

WHAT CAUSES MOST DISABILITIES?

Accidents aren't the only cause of disability. In fact, the majority of all claims are due to illness.



Major Disablers	% of New Claims
Musculoskeletal/ connective tissue	26.2
Cancer	15.3
Cardiovascular	8.9
Injuries/accidents	8.8
Mental/psychiatric disorder	7.8
Neurological	6.7

Source: 2010 Long-Term Disability Claims Review, Council for Disability Awareness.
For more information, go to www.disabilitycanhappen.org.

WHAT CAUSES MOST DISABILITIES?

Establishing the Need

Objection: “I’ll never need it.”

Many prospects associate serious disability with accidents, and they cannot see themselves “in a wheelchair.” Such disabilities are actually very rare. The reality is that most serious disabilities are caused not by injuries, but by illness. More than 91% of long-term disabilities result from illness. (Source: 2010 Long-Term Disability Claims Review, Council for Disability Awareness. For more information, go to www.disabilitycanhappen.org.)

Illness strikes those who are young as well as old. In fact, the average age of onset is fairly young for many disabling diseases, for example:

- Rheumatoid arthritis (20-45)
- Huntington’s disease (35-45)
- Severe depression (20 to early 30s)

Sources: www.latrobe.edu.au/podiatry/rheumatology/rheumatology_lecture_2.htm; Genetics Home Reference A Guide to Understanding Genetic Conditions, A Service of the U.S. National Library of Medicine, published October 25, 2005; www.mental-health-matters.com

This chart will help your prospects develop a truer picture of what disability really looks like.