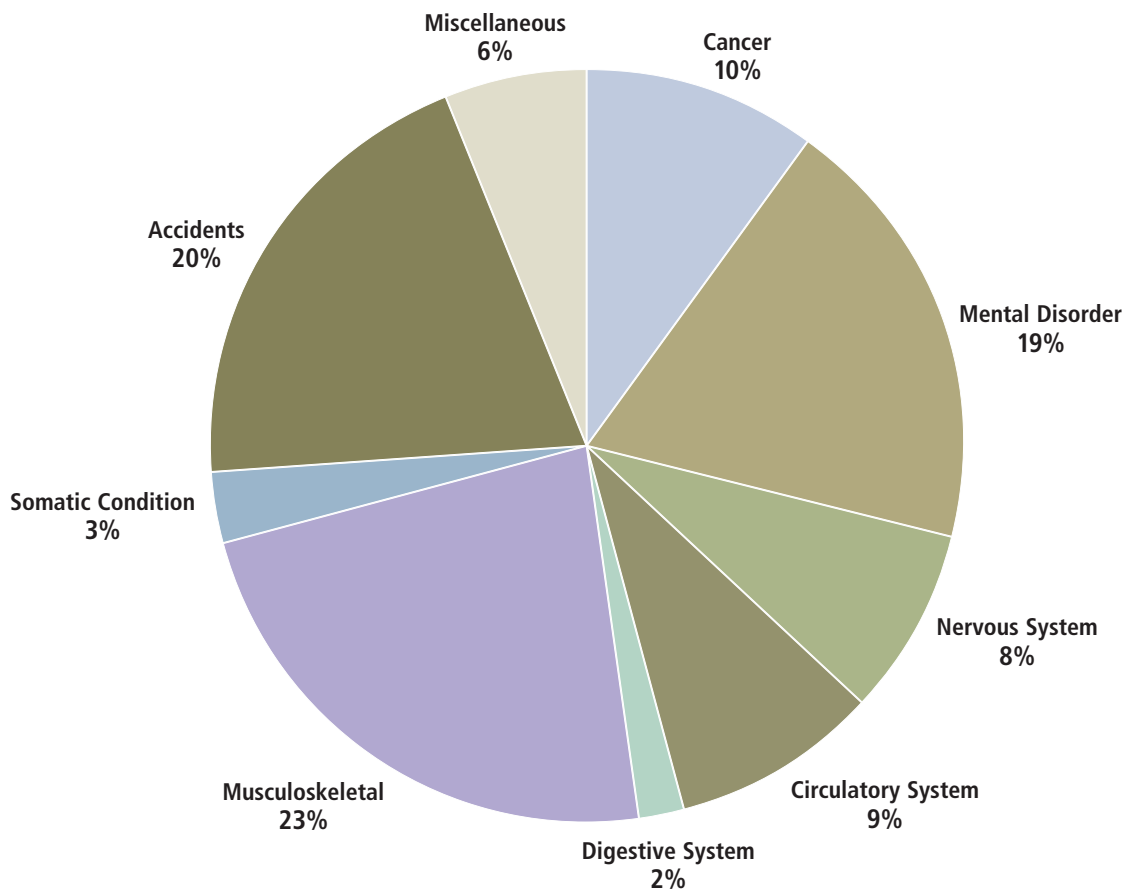


# A look at Manulife’s **disability** insurance claims

## 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 policy count of active claims at May 2006 for Manulife’s individual disability insurance products, including Maritime Life policies and earlier acquisitions.

*“Musculoskeletal” includes degenerative disc disease, arthritis, soft tissue damage to the back and joints*

*“Mental disorders” includes major depression, bi-polar disorder*

*“Nervous system” includes Multiple Sclerosis, Parkinson’s and Alzheimer’s*

*“Circulatory system” includes coronary artery disease, heart attack, stroke and congestive heart failure*

*“Digestive system” includes Crohn’s disease, colitis, and irritable bowel syndrome*

*“Somatic conditions” includes chronic pain, chronic fatigue and fibromyalgia*

*“Miscellaneous” includes infectious disease, allergies and respiratory conditions*

## Who's claiming?

Disability can strike at any age, although the prevalence increases with age.

Current age	Percentage of policy holders	Percentage of claimants
Under 40	19%	3%
40-49	37%	17%
50-59	34%	43%
60 plus	10%	37%

Most claimants are male. However, when you compare the percentage of claimants to the gender split of our policies, females actually claim proportionately more.

	Percentage of policy holders	Percentage of claimants
Male	78%	72%
Female	22%	28%

The following table provides a glimpse at some of the men and women currently receiving disability benefits.

Occupation	Date disabled	Nature of disability	Age when disabled	Total paid to date*
Surgeon	2005	Prostate cancer	62	\$ 100,420
Accountant	2004	Tumour	61	\$ 15,906
Physician	1989	Major depression	34	\$1,191,149
Surgeon	2005	Lumbar spine	61	\$ 18,116
Engineer	2005	Brain tumour	53	\$ 124,051
Doctor	1996	Car accident	32	\$ 589,639
Carpenter	2005	Torn ligament	49	\$ 9,417
Administrator	1987	Accident	50	\$ 121,152
CEO	1990	Bipolar disorder	37	\$ 622,362
Tradesperson	2003	Tendonitis, carpal tunnel	51	\$ 25,276
Business owner	1998	Lumbar discopathy	54	\$ 251,120
Salesman	2005	Total knee replacement	59	\$ 32,890
Computer consultant	2005	Tumour	42	\$ 4,812
Electrician	1996	Chronic pain	40	\$ 245,148
Senior business executive	2001	Polymyalgia rheumatic	55	\$ 281,076

\* May 5, 2006

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