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Subject: FW: DI Statistics

I received these statistics from the American College and thought it a good idea to share them with you. DI is still a huge opportunity to grow your practice and create recurring revenue in 2007.

Remember: If your client becomed disabled the statistics don't matter.

If you couldn?t work, could you maintain your lifestyle? Consider the following...

- | 48% of mortgage foreclosures are caused by disability whereas only 3% are caused by death. *Disability Insurance Resource Center*
- | Seven out of ten people between the ages of 35 and 65 will become disabled for three months or longer. *Senate Finance Committee, 1998.*
- | 61% of all workers are not protected in short-term disability benefits in the privatized industry. *U.S. Department of Labor Bureau of Labor Statistics, 2005*
- | In the year 2000 it was found that 82 % of people do not have long-term disability insurance or believe their coverage is inadequate. *The Consumer Federation of America and The American Council of Life Insurers, 2000*
- | For a 32 year-old a serious disability of 90 days or longer is 6 1/2 more times likely than death. *Disability Insurance Resource Center*
- | Fifty percent of consumers have three months or less of their living expenses saved. *Guardian Insurance & Behavior Study*
- | According to Guardian Disability Insurance, as medical technology improves, your chances of surviving an illness or accident increases. Suffering a disability is more likely than being in an auto accident, dying or having a fire in your home.
- | One out of seven employees will be disabled for five years or more before retirement. *Commissioners Disability Table, 1998.*

What are the chances of becoming disabled?

According to Disability Insurance Resource Center:

- | Every 19 seconds someone is injured in an auto accident
- | Every 17 seconds someone is injured at work
- | Every 4 seconds someone is injured in some form of accident