

Old Mutual Disability Statistics

A consulting actuary of Old Mutual, Mr Neil Parkin, presented some interesting statistic on disability claims and causes to us recently. The table below indicates the most common causes of disability and the average age when the disability is caused.

Cause of Disability

<i>Cause summary</i>	<i>% of total</i>	<i>Age of Disability</i>
Orthopaedic	21%	48
Cardio Vascular	17%	50
Respiratory	10%	47
Oncology	10%	48
HIV/Aids	10%	42
Psychiatric	8%	44
Neurological	6%	45
Other	17%	48

Duration by Cause

The table below indicates the average years a person lives after being disabled. While orthopaedic related disabilities occur most often it is also that group of people that lives longest with the disability. On average the life expectancy of a person with a disability is less than 10 years.

<i>Cause of Disability</i>	<i>Average Duration (years)</i>
Orthopaedic	9.8
Cardio Vascular	7.5
Respiratory	5.5
Oncology	2.7
HIV/Aids	2.7
Psychiatric	10.4
Neurological	10.7
Other	8.2

Cause of Termination

Around 50% of disability claim terminations are due to death, with another 25% retiring.

Source: Old Mutual