

Protect your income



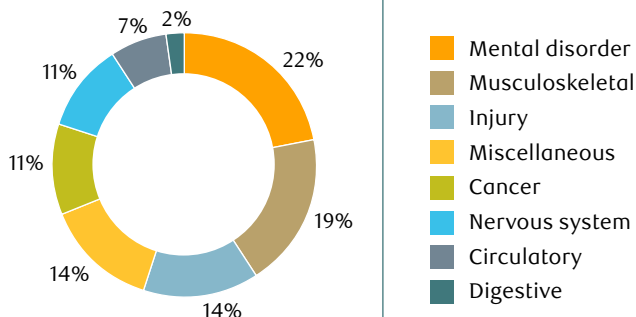
Insurance

Make sure you can still cover your bills if you get sick or injured and can't work.

If you're a working Canadian, disability insurance may be the most important coverage you can have. Check to see if you have sufficient (or any) disability insurance through your employer, and speak with your advisor to make sure you're ready if something serious happens and you can't work.

What are the common causes of long-term disability?

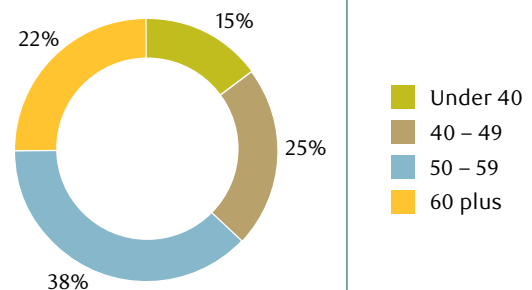
Based on open disability insurance claims received by RBC Insurance® between 2014 and 2017, the following are the most common causes:



Mental health issues, such as depression and anxiety, are the leading causes of disability claims, followed closely by musculoskeletal issues like back pain, neck pain and carpal tunnel syndrome.

Age doesn't matter

1 in 6 individual disability claims with RBC Insurance are made by someone under 40.



Based on the number of active claims received from 2014-2017 for individual disability insurance products underwritten by RBC Life Insurance.

Long-term disability claims can last a LONG time and can happen to anyone

At RBC Insurance, we had over 10,000 open individual claims in 2017. Examples of claims we paid that year include:

On claim since	Cause	Occupation	Age at claim	Gender	Claim paid to date
2001	Parkinson's disease	Teacher	48	Male	\$472,214
2001	Sprain of wrist	Chiropractor	34	Male	\$1,725,960
2001	Depression	Nurse	39	Female	\$105,383
2002	Meningitis	Graphic designer	39	Female	\$596,765
2003	Multiple sclerosis	Farmer	36	Female	\$66,200
2006	Attention deficit disorder	Medical resident (Own Occupation)	26	Female	\$559,865
2007	Meningitis	Accountant	45	Female	\$291,025
2008	Major depression	Accountant	42	Male	\$348,306
2008	Major depression	Dentist	45	Female	\$800,307
2008	Major depression	Engineer	43	Male	\$568,052
2009	Spinal stenosis	Obstetrician	58	Female	\$507,874
2009	Obsessive-compulsive disorder	Family physician	42	Male	\$580,754
2010	Rheumatoid arthritis	Office worker	36	Female	\$85,968
2010	Bipolar disorder	Lawyer	46	Female	\$534,799
2011	Major depression	Cardiologist	56	Female	\$641,686
2014	Cancer	Optometrist	37	Female	\$142,735
2014	Anxiety	Computer professional	41	Male	\$120,686
2015	Head injury	Electrician	42	Male	\$69,061

Based on the number of active claims as of December 31, 2017 for group and individual disability insurance products underwritten by RBC Life Insurance Company.

We show up when you need us most

RBC Insurance is committed to evaluating all claims thoroughly, fairly and objectively, and to paying approved claims promptly. As the leading provider of disability insurance, we go above and beyond for our clients who are on claim, with personalized services and innovations to help you get the care you need and get your life back faster.

Ask your advisor about protecting your income today.



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