

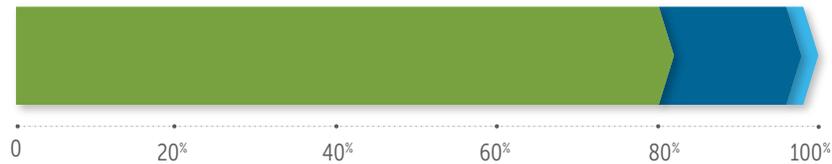
# EMPIRE LIFE CRITICAL ILLNESS INSURANCE CLAIMS 2021

## Critical Illness Insurance claim statistics

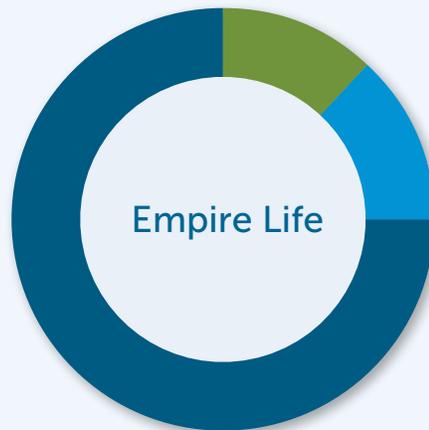
**Empire Life**  
Critical Illness  
Insurance claims<sup>1</sup>



**Industry**  
Critical Illness  
Insurance claims<sup>2</sup>



**Reasons Empire Life  
denied claims**



- Void due to fraud or misrepresentation **12%**
- Not a covered condition **13%**
- Does not meet definition **75%**

<sup>1</sup> Empire Life Critical Illness ("CI") claims are based on statistics obtained from Empire Life's Client Management System, for closed claims submitted from January 1, 2015 to December 31, 2021.

<sup>2</sup> Source: Munich Re's 2021 Individual Insurance Survey, based on all claims up until December 31, 2021.



## Why claims are denied?

We process claims based on the information provided in documents such as application, claim forms and doctors' reports. Although the reasons for denial can be different for each CI claim, here are some of the common ones:

### Claiming for an illness that is not covered

#### Example

If the CI insurance coverage covers four specific critical illnesses – cancer, coronary artery bypass surgery, heart attack and stroke, a CI claim made under the policy for Parkinson's disease will be denied.

### Did not provide required documents

#### Example

If the doctor's report regarding the diagnosis is not provided or the medical report is not from a specialist as stated in policy wording, the claim will be denied.

### Did not disclose relevant information in the critical illness insurance application

#### Example

Client had surgery for cancer five years ago but answered "No" to the health question where client was asked on the application whether or not he or she was diagnosed with any type of cancer within the past 10 years from the date of making the application.

### Claiming for an illness where the diagnosis does not meet the definition of the illness under the policy or where the illness is excluded under the policy

#### Example

A skin cancer claim will be denied if the skin cancer diagnosis is 0.6 mm in thickness, and the skin cancer definition listed in the policy contains an exclusion that states the benefit will not be paid if: "Malignant melanoma skin cancer that is less than or equal to 1.0 mm in thickness".

## We are here to help

Visit [empire.ca](http://empire.ca) and check out our Empire Life CI Protect and Empire Life CI Protect Plus marketing tools:

- Product guides
- Covered critical illness definition guides
- CI claims experience flyer
- Sample contracts



**For more information, contact your Account Executive or call our sales centre at 1 866 894-6182.**

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