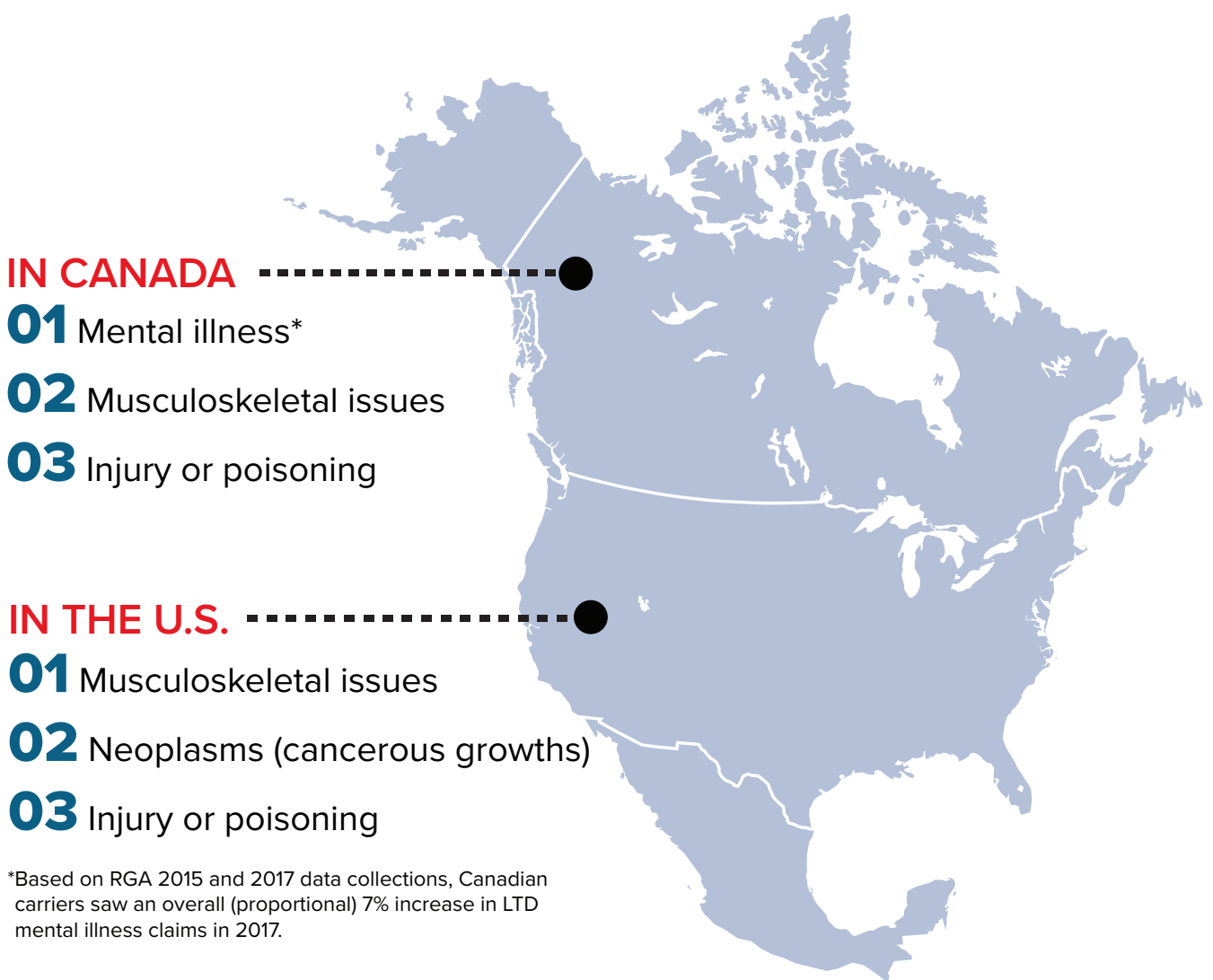


WHAT FUELS GROUP DISABILITY CLAIMS?

RGA FIELDS GROUP INSURANCE SURVEY IN THE U.S. AND CANADA FOR SHORT-TERM AND LONG-TERM DISABILITY



Achoo!

U.S. carriers reported a higher proportion of short-term disability claims than Canada carriers for infectious diseases and respiratory conditions

WHERE ARE YOU MORE LIKELY TO RETURN TO WORK (RTW) AFTER A LONG-TERM DISABILITY? (case closures due to RTW)



Thirty-one group insurance carriers in the U.S. and Canada responded to the RGA Group Re Disability Survey, now in its 12th year. Carriers provided data based on disability claims practices during the 2016 calendar year (01/01/16 – 12/31/16).