



Most people don't like to think about disability. But this is why you should:

Disability is the cause of nearly half of all home foreclosures.

Source: Compton Insurance Marketing, 2002

A fatal injury occurs every 5 minutes. A disabling injury occurs every 1.5 seconds.

Source: Injury Facts®, 2003

The odds of dying are 1 out of 114. The odds of having a disabling accident are 1 out of 21.

Source: National Safety Council, 2003

There is a death caused by a motor vehicle crash every 12 minutes. There is a disabling injury every 14 seconds.

Source: Injury Facts®, 2003

Income lost through disability is 2 times as great as auto accident losses, and 3 times as great as fire losses.

Source: National Safety Council, 2003

Almost 3 in 10 of today's 20 year-olds will become disabled before reaching age 67.

Source: Social Security Basic Facts, July 2004

1 in 5 people will be disabled for one year or more before age 65.

Source: Compton Insurance Marketing, 2002

Women between ages of 35 and 65 are 40% more likely than men to become disabled for 90 or more days.

Source: Compton Insurance Marketing, 2002

For 30-year-old males, the risk of a long-term disability is 4.1 times more likely than the risk of death. For 40-year-olds, it is 2.9 times more likely. And at age 50, it is 2.2 times more likely.

Source: National Safety Council, 2003

Leading contributors to disability burden are road traffic accidents, alcohol use, cardiovascular disease, major depression, and ischemic heart disease.

Source: World Health Organization, 2003

Currently, only 15% of workers have any type of disability insurance (DI) coverage.

Source: "Life Insurance Industry Primer," JP Morgan, January 2004

72% of the private sector workforce has no long-term disability insurance.

Source: Social Security Basic Facts, July 2004

Nearly half of small employers (5 to 100 workers) believe that the likelihood of an employee becoming disabled is one in 50. The actual likelihood, ACLI reports, is one in three.

Source: American Council of Life Insurers (ACLI), 2003

A group DI policy typically pays 45-60% of annual income upon the claim.

Source: "Life Insurance Industry Primer," JP Morgan, January 2004

The largest segment of the disability insurance market has been in the group segment, which comprises employers and groups with more than 100 employees or members. Within the smaller individual disability (insurance) market, consumers tend to be between ages 35 and 50. These consumers tend to have several dependents and financial obligations or are not covered fully under their group policies.

Source: "Life Insurance Industry Primer," JP Morgan, January 2004

32% of the workforce has no savings set aside specifically for retirement.

Source: Social Security Basic Facts, July 2004

Only around 68% of workers have actually set aside some money for retirement, and only 58% are doing so currently.

Source: Employee Benefits Research Institute and Greenwald & Associates, April 2004

86% of employers believe that they need to offer benefits above and beyond health/medical benefits in order to stay competitive.

Source: Health Insurance Association of America and John Hewitt & Associates, Inc., 2003

64% of employers (with 10 employees minimum) offer at least one voluntary benefit.

Source: Eastbridge Consulting Group, Inc., January 2003

