25,000
Business	30	Heart attack	6	200,000
Financial advisor	33	Stroke	65	250,000
Business	35	Multiple sclerosis	31	100,000
Homemaker	35	Cancer	19	100,000
Caregiver	38	Paralysis	18	50,000
Transportation	44	Coronary bypass surgery	18	100,000
Owner – Business	46	Heart attack	24	2,000,000
Owner – Daycare	46	Cancer	60	100,000
Retail	46	Cancer	97	150,000
Engineer	47	Cancer	4	500,000
ER physician	50	Stroke	80	750,000
Manager	52	Breast cancer	4	50,000 Early Intervention Benefit
Service	52	Stroke	59	50,000
Self-employed	56	Coronary angioplasty	11	6,250 Early Intervention Benefit
Educator	63	Cancer	52	250,000

For more information about critical illness claims, contact our Living Benefits Claims Team at **1-866-575-0684**.



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